



vertical poverty

POVERTY BY
POSTAL CODE 2

Declining Income, Housing
Quality and Community Life
in Toronto's Inner Suburban
High-Rise Apartments



United Way
Toronto

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Letter from
Susan McIsaac,
President and CEO
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In Poverty by Postal Code 2: Vertical Poverty, we present a sobering new report on the continuing growth of poverty concentration in Toronto. The picture that emerges from our examination is troubling: It not only shows that poverty in Toronto has continued to intensify *geographically*, in Toronto's inner suburban neighbourhoods, it also shows that poverty is becoming increasingly concentrated *vertically* in the high-rise towers that dot the city's skyline.

Vertical Poverty is the latest in a series of United Way Toronto research studies that examine the nature and extent of poverty in Canada's largest city. Following *Decade of Decline* (2002), *Poverty by Postal Code* (2004), and *Losing Ground* (2007), *Vertical Poverty* is an update of previous research looking at the changing geography of poverty. With this latest report, our goal is to deepen understanding of one of our city's most pressing and persistent problems.

Our study examines the growth of concentrated poverty, and its impact on community, in two ways: First, it looks at the historical trends of where poverty is located in our city over a 25-year period from 1981 to 2006; and second, it looks at the role of high-rise housing in this trend.

We present the findings of *Vertical Poverty* in the spirit of contributing to a wider body of knowledge that taken together can spark a renewed dialogue and a coordinated community response to the issue of growing poverty in Toronto.

Vertical Poverty paints a very clear picture—the geographic intensification of poverty continues to grow in our city and is still most severe in the inner suburbs. The number of high-poverty neighbourhoods in Toronto has more than *quadrupled* over the last thirty years, from

30 in 1981 to 136 in 2006 (page 23). This disturbing trend was first identified by United Way in *Poverty by Postal Code*, research that tracked poverty growth from 1981 - 2001. The recommendations of United Way and the City of Toronto that came out of our research galvanized the first phase of our place-based Building Strong Neighbourhood Strategy, launched in 2006, and led directly to many community initiatives that aim to improve conditions and supports for people living in the inner suburbs.

As we undertook an update to *Poverty by Postal Code*, we wanted to dig a little deeper and identify the forces driving the continuation of historical trends. We found that in 2006, nearly 40 per cent of all families living in high-rise buildings were low-income, up from 25 per cent in 1981 (page 36). For renters in the inner suburbs, income has declined substantially since 1981, while average rents have increased over the same time period. The resulting financial squeeze on renters shows up in our survey of tenants, with nearly half reporting difficulty paying rent each month, and one-in-four (page 48) reporting that they go without other necessities in order to pay the rent.

When we looked at housing conditions and community life in high-rise apartment buildings, our findings show a clear connection between high-poverty levels and worsening housing conditions, but the findings also reveal many reasons to be hopeful. Toronto's high-rise apartments are tremendous potential community assets, especially to low- and moderate-income families. The bonds of community are strong in many of these apartment buildings; and a majority of people surveyed believe that their neighbourhoods are good places to live and to raise a family.

However, people living in these buildings experience much higher rates of crime and social disorder such as drug dealing, vandalism and property damage than other Canadian high-rise renters; and the trend is especially strong in some high-poverty neighbourhoods. Ten per cent of renters in Toronto high-rise buildings reported personally experiencing property damage in the past year, compared to 4 per cent of Canadian high-rise renters overall (page 89). Social disorder is an even more significant problem in Toronto, with drug-dealing a problem for 30 per cent of high rise tenants compared to 12 per cent of Canadians overall (page 91).

So why does this research matter?

The great risk to the future prosperity of our city is neighbourhood decline and disinvestment. Concentration of poverty can lead to a downward cycle of neighbourhood deterioration. We are seeing evidence of this in many of our neighbourhoods today: business flight and disinvestment, deteriorating housing conditions, and crime and social disorder.

Strong, healthy neighbourhoods play a vital role in the prosperity of a city. These are the places where we raise our children; and they contribute not only to the day-to-day lives of the people who call them home, but also to the overall economic health of our community. Safe and affordable neighbourhoods not only attract and retain business investment, but also the qualified workforce that allows a city to compete successfully in a global economy.

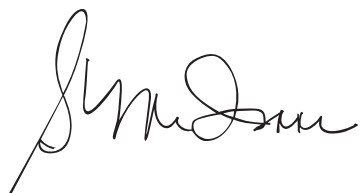
We are connected, all of us—local residents, the voluntary sector, business, labour, and every order of government; and we are the stewards of our city's future prosperity. We all share the responsibility to dedicate our collective resources to reversing the trend of concentrated poverty and neighbourhood decline in Toronto.

Vertical Poverty tells us we have a choice to make. The trends presented in our findings are very clear, but what is less clear is whether we've reached the tipping point—have we missed the opportunity to revitalize our city's greatest strength, its neighbourhoods?

We think not. But it will take concerted action to make lasting, meaningful community change.

We make several key recommendations to provide a way forward. And as we work together, there's a role for each of us to play. We must utilize Toronto's valuable housing stock as a tool to improve social conditions, promote social cohesion, and drive neighbourhood renewal by investing in its preservation today.

Together, we can make progress. We can ensure the future is bright for all who call Toronto home, and that our city's neighbourhoods are vibrant and strong for many years to come.

A handwritten signature in black ink, appearing to read 'Susan McIsaac', written in a cursive style.

Susan McIsaac,
President and CEO
United Way Toronto

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Most of all, though, we want to thank the 2,803 residents of high-rise apartment buildings who gave their time to complete the survey, share their stories and provide us with such a rich picture of life for many Torontonians today.

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Executive Summary



Vertical Poverty presents new data on the growing concentration of poverty in the City of Toronto and the role that high-rise housing is playing in this trend. The report tracks the continued growth in the spatial concentration of poverty in Toronto neighbourhoods, and in high-rise buildings within neighbourhoods. It then examines the quality of life that high-rise buildings are providing to tenants today. Its primary focus is on privately-owned building stock in Toronto's inner suburbs.

This research is part of United Way's Building Strong Neighbourhoods Strategy.

Why study the link between the neighbourhood concentration of poverty and housing?

The geographic concentration of poverty has been shown in previous research to be a trigger of wider neighbourhood decline and disinvestment. This can affect the quality of the local businesses, and the condition and upkeep of housing. Understanding the extent to which geographically concentrated poverty and poor housing conditions are linked is critically important for building strong and healthy neighbourhoods in our city.

Why focus on the inner suburbs?

There is a growing body of evidence that shows that the trend in the geographic concentration of poverty is most pronounced in Toronto's inner suburban communities. Over the past five years, the province of Ontario, the City of Toronto, and United Way Toronto have invested new resources to build up the human services infrastructure in the inner suburbs to meet the needs of the people who live there. These concerted efforts to revitalize and strengthen inner suburban neighbourhoods will only be successful in the long run if the quality and affordability of housing in these neighbourhoods is also assured.

Why focus on high-rise rental housing?

Although much of the high-rise rental stock was originally built for middle-income households, it now appears to be playing a major role in providing housing for the city's low- and moderate-income families. Around 60 per cent of the high-rise stock is located in the inner suburbs (see figure 3). Most of the buildings are now more than 40 years old, energy inefficient, and many are reported to be in disrepair. While the movement of low-income households to this form of housing may be contributing to the geographical concentration of poverty, the preservation of this stock at relatively affordable rental costs and in a good state of repair is still crucial for this city's ability to provide decent housing to all households, regardless of their income level.

Why focus on the private-sector stock?

Three-quarters of the city's rental stock is privately owned. Yet we know very little about its quality, how or if it has been affected by the growth in concentrated poverty, and whether the quality of the privately-owned stock differs between high- and low-poverty neighbourhoods. We also know little about how private-sector housing compares to non-profit housing.

The study approach

The first section of the study takes a longitudinal look at poverty in Toronto using long-form census data to track the growth in spatially concentrated poverty over the 25-year period from 1981 to 2006. This

data is also used to show how high-rise rental housing has become the site of concentrated poverty within neighbourhoods. This is done by tracking the declining incomes of Toronto's high-rise renter population over the same period of time, as well as the growth in their poverty levels, and the increase in household density levels.

The second section of the study provides a snapshot of housing conditions today, as reported by the tenants living in high-rise apartment buildings. This picture was obtained from two sources: a survey of 2,803 high-rise renters who live in Toronto's inner suburbs, which was completed in the summer and fall of 2009, and from a series of focus groups conducted in the fall of 2009 and winter 2010.

Key findings

Our inner suburban neighbourhoods are falling further behind

The geographic concentration of poverty in the City of Toronto continues to grow. Thirty years ago just 18 per cent of the city's low-income families lived in neighbourhoods where more than one-quarter of the families was low-income. At the time of the last census in 2006, this had climbed to 46 per cent.

The growth in geographically concentrated poverty continues to be greatest in the city's inner suburban communities, especially in the former City of Scarborough.

Poverty is becoming increasingly concentrated in high-rise buildings

High-rise apartment buildings have increasingly become sites of concentrated poverty within neighbourhoods. In 1981, one out of every

three low-income families in the City of Toronto (34%) rented a unit in a high-rise building. By 2006, this had increased to 43 per cent.

The biggest increases occurred in the inner suburbs. In the former borough of East York, nearly two-thirds of low-income families were living in high-rise buildings by 2006, compared to just one-third, twenty-five years earlier.

As a result of the movement of low-income families into high-rise buildings, they are making up a growing share of the total tenant population. By 2006, nearly 40 per cent of all the families in high-rise buildings in the City of Toronto were 'poor'—up from 25 per cent in 1981—giving proof to the idea of 'vertical poverty'. Once again, the situation in the inner suburbs is more extreme. In the former City of Scarborough nearly half of all families living in high-rise buildings in 2006 were poor, compared to 31 per cent in 1981.

There are many reasons for the growing concentration of low-income tenants in high-rise buildings. For years, the construction of new private-sector housing has been targeted almost exclusively at better-off families. Only limited numbers of new non-profit units have been built since the mid-1990s. There has been a significant loss of rental housing units, especially at the lower, more affordable end of the market, due to gentrification and other changes in property use. And the rising costs of owning a house have made the privately-owned high-rise rental stock a major source of relatively affordable housing for the city's low and moderate-income households. Families gravitate to the inner suburban high-rises because they are increasingly all that they can afford in the city.

Housing market forces are only part of the story however. It is the broad forces of income inequality that have been gaining momentum since the 1980s have created the conditions for concentrated poverty. This has resulted in a significant decline in the incomes of families, in real terms over the past twenty-five years, and an increase in the number of families living in poverty.

In the City of Toronto, the median income of all households, in adjusted 2006 dollars, declined by \$3,580 over the 25-year period, from 1981 to 2006. But the decline among renter households was nearly double this amount, at \$6,396. In the inner suburbs, renters suffered even bigger losses in their annual incomes over this period.

With declining income have come increased rates of poverty. Between 1981 and 2006, family poverty in the City of Toronto rose significantly, from 13 per cent to 21 per cent. In actual numbers, there were nearly twice as many low-income families in 2006 as there were in 1981.

And while income has declined, the cost of rent has increased in private-sector high-rises. For example, the average annual cost of a two-bed apartment in the City of Toronto rose by \$3,709 between 1981 and 2006. And rent for a three-bed unit rose by an average of \$4,697.

As a result of this ‘squeeze’ on incomes and rents, close to half of the tenants interviewed in the study say they worry about paying the rent each month. One-quarter say they do without things they need every month in order to pay the rent. Another third say they and their families do without other necessities some months of the year.

High-rise buildings have also become more densely populated, no doubt putting more pressure on aging building infrastructure and systems. Between 1981 and 2006 the percentage of units housing more than one person per room doubled.

There is a strong connection between poverty and poor housing conditions

Contrary to some perspectives, it would be inaccurate to paint a picture of Toronto’s inner suburban high-rise buildings as severely rundown, cut off from their surrounding neighbourhoods. Much of the stock still provides decent housing and a safe environment for tenants. Relationships among tenants for the most part seem reasonably cordial. However, there are problems experienced by many who live in these buildings. Some are widespread; others are isolated to a smaller portion of ‘bad’ buildings. Moreover, the survey shows a strong association between poor housing and levels of neighbourhood poverty.

While building grounds are generally well maintained, conditions inside are often less so. Malfunctioning elevators are one of the biggest problems. More than one-third of all the tenants interviewed said that the elevators in their buildings break down monthly or more often. Not only is this causing major inconvenience for tenants—having to climb stairs, often with groceries, and children being late for school—it also causes stress among many who have been trapped, or are afraid of getting trapped in the elevators.

Disrepair in units is rife. Three-quarters of tenants had at least one major repair problem in their unit in the twelve months prior to the interview. But, more significantly, over one-third had three or more major repair issues. Problems occur most frequently with kitchen and bathroom plumbing, followed by cabinetry and kitchen appliances.

Infestations of pests and vermin are common in these high-rise buildings, cockroaches being the most widespread. Over half of the tenants said their buildings have these problems. Nearly 20 per cent said their buildings were beset with multiple kinds of pests and vermin. And half of all the tenants who said that they had bugs and rodents in their buildings said the problems are persistent.

While there are strong bonds of friendship and mutual support among many high-rise tenants, building a broader community life within the buildings is all but impossible in many cases. Nearly half of all the privately-owned apartment buildings no longer have any kind of common room or recreational space for tenant use. Where they do exist, they are in high use for a broad range of family, community and cultural purposes. Where they exist but are not used, poor maintenance and high fees are typically the reasons. Residents spoke passionately about the importance of such spaces in providing healthy and safe activities for children and youth living in the building, and of the role they play in reducing social isolation, distrust among neighbours, and anti-social behaviour. For many tenants, the loss of common spaces has meant losing community. For others, living in buildings with such spaces is what has brought community to life. There was a strong desire for landlords to open up or refurbish these spaces for tenant use.

Most tenants feel safe in their buildings although Toronto's high-rise renters are much more likely to report being victims of property damage than Canadian households overall. What is a major problem is the high incidence of social disorder that invades tenants' desire for privacy and control over their living spaces. Nearly one-third of all the tenants interviewed said drug use and drug dealing were problems in their building. About 30 per cent said that vandalism and trespassers were problems, and nearly one-quarter said that drunkenness and rowdiness, and noisy neighbours and loud parties were problems. In a great many cases, landlord efforts to control the situation through security cameras and guards were ineffective.

The survey's results show a strong association between poor housing conditions and the level of neighbourhood poverty. In general, housing conditions were most favourable in low-poverty neighbourhoods and much worse in most, but not all, of the broad clusters of high-poverty neighbourhoods.

Poor housing conditions are clearly associated with a weaker sense of belonging to the neighbourhood, and encourage people to leave their neighbourhood. But other factors, such as family and employment changes and the desire for home ownership play major roles.

The survey's results also reveal differences in the socio-demographic profile of tenants in low- and high-poverty neighbourhoods. In low-poverty areas tenants are somewhat more likely to be seniors, singles or couples without children. They are also more likely to have higher incomes, be born in Canada and have a college or university education. Tenants in high-poverty neighbourhoods are somewhat more likely to be: female; single parents; families with children living at home; have very low incomes; rely on social assistance as their main source of income; be older immigrants; racialized communities; and have less than high school education.

There are some understandable similarities and differences between conditions in private and non-profit buildings

There are many problems that reduce quality of life in privately-owned high-rise buildings. However, responses from tenants of non-profit buildings suggest that conditions in their buildings are not as good on a number of the dimensions of housing examined in this study. One notable exception is the incidence of major unit repairs, where the wear and tear on apartment units and the need for major unit repairs is nearly identical.

In many other respects, the physical and environmental conditions in non-profit buildings are less favourable. Non-profit tenants report higher levels of elevator breakdown and higher incidence of disrepair in common areas of the building; problems of pests and vermin are more common and more persistent; they are more likely to consider their buildings unsafe; and they report a much higher incidence of certain types of social disorder, such as drug use and drug dealing, vandalism and trespassing.

To a large extent these differences are explained by the very different occupancy histories of the two types of buildings. The non-profit buildings in this study are predominantly the old public housing buildings built in the 1960s and early 1970s. From the start, they have housed the lowest income segment of the city's population and, increasingly, a very vulnerable population that not only struggles with poverty, but also with physical disability and mental health issues. The private-sector buildings were originally built for middle income, or a mix of middle and moderate-income households and while the median income of private-sector renters has been declining, they are still better off financially, more likely to be employed and have higher levels of education than their non-profit counterparts.

In addition to differences in the occupancy of private and non-profit buildings, limitations in the funding of non-profit housing, as well as the revenues produced, mean that the sector faces serious challenges in addressing the kinds of disrepair issues identified here.

Despite their challenges, high-rise apartment buildings are a tremendous asset to our city

At the city-wide level, this housing stock is a vital resource for Toronto, especially the city's low- and modest-income families. Almost half of all housing in Toronto is rented. Three-quarters of rental housing is in the private market and nearly two-thirds is made up of buildings of five storeys and more. And, as stated above, 43 per cent of Toronto's low-income families now live in high-rise rental buildings. Furthermore, the demand for rental housing is predicted to grow in Toronto by a further 20 per cent by the year 2031. So, this form of housing is going to be no less important to Toronto in the decades to come.

Additionally, despite the concentration of poverty taking place in Toronto's neighbourhoods, and in high-rise buildings within neighbourhoods, there are positive lessons to take away from what tenants said about their neighbourhoods and the apartment buildings where they live.

The vast majority of high-rise tenants living in Toronto's inner suburban communities think that their neighbourhoods are good places to live and good places to raise children. A portion of tenants

do not agree but, for the most part, Toronto's reputation as a city of good, if not great, neighbourhoods is reinforced.

There are extensive bonds of friendship, mutual support and reciprocity, and considerable social cohesion among many tenants living in the high-rise buildings. This is especially so where there are large numbers of newcomer families who share common origins, religion, and language. Toronto's tower communities have an overall positive social environment—a sharp contrast to the conditions of tension and discontent found in other major urban centres worldwide.

For the most part, private-sector landlords appear to be keeping up with the repair of their buildings reasonably well, responding to tenant requests for repairs in a timely and satisfactory fashion, and maintaining building grounds well.

High-rise apartment buildings can continue to provide decent family homes for many years to come. It is not because they are old that these buildings are in a poor state of repair; it is because their structural and mechanical components need replacing. Indeed, survey responses indicate that older buildings are no more likely to show disrepair than newer buildings. With reasonable reinvestment and upgrading, this important housing stock can provide quality accommodation long into the future.

Recommendations

Restoring mixed-income neighbourhoods in Toronto

Twenty-five years ago low-income families could find housing in most parts of the city, in neighbourhoods where households with different levels of income lived next door to one another. Today, Toronto's poor are increasingly concentrated in pockets of high-poverty and in high-rise buildings within these areas. The data in this study show that conditions in high-rise buildings located in areas of high poverty are worse than those in areas where poverty rates are low. Policies that reverse the concentration of poverty and the poorer housing conditions associated with it, and that restore greater income mixing of neighbourhoods are critically important for the long-term health and stability of the city's neighbourhoods. Across the country, we await the federal adoption of a national housing strategy that will lay out standards for adequate, accessible and affordable housing.

In Ontario, there is much more that government can do to create the conditions for achieving greater income mix in Toronto's neighbourhoods and reverse the income divide and growing geographic concentration of poverty. To this end United Way Toronto recommends:

1. **The federal government to establish a National Housing Strategy which sets out standards for adequate, accessible and affordable housing.**
2. **The province establish an Ontario Housing Benefit that addresses the affordability gap created by rising rents and declining incomes. This benefit would be available to both people who are working and those out of the labour market. It should be designed to take into account the gap between local rent levels and household income.** United Way urges the Province to review the need for a Housing Benefit in the context of its upcoming Social Assistance Review.
3. **The federal and provincial governments increase funding for the construction of new non-profit housing, and the province and City of Toronto implement allocation policies that ensure mixed-income neighbourhoods.**

4. The province amend the Planning Act to enable municipalities to implement mandatory inclusionary zoning requirements on new housing developments, in order to ensure that they include a portion of affordable housing.
5. Municipal zoning amendments be made to permit mixed-use infill development, including mixed forms and tenures of housing.
6. The City of Toronto, together with partners from the private and non-profit sectors, launch economic development programs and opportunities specifically targeted to neighbourhoods with highly concentrated poverty. These could include elements such as government procurement initiatives, investment incentives, training or skills development opportunities for residents. The City and other vendors should consider how the purchasing power gained through infrastructure investments can be leveraged to stimulate the local economy.

Sustaining the high-rise stock in good repair for the future

The evidence in this report of growing concentrated poverty in particular areas of the city underscores the urgent need for government to take a place-based approach in its actions to sustain high-rise housing stock in good repair, and also to improve the social and community environment of high-rise buildings. For this reason, United Way recommends that:

7. **The province, in the next phase of its Poverty Reduction Strategy, work with the City of Toronto and community partners to build a place-based response to the continued growth of poverty and geographic concentration of poverty in Ontario's largest city.** United Way believes that a place-based approach that addresses the unique conditions contributing to poverty in different communities is an important part of a provincial Poverty Reduction Strategy.

To ensure that the city's affordable rental stock, both privately-owned and non-profit, is preserved at adequate standards of repair in future, United Way recommends that:

8. **The City of Toronto continue to take a dedicated program approach to revitalizing the social and physical conditions of aging high-rise apartment buildings across the city, and sustaining this important housing resource for the city's lower income and newcomer populations.**
9. **The province match federal funding for the Residential Rehabilitation Assistance Program, and with the federal government, carry out a thorough examination of the need for private landlord assistance, funding levels and eligibility criteria with a view towards the long-term sustainability and good quality of the private-sector high-rise housing stock.**
10. **The province expand its eligibility criteria for the Infrastructure Ontario Affordable Housing Loan Program to private-sector, multi-unit housing providers.**
11. **The federal and provincial governments continue to reinvest in the upgrading of non-profit housing beyond the current commitment of \$700-million over the next two years.**
12. **The provincial government, as part of its new long-term infrastructure investment program and 10-year budget, consider housing as essential public infrastructure, thereby opening up a new source of funding. The**

Province should consider housing to be a key public asset as part of its long-term planning for investments in improving Ontario's infrastructure.

13. **The City of Toronto's Municipal Licensing and Standards team work with community-based organizations to increase tenant awareness of their rights to request in-unit inspections and, where applicable, to increase awareness of planned building inspections as part of the Multi-Residential Apartment Building Audit and Enforcement program.** While most landlords are keeping up with tenant requests for repairs, there is still a sizable number who are not. United Way believes that increased tenant awareness of the municipal standards—and of tenants' rights to in-unit inspections in particular—will help improve tenant take-up of this service.
14. **The provincial government convene a special working group of representatives from Canada Mortgage and Housing Corporation, the Greater Toronto Apartment Association, Social Housing Services Corporation, the Federation of Rental-Housing Providers of Ontario, the Ontario Non-Profit Housing Association, the Technical Standards and Safety Authority, and the City of Toronto to examine the problem of chronic elevator breakdown in aging high-rise buildings, and to develop strategies that address the financial and technological challenges of replacement of these systems.** United Way Toronto believes that such measures are required in order to achieve standards of reliability that meet the needs of tenants and their children in these buildings.
15. **The Greater Toronto Apartment Association promote and expand among its members the Certified Rental Building Program, a voluntary accreditation scheme developed by the Federation of Rental-Housing Providers of Ontario, which ensures that each successfully certified building practices over 36 established building management and customer service standards.**
16. **The City of Toronto expand its work with property owners and tenants to develop and implement a range of approaches to help keep tenants safe during summer heat alerts, including opening up community space inside buildings for use as 'cooling stations'.**
17. **The City of Toronto lead partners in a coordinated approach to dealing with problems associated with pests and vermin in apartment buildings. This should include outreach, engagement and education of tenants and landlords in order to create an integrated approach to pest management. Resources should be especially targeted at vulnerable communities.**

18. The provincial government provide funding for the City of Toronto's specific request for new resources to establish an effective, integrated and sustainable city-wide solution to the growing problem of bedbugs in Toronto.

Building community through partnerships

There are brilliant examples in the City of Toronto of landlords, residents, non-governmental organizations, and business leaders coming together to build community life within towers and curtail problems of vandalism, drug dealing and crime, and with impressive results. We suggest that these kinds of partnerships be undertaken in other high-rise buildings and in high-rise building clusters. Where social and recreational spaces for tenant use no longer exist or are in disrepair and where problems of social disorder are high the partnerships can effect change. Buildings in the high-poverty clusters where conditions are worst would be a place to start.

To create the conditions for 'building community' and addressing the issues of safety and social disorder in buildings, United Way recommends that:

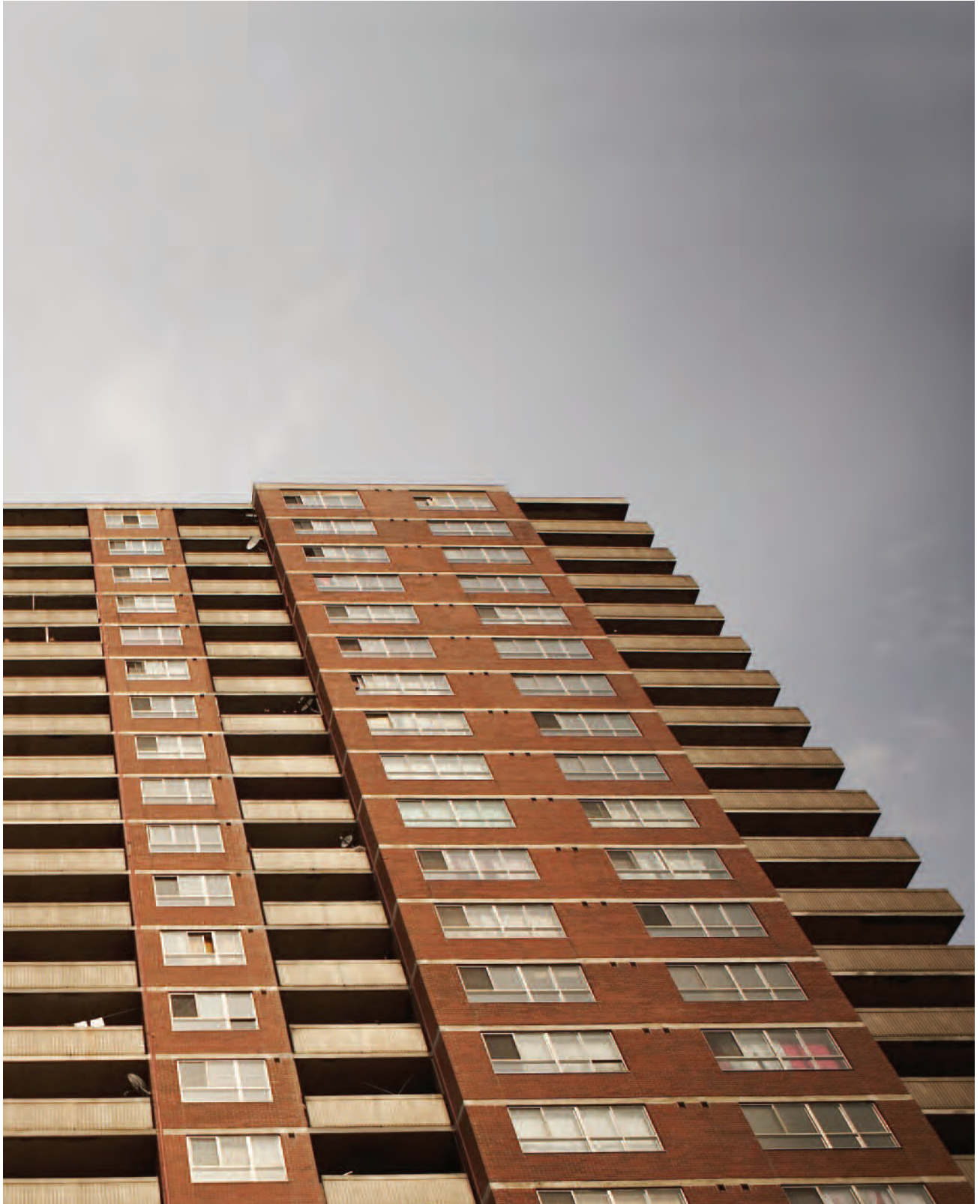
19. The Greater Toronto Apartment Association, United Way Toronto, and the City of Toronto bring together residents, community organizations and business leaders to promote and develop partnerships aimed at revitalizing the community and cultural life of towers, through the creation of common spaces and facilities where social, cultural and recreational programming can be delivered, that meet the needs of children, youth, families and the elderly.
20. The provincial government establish a program of financial assistance for private building owners to open up, upgrade and make accessible amenity spaces and recreational facilities in their buildings for the use of tenants. Assistance would be targeted to owners that house substantial numbers of low-income families in areas of concentrated poverty.
21. The City of Toronto identify supports and incentives for landlords to open up and, upgrade or make accessible amenity spaces in their rental buildings.
22. The provincial government make its Community Opportunities Fund accessible to private-sector tenant groups for the purpose of engaging tenants and building their capacity to be active participants in the

revitalization of their tower communities. United Way Toronto believes that putting residents at the centre of this work is essential for successful community revitalization.

23. **Other funding bodies such as the Trillium Foundation and other charitable foundations provide support to tenants' community building activities.**
24. **The provincial government, the City of Toronto, United Way Toronto, and its community partners explore ways to locate in tower communities' after-school programming and other activities that will help the province to achieve its poverty reduction goals aimed at children and youth.**
25. **Municipal zoning amendments be made to permit the diversification of land uses in tower properties, to enable service delivery and local economic development, as well as commercial uses that support the creation of complete communities.**
26. **The City of Toronto establish and lead local partnerships of building owners, tenants, and relevant social service and other agencies to address issues of safety and social disorder in buildings. This should include an approach to tackling the problems associated with alcohol and other drugs that is based on the integrated components of prevention, harm reduction, treatment and enforcement.**

1

Introduction



An overview of the report

This report examines the growth in geographically concentrated poverty in the City of Toronto and the role of high-rise housing in this trend. It also looks at the impact that this is having on the quality of life provided to tenants living in this type of housing. The primary focus of the study is tenants living in privately-owned apartment stock located in the city's inner suburbs.

The report begins with a historical look at the growth of geographically concentrated poverty in the City of Toronto and the corresponding changes in income and poverty levels of the city's high-rise renter population. Previous United Way Toronto research documented the declining incomes of Toronto families and the growing concentration of neighbourhood poverty, especially in the inner suburbs.¹ This report extends this line of enquiry by assessing the extent to which high-rise apartment buildings have become the main sites of low-income and high poverty in our city—the places where declining incomes and growing poverty are concentrated, within neighbourhoods.

The report analyzes long-form census data over the 25-year period, from 1981 to 2006 to provide this picture. Trends are compared in the inner suburban, former municipalities of the former City of Toronto, and to the current city as a whole. The image that emerges from this analysis is of a city that is on a steady and unswerving movement to becoming more geographically polarized along income lines. In addition, its poverty has become more 'vertically concentrated' in high-rise buildings within neighbourhoods.

The second section of the report provides a comprehensive snapshot of how high-rise tenants in the city's inner suburbs are experiencing their housing today. A broad range of factors are explored, including: the physical state of repair of the apartment buildings; the safety and security they provide; the social environment they engender; and the affordability of rents.

1. United Way of Greater Toronto and the Canadian Council on Social Development. *A Decade of Decline; Poverty and Income Inequality in the City of Toronto in the 1990s*, (Toronto, Ontario: United Way of Greater Toronto, 2003).

United Way of Greater Toronto and the Canadian Council on Social Development. *Poverty by Postal Code; The Geography of Neighbourhood Poverty 1981-2001*, (Toronto, Ontario: United Way of Greater Toronto, 2004).

United Way of Greater Toronto. *Losing Ground: The Persistent Growth of Family Poverty in Canada's Largest City*. (Toronto, Ontario: United Way of Greater Toronto, 2007).

This picture is based primarily on the results of a survey of 2,803 tenants who were interviewed in the summer and fall of 2009. Additional data was drawn from a series of focus groups with tenants, which examined in depth, issues of: safety and security; the value of amenity and recreational spaces in apartment buildings; contributors to social isolation; and the physical condition of apartment buildings.

The 2,803 tenants interviewed for the study were randomly selected from high-rise, rental apartment buildings located across the inner suburbs. Oversampling was carried out in six clusters of neighbourhoods that have high rates of family poverty, making it possible to examine whether there are differences between housing conditions in areas of concentrated poverty compared to areas where the rates of family poverty are low.

The total sample is comprised of 2,176 tenants living in privately-owned apartment buildings and 627 tenants from non-profit apartment buildings. The latter were included in the study in order to learn whether housing quality and tenants' housing experience differs between the two types of ownership.

The issues that this study raises have serious implications for the future health and prosperity of the city. But at their core lies a paradox.

On the one hand, the geographic divide of Torontonians along income lines threatens social cohesion in the city. It increases the chances that a part of its population may be left behind, unable to participate in the economic prosperity of the city. It also creates a risk of broader neighbourhood decline and disinvestment. On the other hand, high-rise rental apartments play a huge role in providing relatively affordable housing for thousands of Toronto's low- and moderate-income households. So the need to preserve this stock as a valuable housing resource for the city's lower income population, in a good state of repair, must be carefully considered, along with an equally important need to reverse the spatial concentration of poverty that has begun to characterize the City of Toronto.

This study is intrinsically tied to the targeted investments that the Province of Ontario, United Way Toronto, the City of Toronto, and many of their community partners have been making in recent years to strengthen high-need, underserved neighbourhoods in the city's inner suburbs. To date, this work has focused on building up the human

services infrastructure within neighbourhoods that historically have had inadequate services and sparse organizational capacity to deliver them.

The commitment to this kind of concerted action by governments and charitable organizations recognizes the importance of strong and healthy neighbourhoods to the future prosperity of the city. And it has at its heart an understanding of the valuable role that a strong, local network of social support plays in building a socially inclusive city, in which all who live there have an opportunity to become established, to prosper, and to contribute to the well-being of the city.

By examining the quality of life that high-rise buildings provide to tenants today, and by gaining a deeper understanding of the positive qualities that these communities still possess, as well as their deficiencies, the report sets out recommendations to preserve this important housing resource for low- and moderate-income households at acceptable quality standards. At the same time, the report makes suggestions for how the growing concentration of poverty taking place in our city can be turned around. Addressing both will be necessary for realizing the broader goals of a socially inclusive city of strong and healthy neighbourhoods.

1.1 Purpose of the Study

Housing's connection to individual and neighbourhood well-being

Where we live is one of the most important decisions we make, affecting our lives and the lives of our children in multiple ways.

At its most basic level, our home gives us shelter, and its physical attributes and good state of repair are essential to our material comfort. But housing plays a much larger role than this. Ideally, it provides stability and a foundation for family life. It is refuge from the stresses and demands of the outside world, creating a much-desired

“Home is the place you belong. It is where happiness starts.”

An 11-year old student's interpretation of the meaning of 'home'²

separation between the public world of work and the private sphere of domesticity. It gives us space for our possessions, and freedom to express our personalities and identities in how we use and decorate our homes. It is a place where we can offer hospitality to the people who are important in our lives—to families and friends. It allows safety and control over our personal space. And it connects us to the communities in which we live, and to the broader opportunities to become involved in the civic life of the local neighbourhood.

The centrality that our homes have in our lives has a major impact on our quality of life and sense of well-being. In the 11-year old's experience it is the place where happiness starts.

Good housing is also essential for the health and stability of neighbourhoods. When housing conditions are satisfactory, people are likely to stay longer in their accommodation, and develop an attachment to their neighbourhoods.

When housing conditions are exceptionally poor and people have the financial means to move, weak ties to the local community and high residential turnover will almost inevitably be the result. If the apartment building is in disrepair, for example; if the housing environment is unsafe; and if there is little privacy or control over the things that go on in one's immediate environment, then the overwhelming desire may be to move out of the apartment building and out of the neighbourhood altogether.

The study's goals and questions

The high-rise rental housing stock in the inner suburbs is home to thousands of Toronto households. While early public housing stock was built exclusively for very low-income households, private-sector high-rises were marketed to a better off segment of society. Given the broader evidence of declining family incomes in the City of Toronto reported by previous research studies, it is almost certain that the incomes of households living in high-rise apartments have also declined. One of the key goals of this study is to document the extent of this change.

2. Habitat for Humanity and Glenworth Financial Canada. The Meaning of Home Writing Contest (Markham, Ontario, 2008).

The second goal is to understand more about the quality of life that these buildings are providing to tenants today. We know very little, in fact, about whether high-rise apartments, built as much as sixty years ago, and to a large extent for a different income market, still provide their occupants with sufficiently decent and safe accommodation.

A longitudinal look at income and poverty

The first section of the study uses census data from 1981, 1991, 2001 and 2006 to provide an updated picture of the geographic concentration of poverty in the City of Toronto. It shows how the income, poverty, and density levels of high-rise renters have changed in the City of Toronto over this 25-year period.

The data were analyzed to show:

- the percentage of low-income families living in neighbourhoods;
- the change in the median income of high-rise renter households between 1981 and 2006;
- the change in the rate of poverty among high-rise renters between 1981 and 2006;
- the change in household density levels among high-rise renters between 1981 and 2006;
- how the changes in median income, poverty, and household density of high-rise renter households differ among the former municipalities that now make up the current City of Toronto;
- the extent to which family poverty in individual neighbourhoods has become concentrated in high-rise buildings; and
- the extent to which the families who live in high-rise apartments are low-income.

Quality of life in high-rise apartments: a snapshot

While the census provides this important information about the incomes of people who live in the high-rise buildings and density levels, it provides only rudimentary information about the quality of the accommodation, limited to just one census question about major repairs. There has not been a large scale, in-depth enquiry into the

quality of life that privately-owned high-rise apartments provide today, as judged by the tenants who live there. The second and larger part of this report fills this information gap.

It presents the views and voices of 2,803 tenants living in Toronto's inner-suburban high-rises, based upon a face-to-face interview with each tenant. In the interview we asked about the quality of life in their buildings in terms of six housing dimensions. The findings allow us to draw conclusions about the extent to which high-rise apartments are providing affordable, safe, and decent housing for occupants—measures that have long been the standard against which we have judged the adequacy of housing in Canada. The six dimensions are:

Affordability – difficulty covering rent costs, doing without necessities in order to pay the rent, and rent arrears.

Physical structure – the condition and upkeep of the apartment grounds and the frequency and type of major repairs and repair history in units and common areas.

Building environment – health-related factors, including heat, cooling, noise, and pests and vermin such as mice, cockroaches and bedbugs.

The **'protective and safe place dimension'** – tenants' sense of safety, incidents of social disorder, such as drug dealing and vandalism, and victimization, such as property damage and break-ins.

Social environment – friendships and connections among neighbours, mutual support, and social cohesion within buildings.

Building infrastructure – that supports social connections—the presence, uses, and barriers to use of activity rooms, recreational facilities, and playgrounds.

The findings were then examined to determine whether there were differences in tenants' housing experience in three areas.

Among neighbourhoods – whether the quality of life in high-rise apartment buildings in low-poverty neighbourhoods differs from that in high-poverty neighbourhoods;

Among different types of tenants – whether the housing experience differs among different types of tenants; for example, in terms of tenants' age, gender, and newcomer status; and

Between privately-owned and non-profit housing – whether the quality of life experienced in privately-owned buildings is different to that in non-profit buildings.³

Finally, the data was examined to see whether a connection exists between peoples' housing experience and their connection to their neighbourhood. To determine this, we considered tenants' sense of belonging to their local neighbourhood, their desire to remain in their neighbourhood, and the extent to which they think it is a good place to live and raise children.

Overview of the study's methods

High-rise apartments in this study, for both the census data and the survey, were defined as having five storeys or more. High-rises from which the survey sample was drawn were all built between 1950 and 1979 and located in Toronto's pre-amalgamation, and, former, cities of Scarborough, North York, Etobicoke, York, and the borough of East York.

To permit comparisons of housing conditions between high- and low-poverty neighbourhoods, the sample was comprised of a number of sub-samples, including six different clusters of high-poverty neighbourhoods; a group of respondents from dispersed areas of 'other high-poverty'; and another group from neighbourhoods where the rate of poverty was low.

All respondents were over the age of 18 and were normally resident at the address surveyed.

Appendix A includes a map showing the location of each of the high-poverty clusters, and the neighbourhood areas from which the 'other high-poverty' and low-poverty samples were drawn. A more detailed description of the study methods is contained in Appendix B. It also includes a list of each of the neighbourhood areas that are included within the high-poverty clusters.

3. Non-profit housing refers to buildings owned and operated by government, co-operative or private non-profit housing corporations. In this study, the vast majority of the non-profit buildings from which the sample of tenants were drawn, were the old public housing buildings that were built primarily in the 1960s and early 1970s and which have for decades housed Toronto's lowest-income population.

The broader neighbourhood and housing—how they work together

At the beginning of the last decade, Canada's 'big cities' Mayors held a series of meetings to strategize about how to create a 'new deal' for Canadian cities. What they were looking for were new financial tools that would enable Canada's cities to excel in the 21st century and successfully compete with cities worldwide. In Toronto, this cause was taken up by the newly-formed Toronto City Summit Alliance—a coalition of over 40 civic leaders from the private, labour, voluntary and public sectors in the Toronto region. In 2003, the Coalition's report *Enough Talk* set out a plan of action to make Toronto a great city region in the 21st century. It included ideas for shoring up the region's physical infrastructure, reviving tourism, creating a world-leading research alliance, investing in education, and supporting arts and culture.

Of significance to those working in the social service sector was the fact that *Enough Talk* placed strong neighbourhoods and affordable housing alongside regional transportation, tourism, education, and the arts, as important pillars of a strong city region—all with a vital role to play in attracting the talented and creative people to the region who are essential for its becoming a world class city. At its core was the notion that local neighbourhoods, as much as big city institutions and infrastructure, must be vibrant and healthy if they are to draw people to the Toronto Region and keep them here.

The Strong Neighbourhood Task Force created in 2004 was a partnership of the Toronto City Summit Alliance and United Way Toronto—bringing together business, community and labour representatives, under the co-chairship of United Way Toronto and the City of Toronto. Tasked with creating a plan for strengthening city neighbourhoods, the Task Force identified priority neighbourhoods as a place to start. In 2006, United Way and the City embarked on unique, but complementary strategies to strengthen high need and underserved inner suburban neighbourhoods, with special focus on 13 priority neighbourhoods.

United Way began by focusing its efforts on targeting new funding on an annual basis to the inner suburbs and bringing into United Way membership new community agencies serving these communities. It is creating new multi-service community hubs in neighbourhoods that

lack social infrastructure. It helps support residents who organize and take on leadership roles in their communities. The latter initiative, called Action for Neighbourhood Change, has become an important vehicle for local residents of the 13 priority neighbourhoods to enrich their communities by spearheading a broad range of beautification, safety, recreational, and community celebration activities.

The City of Toronto created Neighbourhood Action Tables to better align city resources to the needs of the 13 priority neighbourhoods, and Neighbourhood Action Partnerships, to create a forum for local residents, agencies, external funders and other stakeholders to respond to the needs of neighbourhoods.

The province of Ontario came forward with major contributions, locating new Community Health Centres and targeting \$30-million from the Youth Challenge Fund to the priority neighbourhoods, matched by an additional \$15-million by United Way Toronto.

Two years into this neighbourhood work, the City of Toronto launched a bold new Tower Renewal project, targeted specifically at the high-rise, concrete slab towers located throughout the City of Toronto. It aimed at transforming these buildings into cleaner and greener environments and at revitalizing the community, cultural and economic life of the tower communities. To date, Tower Renewal has worked with apartment owners, residents and other stakeholders at four pilot sites to demonstrate the feasibility of achieving these goals.⁴

In June 2010, after considering the results of the two-year pilot, Toronto City Council approved the adoption of a program called Sustainable Towers, Engaged People (STEP). The initiative sets out an incremental plan for a city-wide roll out of Tower Renewal. Council also approved the creation of a new Tower Renewal Corporation with a mandate to raise funds to invest in apartment building retrofits and to ensure that the STEP program remains financially self-sustaining.

4. The city's Tower Renewal initiative is an application of the broader principles of Tower Neighbourhood Renewal, which is a growing body of research and network of initiatives aimed at enabling under-served and aging high-rise tower clusters to emerge as equitable, vibrant, complete, compact, transit supported and low-carbon communities throughout the City of Toronto and the Toronto Region. Means of achieving these aims include allowing more mixed land uses to provide access to fresh food, services and amenities within tower neighbourhoods; encouraging local service delivery and economic development; supporting local entrepreneurs and social enterprises; expanding housing options and tenure models while maintaining current affordability; motivating and supporting tower owners to reinvest in buildings to improve amenity and energy efficiency; and engaging in 'place making' to transform currently fragmented tower clusters into cohesive and liveable environments.

The concerted efforts of all these organizations and levels of government represents a major commitment to strengthening the city's neighbourhoods and to ensuring that they have an adequate system of human services and infrastructure to meet the needs of their residents.

At a broader level these efforts align with the Ontario government's goal of 'complete communities'. It defines these in the 2006 Growth Plan for the Toronto region as communities that "meet people's needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing, and community infrastructure including affordable housing, schools, recreation and open space for their residents".⁵

This report is important because it focuses on a key component of complete communities and of neighbourhood well-being, namely the quality and affordability of housing. It provides new evidence about the changing financial circumstances of Toronto's high-rise tenants, the conditions of the buildings where they live, and what needs to change in order to make them and the surrounding neighbourhoods better places to live. This information will help to guide our collective community building work going forward.

The report's format

The report is organized into eight sections.

Section One covers the purpose of the study.

Sections Two and Three present the historical analysis of concentrated poverty and housing's role in this trend.

Section Two begins with a discussion of the broad forces of income polarization and its spatial dimension, and then provides new data on the continuing trend of geographic poverty concentration in the City of Toronto.

Section Three focuses on the role of high-rise housing in this trend, presenting historical evidence from the census of declining incomes, growing poverty and increasing household density among the city's high-rise tenant population.

5. Government of Ontario. Places to Grow: Better Choices. Brighter Future. Growth Plan for the Greater Golden Horseshoe. Ministry of Public Infrastructure Renewal. 2006.

Sections Four to Seven set out the survey's findings, providing the snapshot of housing conditions reported by tenants in the summer and fall of 2009.

Section Four covers aspects of the housing conditions and housing environment that are problematic.

Section Five presents findings about favourable aspects of high-rise apartment conditions and apartment life.

Section Six focuses on key similarities and differences in three areas: among different groupings of high- and low-poverty neighbourhoods; among different types of tenants, such as single parents, newcomers and older tenants; and between tenants of privately-owned and non-profit buildings.

Section Seven examines the impact of peoples' housing experience on their connection to the neighbourhood.

Section Eight presents recommendations for restoring income mixing to Toronto's neighbourhoods and improving housing conditions for low- and moderate-income households. It is divided into three parts: the first presents strategies for reversing poverty concentration; the second section covers ideas for improving the physical condition of the housing; and the third presents solutions for strengthening the social environment of apartment communities.

Note: All the survey data presented in Sections Four to Seven apply to private-sector tenants only, with the exception of the third part of Section Six, which compares the housing experiences of private-sector and non-profit tenants.

2

Poverty by Postal Code Update: Continued Geographic Polarization of Poverty



One of the most significant challenges facing the City of Toronto is the income divide of its population and the geographic separation between poor and better off households that has resulted. This section of the report begins with a brief discussion of the forces behind income polarization and its spatial dimension, and then uses census data to illustrate the magnitude of this trend in the city, extending our analysis another five years to now provide a 25-year picture of poverty, from 1981 to 2006.

What are the key learnings?

Poverty in the City of Toronto continues to become more geographically concentrated. Thirty years ago, most of the city's low-income families were able to find housing in mixed-income neighbourhoods. Today, nearly half of all low-income families live in numerous, small pockets of the city where the rate of family poverty is high.

Toronto's income divide

In order to understand the geographic concentration of poverty in Toronto and the role of high-rise housing in this trend, it is important to first consider the broader forces of income polarization.

The widening income gap between rich and poor is a world-wide phenomenon, which is altering the landscape of many cities around the world, including Toronto. In the view of Richard Florida, from the Rotman School of Management at the University of Toronto, what we are witnessing in Toronto is the rise of a new set of economic, demographic and social patterns set in motion by the global creative

economy, which is creating a sorting of people by economic class. Florida believes this trend may no longer be reversible in some American cities, but may still be turned around here.⁶

In the United States, Paul Krugman, Professor of Economics & International Affairs at Princeton University and a columnist for the *New York Times*, pinpoints the beginning of this trend in the 1970s. He refers to the income polarization that has been growing since then as a return to the days of “The Great Gatsby”, when a very small share of the population controlled a very large share of the wealth.⁷ He points to a number of factors that are widely believed to have a causal role, including: globalization and competition from low-wage workers in less developed countries, the rise in importance of skill-based technology and its demands for a more highly educated workforce, decline in unionization in the manufacturing sector coupled with decline in the manufacturing sector itself, and the lack of unionization in the growing service sector and the preponderance of low pay jobs that have come with it.

Krugman adds to this list of culprits his own compelling theory which links the huge shift in wealth to a super-rich elite to the unraveling of the normative goals of income equality which grew out of the Great Depression and which persisted for the next thirty years, creating the broadly middle-class society of the 1940s, 1950s, and 1960s. In Krugman’s view, this widely held belief in income equality tempered the expectations of financial remuneration among America’s corporate leadership. The evidence suggests that these norms began to unravel in a major way in the 1980s and continued at an accelerating pace, to the current time.

In Canada, the growth in income inequality since the late 1970s has not been as deep as in the United States, although new evidence shows that it has gotten worse in recent times. In its 2007 report *The Rich and the Rest of Us*, the Canadian Centre for Policy Alternatives reported that the income gap between rich and poor in the country had reached a 30-year high, with the richest 10 per cent of the population earning 82 times the earnings of the poorest 10 per cent—almost triple the ratio of 1976, when it had been 31 times.⁸ The 2008 report of the OECD, *Growing Unequal?*

6. Richard Florida, “Narrow Our Economic Disparities to Stay Competitive: Pity the Tri-City Toronto,” Opinion, *The Globe and Mail*, December 22, 2007.

7. Paul Krugman, “Politics, Policy and Inequality” presented at Work That Works: An Agenda for Shared Prosperity Forum, Washington DC, US Capital Complex. Economic Policy Institute, 2007.

8. Armine Yalnizyan. *The Rich and the Rest of Us: The Changing Face of Canada’s Growing Gap* (Toronto, Ontario: Canadian Centre for Policy Alternatives, 2007).

Income Distribution and Poverty in OECD Countries showed that Canada was among a small group of countries with the highest increases in income inequality in the early 2000s, of all the 30 OECD countries surveyed.⁹ The following year, the Conference Board of Canada's 2009 report card on income inequality gave Canada a "C" grade, as a result of the significant increase in income inequality in the country between 2000 and 2006, placing it 12th out of 17 peer countries.¹⁰

But it is the City of Toronto—lying within Canada's most populous urban region and with the second highest average household income of all major Census Metropolitan Areas (CMAs) in the country—where some of the deepest income polarization in the country has occurred.

In 2003, United Way Toronto and the Canadian Council on Social Development explored this trend in their report *Decade of Decline*.¹¹ By tracking the income of Toronto households in the 1990s, the report showed that Torontonians were worse off at the end of the 1990s, than they had been at the beginning. This occurred despite the economic boom in the last half of the decade. The median incomes of Toronto families were significantly lower in 1999 in real dollars than they had been in 1990. Over the ten-year period, Toronto families went from being better off at the start of the 1990s, compared to Canadian families overall, to worse off at the decade's end.

In its 2007 follow-up report, *Losing Ground*,¹² United Way continued to track income and poverty levels, showing that over the first five years of the 2000s, Toronto families¹³ continued to fall further behind their regional, provincial and national counterparts. By 2005, more than one out of every four City of Toronto families with children under the age of eighteen was low-income, up from one-in-six in 1990, and a full ten percentage points or more higher than among families in the rest of the Toronto CMA, the province of Ontario and Canada as a whole. *Losing Ground* drew attention to the proliferation of precarious forms of employment as a major contributor to this trend—jobs with low pay that are part-time or short term, and that provide few or no benefits to employees.

9. Organisation for Economic Co-operation and Development. *Growing Unequal? Income Distribution and Poverty in OECD Countries* (OECD Publishing, 2008)

10. The Conference Board of Canada. "How Canada Performs, Details and Analysis, Society; Income Inequality, September 2009." The Conference Board of Canada. <http://www.conferenceboard.ca/hcp/details/society/income-inequality.aspx> (accessed July 2010).

11. UWGT, 2003

12. UWGT, 2007

13. Families in this study included only those with children 17 years of age or less.

These reports document bad times for vulnerable Torontonians but the most recent recession may be having the worst impact on vulnerable Torontonians. New evidence from TD Economics¹⁴ reports that social assistance caseloads, housing waiting list numbers, and household debt have all climbed to new highs, in spite of the fact that Toronto's economy skirted the recession that hit other urban economies so hard. The report goes on to forecast a sharp slowdown in economic growth over the next few years, which will likely see incomes decline and poverty grow even more.

The forces behind the geographic income divide

One of the most concerning aspects of income polarization in Toronto has been the geographic 'sorting' of households along income lines. This is because of its great potential to segregate low-income families from the mainstream and exclude them from the economic opportunities that can help them climb out of poverty. But as well as affecting an individual's life chances, concentrated poverty can also impact neighbourhoods, triggering a wider and cyclical process of neighbourhood decline.

In 2004, United Way Toronto and the Canadian Council on Social Development joined forces once again, this time to investigate the geographic concentration of poverty. The report *Poverty by Postal Code* dramatically illustrated the sharp increase in the geographic concentration of poverty in the City of Toronto that had taken place over the 20-year period from 1981 to 2001.¹⁵ It also showed that by far the biggest growth in concentrated neighbourhood poverty had occurred in the city's inner suburbs.¹⁶

Thirty years ago, just 17.8 per cent of low-income families were living in neighbourhoods where the rate of family poverty was high. By 2001, that percentage had soared to 43.1 per cent. What this told us is that low-income Torontonians went from living in largely mixed-income

14. TD Economics. Toronto's Economic Recovery Leaving Many Behind. TD Bank Financial Group, October 22, 2010. TD Economics. Toronto's Economic Recovery Leaving Many Behind. TD Bank Financial Group, October 22, 2010.

15. UWGT, 2004

16. The census tract was used to define the neighbourhood. In 2006 there were 524 census tracts in the City of Toronto.

communities in the early 1980s, to being concentrated more and more in numerous, small pockets of high poverty by 2001.

At a broader level, David Hulchanski's 2007 report *The Three Cities within Toronto*,¹⁷ documented the emergence of three large and distinct areas of the city—what he refers to as City 1, City 2, and City 3—which are becoming increasingly divided not just economically but also along household composition, ethnic, and immigration lines.

While the overarching trend in income polarization and the actual growth in the number of low-income households in Toronto have created the conditions for this geographic segregation of low- and high-income households, there are many other factors that have had a direct influence on this trend.

One of these is the loss of rental stock in the Toronto region, brought about by gentrification and the conversion of multi-unit houses to single family homes; conversion of existing rental stock to condominiums; and the redevelopment of rental properties to other uses. From 2000 to 2008, the Toronto region experienced a net loss of 17,308 rental units,¹⁸ in which most of the loss occurred at the lower end of the rental market. In the City of Toronto, gentrification in areas like Cabbagetown has slowly decreased the supply of affordable housing in the city's core—housing options that would have been there thirty years ago for low-income households.

Another reason for the concentration of low-income households in certain parts of the city is that, for years, the construction of new housing in Toronto has been almost exclusively for homeownership and for better-off households. Between 1996 and 2006, 95 per cent of all new housing completions in Toronto were for ownership, and only 5 per cent were rental.¹⁹ The current condominium boom, which has lasted for about 15 years, is a notable example. The condo towers which have sprung up across the city, and especially in the city core, are targeted to higher-income singles and retirees, and most certainly not to low-income families.

17. J. David Hulchanski, "The Three Cities within Toronto: Income polarization among Toronto's neighbourhoods, 1970-2000," Research Bulletin 41, Centre for Urban and Community Studies, University of Toronto, December 2007.

18. CMHC, Special data request by City of Toronto, 2010.

19. City of Toronto. Profile Toronto: Rental Housing Supply and Demand Indicators (Toronto, Ontario: City Planning Division Policy and Research, September 2006).

In addition, historically low interest rates have made home ownership possible for many renter households with moderate incomes, freeing up units in the older rental buildings for less well off households not able to afford their own home.

The cancellation of the non-profit housing program in 1996 has also had an impact, leaving a huge void in what had been a fairly steady growth in the supply of new, affordable housing in the 1980s and early 1990s. Only a limited number of projects have been built since.

The combined effect of all these factors appears to have made the inner suburban high-rise buildings the housing of choice, if not of necessity, for lower income households.

In the absence of new affordable housing supply, the Housing Connections waiting list continues to grow, with 140,649 people waiting to be housed as of the end of September, 2010.²⁰

Going forward, the situation is likely to worsen as Toronto's population grows. The City of Toronto projects that over the 25-year period, between 2006 and 2031, the number of renter households will increase by 93,000, representing an increase in rental demand of about 20 per cent or about 4,000 renter households per year.²¹

Geographically concentrated poverty continues to grow

As part of our investigation into geographic concentration of poverty and its impact on high-rise housing, the trends that were documented in *Poverty by Postal Code* were updated for this report. Using data from the 2006 census, the analysis was extended another five years in order to provide a twenty-five year picture.

The results are clear, and they are disturbing. The data show that the trend of poverty concentration is intensifying, even over the short, additional five-year period between 2001 and 2006.

20. Housing Connections. Monthly Statistical Report, September 2010.a

21. City of Toronto. Profile Toronto: Rental Housing Supply and Demand Indicators (Toronto, Ontario: City Planning Division Policy and Research, September 2006).

As stated earlier, low-income families were much more dispersed among mixed-income communities thirty years ago, with just 17.8 per cent living in neighbourhoods of high-poverty in 1981.²² The high-poverty neighbourhoods then were primarily ones in which the large public housing developments were located, such as Jane/Finch, Lawrence Heights, Regent Park, and Moss Park.

Figure 1 Percentage of low-income families residing in high-poverty neighbourhoods, City of Toronto, 1981-2006

Source: Statistics Canada - Census 1981, 1991, 2001 and 2006.

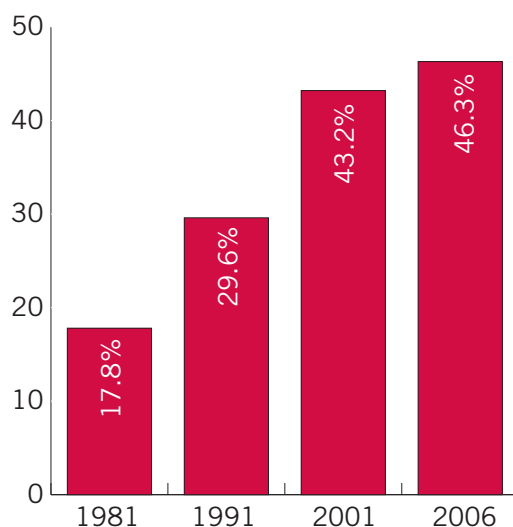


Table 1 Number of high-poverty neighbourhoods by area, 1981 - 2006

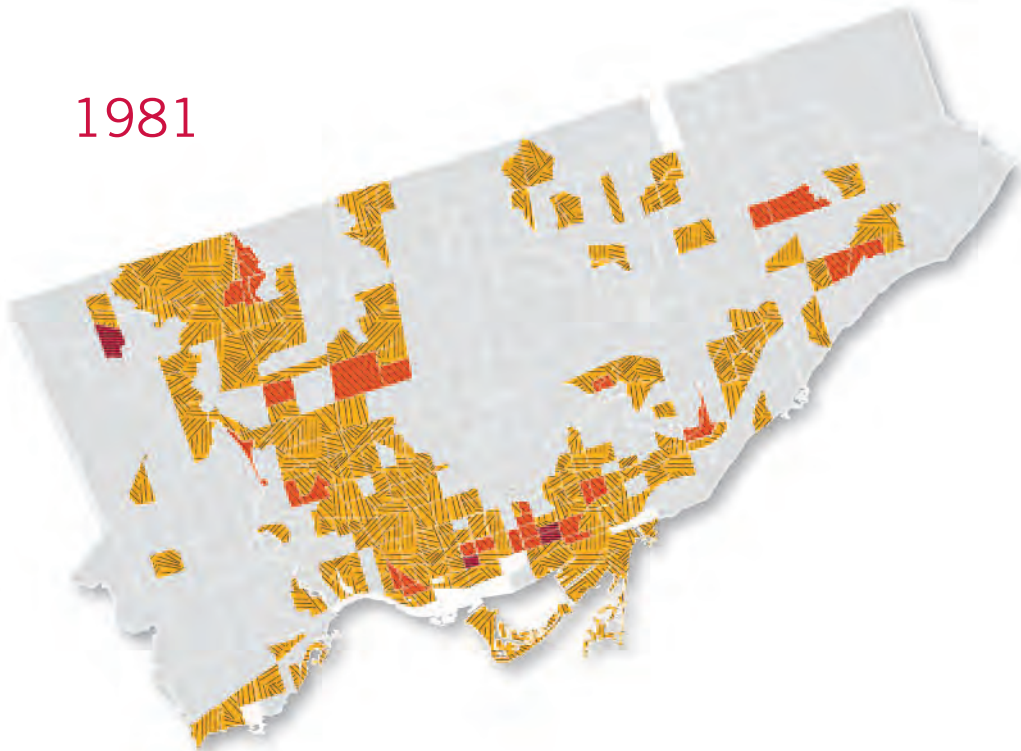
| Geographic area | 1981 | 1991 | 2001 | 2006 |
|-------------------------------|------|------|------|------|
| City of Toronto | 30 | 66 | 120 | 136 |
| Former municipalities: | | | | |
| East York | 0 | 1 | 8 | 10 |
| Etobicoke | 2 | 5 | 10 | 12 |
| North York | 7 | 12 | 36 | 41 |
| Scarborough | 4 | 10 | 26 | 40 |
| Toronto | 15 | 32 | 28 | 25 |
| York | 2 | 6 | 12 | 8 |

Source: Statistics Canada - Census 1981, 1991, 2001, and 2006.

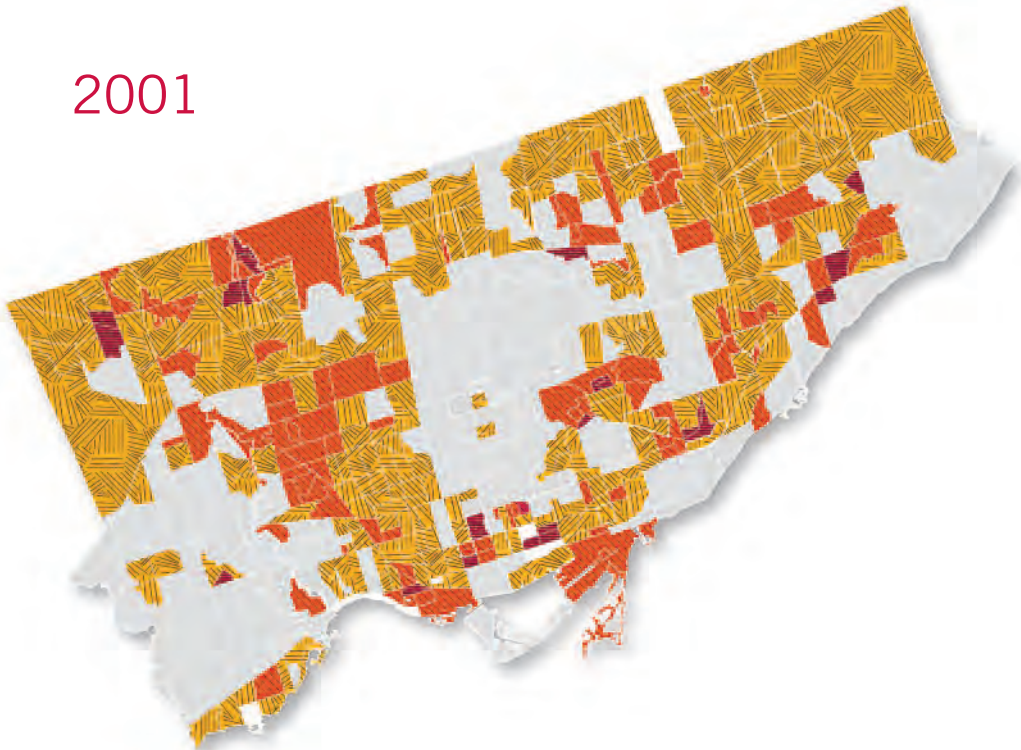
22. High-poverty neighbourhoods are defined as those where 26 per cent or more of the families living in the neighbourhood have incomes below the Statistics Canada Low-Income Cut-Off (LICO). The census tract is used as a proxy for "neighbourhood".

Map 1 Percentage of low-income economic families, by neighbourhood, 1981-2006

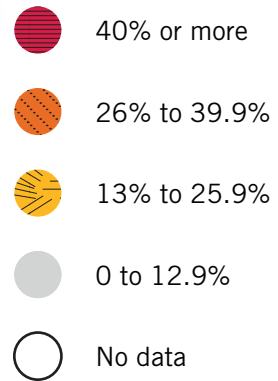
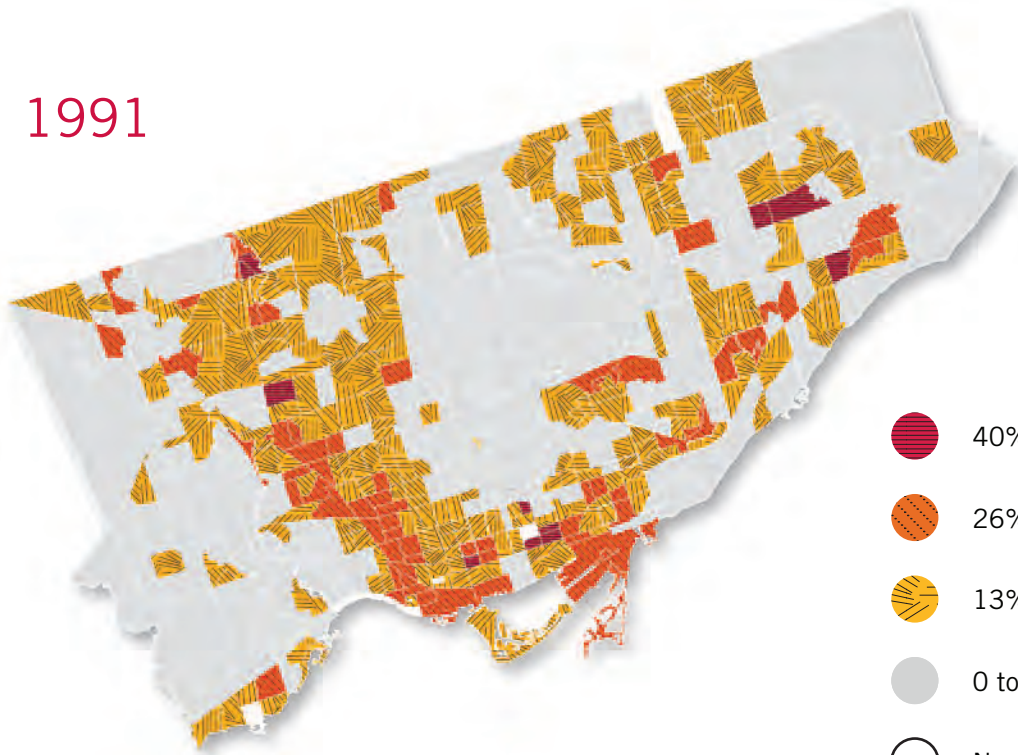
1981



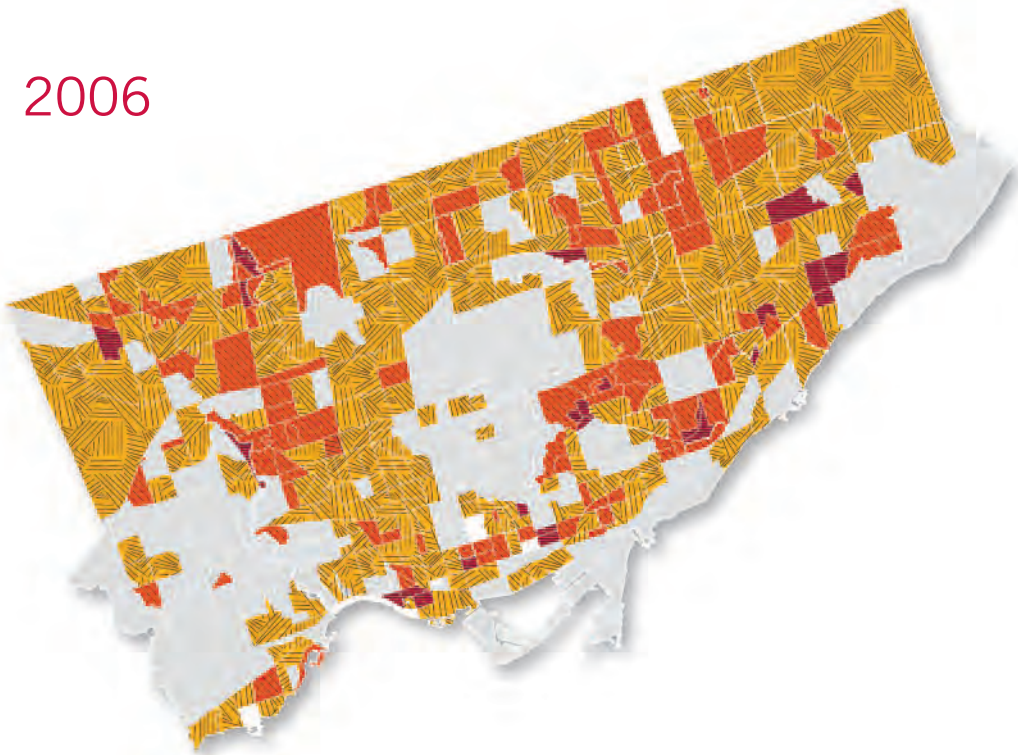
2001



1991



2006



Source: Statistics Canada, Census 1981, 1991, 2001, 2006.
Census Tract Boundaries - Statistics Canada, 2006.

By 2001, 43.2 per cent of the city's low-income families²³ lived in high-poverty neighbourhoods, and over the next five years this percentage climbed still further to 46.3 per cent. Today, close to half of all the city's low-income families are concentrated in numerous, small geographic pockets of high-poverty—increasing from 30 in 1981 to 120 in 2001, to 136 in 2006.

This increase has been steady over the 25-year period in the former municipalities of North York, Etobicoke, and East York, but in the former City of Scarborough the growth has been startling. There, it jumped from 26 to 40 high-poverty neighbourhoods in the short five-year period between 2001 and 2006. Only in the gentrifying, former City of Toronto have the number of high-poverty neighbourhoods been declining since 1991 (Table 1).

The maps on the previous pages illustrate this change across the city, and especially its intensification in the former City of Scarborough.

23. The measure of low-income used in this report is the Statistics Canada's Low-Income Measure (LICO). It is based on pre-tax income. The data on low-income families in this section pertains to "economic families". Statistics Canada defines the economic family as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. Examples of the broader concept of economic families include the following: two co-resident families; senior couples, two co-resident siblings who are living without their parents.

3

High-Rise Housing and the Geography of Poverty



In this section we focus on the extent to which high-rise apartment buildings have become sites of concentrated poverty within neighbourhoods. It begins with a brief account of the significance of rental housing in the City of Toronto, in terms of its size, ownership and the age of the buildings. It then tracks the incomes, poverty levels and household density of high-rise households over the same 25-year period, 1981 to 2006. This allows us to see how the concentration of poverty in high-rise buildings has increased over the years, and how much more densely populated these buildings are today.

What are the key learnings?

High-rise tenants in the City of Toronto have become much poorer over the past twenty-five years, in real dollar terms, compared to Toronto households overall. Their median income declined by more than \$6,000 over this period—double the amount of decline of median income among all Toronto households.

And over the twenty-five years, an increasing percentage of the city's poor families have taken up residence in high-rise buildings—from one third in 1981 to 43 per cent in 2006. This trend occurred in all parts of the city, but the biggest increases were in the inner suburbs.

Today, high-rise buildings have become sites of increasing poverty concentration. Thirty years ago, one-quarter of all families living in high-rise apartment buildings were poor. By 2006 this percentage had climbed to 39 per cent. And again, the change was greater in the inner suburbs.

The evidence also shows that there is more overcrowding in high-rise buildings today, although it is very likely that the data may actually under represent the true extent of overcrowding.

While these buildings are a draw for low-income households because of their relatively affordable rents, in reality they are not truly affordable for many. Renters worry about being able to cover the rent and large percentages are doing without other necessities in order to do so.

Rental housing's place in the City of Toronto

Rental housing plays an enormously important role in providing accommodation for hundreds-of-thousands of Torontonians. This was not always the case.

In the Spring 2010 issue of *Spacing* magazine Chris Hardwicke writes of a time when the City of Toronto prided itself on being a 'city of homes', and when a Toronto reform group led an opposition movement against the construction of tenement houses. One of its spokespersons went so far as to describe tenements as 'human packing cases' and apartment buildings as a 'menace'. In 1912, a by-law to prohibit the operation of tenement houses and apartments was passed by city council, banning construction in all but a few major streets. Hardwicke writes that by 1921, the percentage of Torontonians who lived in their own houses was the highest of any city in North America, prompting the Toronto Chamber of Commerce to proudly install a sign over the Humber Bridge announcing: "Welcome to Toronto, City of Homes".²⁴

Despite this antipathy towards apartment buildings, fairly regular exceptions to the by-law prohibiting their operation were allowed in the early part of the last century, resulting in a gradual increase in their numbers in the old City of Toronto.²⁵

But it was the boom years following the Second World War, when the ban on apartment construction was finally lifted, when their numbers dramatically increased. The next three decades, from the early 1950s to the end of the 1970s, saw a huge expansion of apartment construction, especially in the 1960s, and in the newly forming suburbs.

24. Chris Hardwicke, "City of Homes", *Spacing*, (Spring 2010): 58.

25. City of Toronto. *A New Lease on Life: Rental Housing in 20th Century Toronto*. City of Toronto Archives (2010).

Today, Toronto is more often called a city of renters. In 1996, more than half of the city's households rented their accommodation—a huge increase from the 29 per cent who were renters in 1951 at the start of the apartment construction boom.²⁶ This percentage declined slightly to approximately 46 per cent in 2006, likely as a result of the low borrowing rates for first-time buyers, and the robust condominium market, which was, and still is, strongly marketed to young professionals who otherwise might opt for rental accommodation during their first years in the workforce. Despite this decline, the place of rental housing continues to have huge significance for the City of Toronto.

The majority of the city's rental apartment buildings are privately owned, even though Toronto has one of the largest portfolios of public housing of all major cities in North America. In 2005, nearly three-quarters of the 348,148 units contained in purpose-built, multi-unit rental buildings in the City of Toronto were under private ownership. This compared to just slightly more than one-quarter that was assisted rental housing, owned by government, cooperatives or non-profit groups.²⁷

It is important to note that while the majority of Toronto's high-rise stock was built and operated by private developers, government did provide various incentives to encourage its construction in the 1960s and 1970s, including favourable tax law and lending insurance rules as well as direct grant programs to offset a portion of the per unit costs.

Toronto has also become known as a 'City of Towers'. E.R.A. Architects, who prepared the Mayor's Tower Renewal Opportunities Book note that Toronto contains more high-rise buildings of twelve stories or more than any other city in North America other than New York—a complete reversal of its housing mix from the middle of the last century.²⁸

In this study we focus on the high-rise apartment buildings of five storeys or more. In 2009 there were 1,354 such buildings in Toronto, providing 212,696 units of accommodation. These buildings account for a hugely important 61 per cent of the total number of units in purpose-built rental housing apartments in the city.

26. City of Toronto. Profile Toronto: Rental Housing Supply and Demand Indicators (Toronto, Ontario: City Planning Division Policy and Research, September 2006).

27. CMHC 2001 Rental Market Survey: Greater Toronto Area Book (Toronto, Ontario: City of Toronto 2008).

28. E.R.A. Architects and the University of Toronto. Mayor's Tower Renewal Opportunities Book (Toronto, Ontario: City of Toronto 2008).

Apartment buildings, and particularly the high-rise ‘tower in the park’, were integral components of post-war suburban planning. Their share of the total Toronto stock reflects this. In 2009, nearly 60 per cent or 126,103 of all of the city’s high-rise rental units, in buildings of five or more storeys, were located in the inner suburbs.²⁹ These buildings were typically located along major arterial roads, permitting fast passage of residents in and out of the city centre, and offered their target market a fashionable life style.

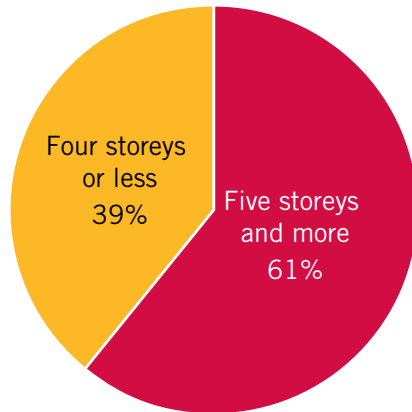


Figure 2 Percentage of units in purpose-built rental housing apartment buildings, by numbers of storeys, City of Toronto

Source: City of Toronto, Tax Assessment Files, 2009.

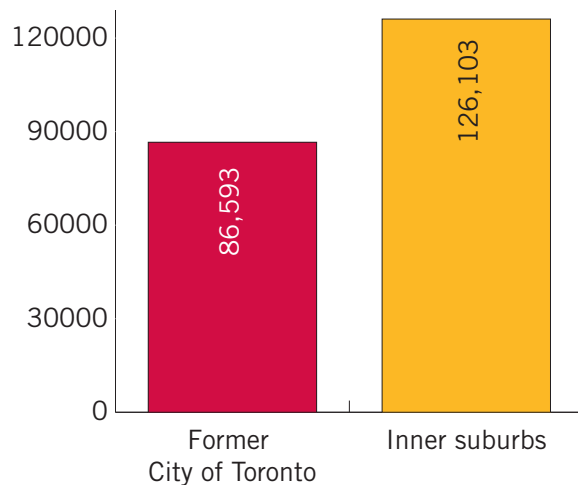


Figure 3 Total number of units in apartment buildings five storeys and more, by location

Source: City of Toronto, Tax Assessment Files, 2009.

The inclusion of the high-density, high-rise apartment in the development of Toronto’s inner suburbs reflected modern urban planning thinking at the time. It gave Toronto a unique streetscape and skyline. Graeme Stewart of E.R.A. Architects writes “Toronto is perhaps the only place where never-ending seas of bungalow subdivisions and concrete high-rises coexist as the typical suburban landscape.”³⁰

29. City of Toronto. Tax Assessment Files. (Toronto, Ontario: City of Toronto, 2009).

30. Graeme Stewart. “Toronto’s Modern Suburbs and the Concrete High-Rise.” In *Concrete Toronto*, edited by Michael McClelland and Graeme Stewart, 212-217 (Toronto, Ontario: Coach House Books & E.R.A. Architects, 2007).

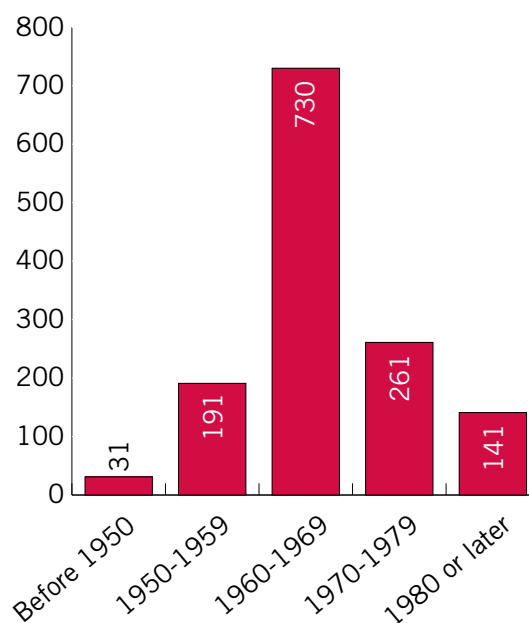
These structures, which were viewed as bold examples of modernity, are now aging. Ivan Saleff, of the University of Toronto's Faculty of Architecture notes that although the sturdy concrete skeletons of these buildings are still in the early stages of their life cycle, other features, like their masonry exterior walls and infrastructure, have reached a durability threshold.³¹

The City's Tower Renewal initiative has identified significant energy efficiency challenges with the stock, which was built at a time when energy sources were cheap and energy supply thought to be limitless. Tower Renewal aims to retrofit these buildings in order to reduce their carbon footprint, as well as reinvigorate the community life of towers in ways that better respond to the diversity and needs of their current tenants.

Today, 70 per cent of the entire inventory of apartment buildings in the City of Toronto of five storeys or more is over 40 years old. Eighty per cent is more than 30 years old. The buildings' age and their design and maintenance challenges, set against their important role as the major source of housing for low and moderate-income households, make this a critically important time to rethink their future.

Figure 4 Number of apartment buildings five storeys and more, by period built, City of Toronto

Source: City of Toronto, Tax Assessment Files, 2009.



31. Ivan Saleff. "The Age of Modern High-Rise Construction." In *Concrete Toronto*, edited by Michael McClelland and Graeme Stewart, 218-219 (Toronto, Ontario: Coach House Books & E.R.A. Architects, 2007).

The median income of high-rise renters declined by \$6,396 between 1981 and 2006—nearly double the amount of the decline of median income among all Toronto households.

3.1 Renter Incomes Declining

Using data from the census, we are able to examine the impact of income polarization on Toronto's high-rise housing tenants. Overall, the results of this analysis confirm that not only have Toronto's renter households³² been negatively affected but, as a group, their income loss has been considerably larger than Toronto households overall.

Between 1981 and 2006, the median income³³ of all households in the City of Toronto declined by \$3,580 dollars (based on 2006 adjusted dollars).³⁴ But the decline among renter households was close to double that figure, at \$6,396. This larger drop in renter income occurred in all areas, except the former cities of Scarborough and Toronto.

The former borough of East York experienced the largest decline—more than \$10,000, from \$44,146 in 1981 to \$33,545 in 2006. It was almost as large in Etobicoke, where it fell \$9,693, and in North York, where it dropped \$8,849. Although the fall was less severe in the former city of York (\$6,393), it should be noted that renter household income was much lower there twenty-five years ago, and that in 2006 it was still the lowest of all the former cities.

The case of Scarborough is more complex. The \$10,957 drop in the median income of all households in the former city was actually greater than the drop in the median income of renters. This is the only part of the city where this occurred. But it does not mean that the situation of renters in Scarborough is better. In fact, the median income of renter households in Scarborough in 2006 was just \$28,865—second lowest

32. The renter households includes all those living in buildings of five storeys or more regardless of tenure, including privately-owned rental buildings, non-profit buildings, and rented units in condominiums.

33. Median household income is that of a household in the middle of the income distribution, meaning that half of the households have more income, and half have less.

34. Median incomes reported for 2006 are based on household incomes reported in the census for 2006. Median incomes reported for 1981 have been adjusted to 2006 dollars, taking inflation into account. This reveals a loss in real purchasing power, although actual incomes did increase over that time period.

of all the areas studied. What it tells us, instead, is that the overall income decline is more widespread in Scarborough, and not so exclusively concentrated in the high-rise renter population.

Twenty-five years ago, the former City of Scarborough had one of the highest median household incomes (\$64,129) of all the former cities, second only to Etobicoke. By 2006, the dramatic drop in Scarborough's median household income put it more or less level with East York, the former City of Toronto, and North York, and considerably behind Etobicoke, with which it had shared higher income status in 1981.

Table 2 Median household income of renter households in apartment buildings, five storeys and more, 1981 and 2006

| Geographic Area | 1981 | 2006 | Change |
|-------------------------------|----------|----------|-----------|
| City of Toronto | \$39,793 | \$33,397 | -\$6,396 |
| Former municipalities: | | | |
| East York | \$44,146 | \$33,545 | -\$10,601 |
| Etobicoke | \$48,045 | \$38,352 | -\$9,693 |
| North York | \$43,535 | \$34,686 | -\$8,849 |
| Scarborough | \$36,388 | \$28,865 | -\$7,523 |
| Toronto | \$36,556 | \$34,344 | -\$2,212 |
| York | \$34,492 | \$28,099 | -\$6,393 |

Source: Statistics Canada - Census, 1981 and 2006.

Table 3 Median household income of all households, 1981 and 2006

| Geographic Area | 1981 | 2006 | Change |
|-------------------------------|----------|----------|-----------|
| City of Toronto | \$56,413 | \$52,833 | -\$3,580 |
| Former municipalities: | | | |
| East York | \$51,857 | \$50,724 | -\$1,133 |
| Etobicoke | \$64,613 | \$58,599 | -\$6,014 |
| North York | \$60,680 | \$52,167 | -\$8,513 |
| Scarborough | \$64,129 | \$53,172 | -\$10,957 |
| Toronto | \$48,165 | \$52,507 | \$4,342 |
| York | \$48,440 | \$45,113 | -\$3,327 |

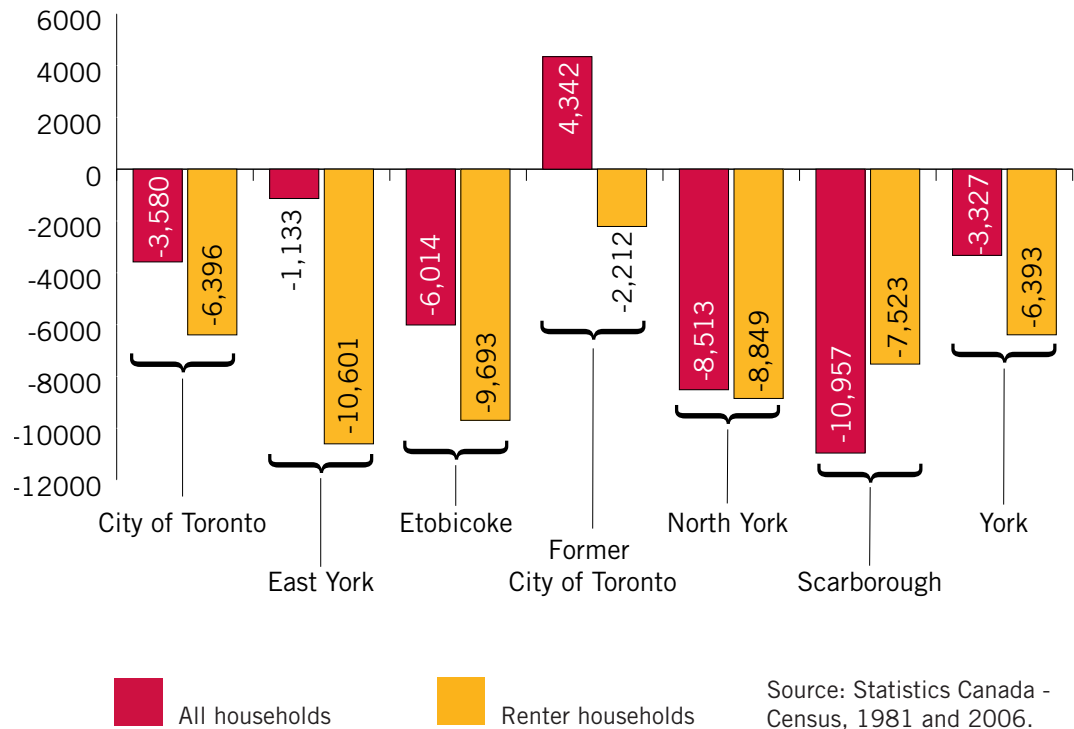
Source: Statistics Canada - Census, 1981 and 2006.

The situation in the former City of Toronto is different again. Compared to the other areas, it had a relatively modest drop in median income of just \$2,212 dollars over the twenty-five year period.

To some extent, this may reflect rising tenant incomes in apartment buildings that have been part of the gentrification process in certain downtown neighbourhoods. Once upgraded, these buildings now command higher rents.

It is also due in part to the addition of rental condominium units in the downtown area, and the higher incomes required to afford these units. The Canada Mortgage and Housing Corporation reports that condo rental units are renting at more than \$400 more per month compared to the average rent for similar unit types in purpose-built rentals.³⁵

Figure 5 Change in median income, all households and renter households in apartment buildings five storeys and more, 1981 and 2006



35. CMHC. Rental Market Report: Greater Toronto Area Fall 2009.

3.2 Renter Poverty Growing

The second way in which we examined how the broader trends of income inequality are impacting renter households was by looking at the extent to which the growth in concentrated neighbourhood poverty is actually the result of an increase in the concentration of poverty within high-rise buildings.

We looked at this from two perspectives. First, we asked whether family poverty in an area was becoming disproportionately concentrated in high-rise apartments—in effect, whether the growing neighbourhood concentration of poverty is essentially a high-rise housing phenomenon. To answer this, we calculated the number of low-income families in high-rises, as a percentage of all low-income families in a geographic area.³⁶

The study also looked at family poverty from a second perspective, determining the extent of family poverty concentration within the high-rise buildings themselves. To answer this question, we calculated the number of low-income families as a percentage of all families in high-rise buildings.

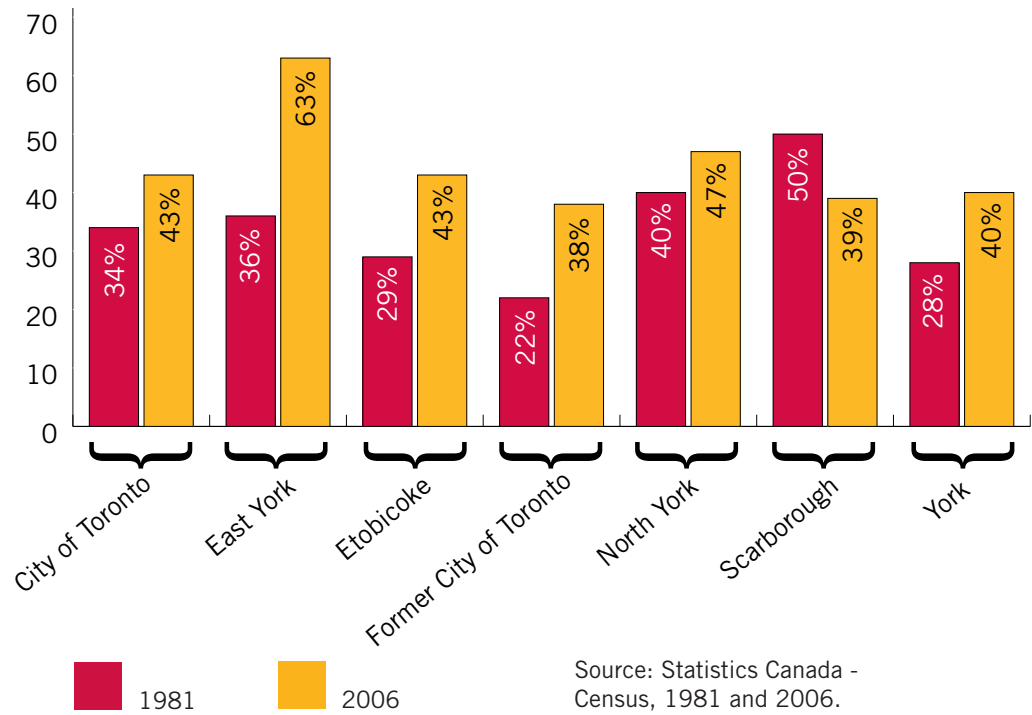
Figure 6 illustrates the answer to the first question. It shows that family poverty in the city as a whole, and in all but one of the former municipalities, is indeed becoming increasingly concentrated in high-rise buildings. In 1981, for example, one out of every three low-income families in the City of Toronto (34%) rented a unit in a high-rise building. By 2006, this had risen to 43 per cent.³⁷

The most extreme transition took place in the former borough of East York where almost two-thirds of low-income families now live in a high-rise building, compared to slightly more than a third in 1981. In all other areas except Scarborough the per cent of low-income families in high-rises grew.

36 The terms poverty and low-income are used synonymously in this report.

37. The data on low-income families in this section pertains to “economic families” and is based on the LICO measure. See definition of economic families and LICO in footnote 23, page 23.

Figure 6 Percentage of low-income families that live in high-rise apartment buildings, five storeys and more, 1981 and 2006



Nearly forty per cent of all families in high-rise buildings in the city are low-income, up from just one-quarter in 1981.

In the former City of Scarborough the percentage of low-income families living in high-rises actually declined. As pointed out earlier, this is not because the problem of declining income and poverty is easing in Scarborough but, in fact, just the opposite. What the numbers tell us is that low-income is simply more widespread across different housing forms in that part of the city.

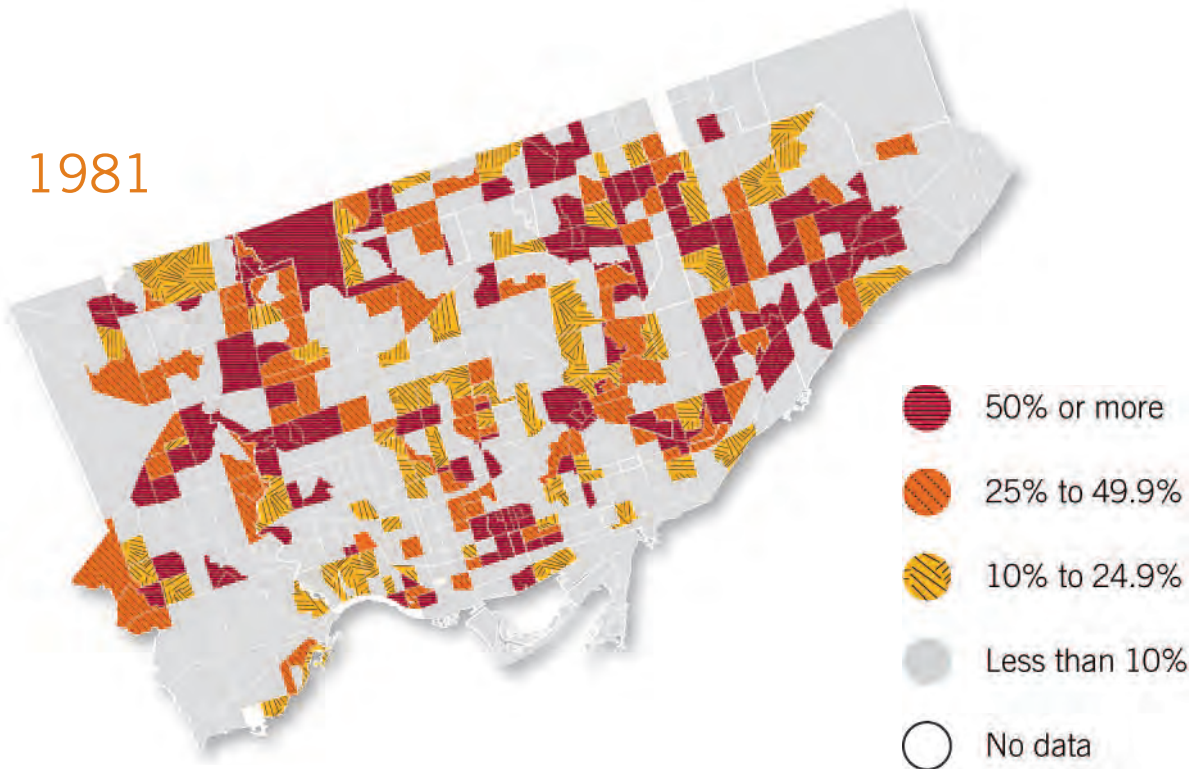
The maps on the next page illustrate this transition, showing how the number of low-income renters has increased over time, as a percentage of the total number of families in each census tract within the city.

Table 4 helps us to understand poverty concentration from the second perspective—the extent of family poverty within the high-rise rental buildings themselves. What the data show is that many more families living in high-rises in 2006 are low-income, compared to twenty-five years earlier.

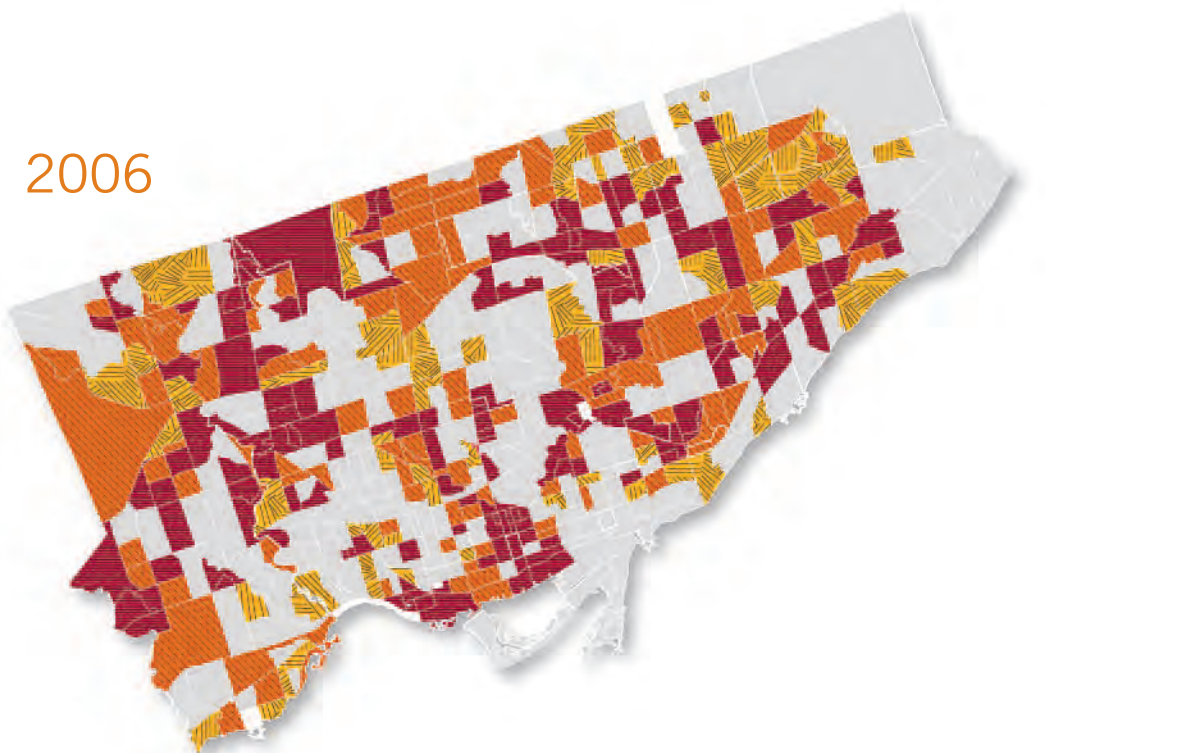
In 2006, nearly 40 per cent of all the families renting units in high-rise buildings were low-income—up from one-quarter in 1981. The biggest increase occurred in the former borough of East York where the percentage of high-rise renter families who were low-income increased from 17 per cent in 1981 to 42 per cent in 2006.

Map 2 Percentage of low-income families that reside in high-rise apartment buildings, five and more storeys, by neighbourhood, 1981 and 2006

1981



2006



Source: Statistics Canada Census 1981 and 2006
Census Tract Boundaries - Statistics Canada, 2006

Table 4 Percentage of economic families in rented units in high-rise apartment buildings, five storeys and more that are low-income, 1981 and 2006

| Geographic area | 1981 | | 2006 | |
|-------------------------------|-------------------------------|-----------------|-------------------------------|-----------------|
| | Number of low-income families | Low-income rate | Number of low-income families | Low-income rate |
| City of Toronto | 29,665 | 25 | 57,055 | 39 |
| Former municipalities: | | | | |
| East York | 1,425 | 17% | 4,220 | 42% |
| Etobicoke | 2,820 | 17% | 6,300 | 35% |
| North York | 9,160 | 25% | 17,725 | 40% |
| Scarborough | 7,965 | 31% | 14,395 | 48% |
| Toronto | 6,360 | 27% | 11,230 | 32% |
| York | 1,935 | 29% | 3,185 | 43% |

Source: Statistics Canada - Census, 1981 and 2006.

Table 5 Percentage of all economic families that are low-income, 1981 and 2006

| Geographic area | 1981 | | 2006 | |
|-------------------------------|-------------------------------|-----------------|-------------------------------|-----------------|
| | Number of low-income families | Low-income rate | Number of low-income families | Low-income rate |
| City of Toronto | 87,605 | 16 | 133,960 | 21 |
| Former municipalities: | | | | |
| East York | 4,000 | 14% | 6,705 | 22% |
| Etobicoke | 9,625 | 12% | 14,745 | 16% |
| North York | 22,855 | 15% | 38,005 | 23% |
| Scarborough | 15,900 | 13% | 37,105 | 23% |
| Toronto | 28,345 | 21% | 29,420 | 18% |
| York | 6,880 | 19% | 7,980 | 21% |

Source: Statistics Canada - Census, 1981 and 2006.

But it is the former city of Scarborough where the highest concentration of poverty exists within high-rises. In 2006, almost half (48%) of all families living in high-rises in this part of the city were low-income, up from less than one-third 25 years earlier.

The maps on page 39 illustrate this dramatic shift in the percentage of families in high-rise buildings that are low-income.

Comparison of Tables 4 and 5 allows us to see the extent of concentrated poverty among families in high-rises, relative to overall family poverty rates. For example, in all of the former cities and boroughs in 2006, the low-income rate among family renters was around double the rate of overall family poverty in each of the geographic areas.

The data confirm that renter households have been hit harder by the forces of income polarization. What they cannot tell us is whether the drop in the median household income and the increased poverty rate of renters was the same in privately-owned and non-profit buildings, as census data does not capture building ownership information.

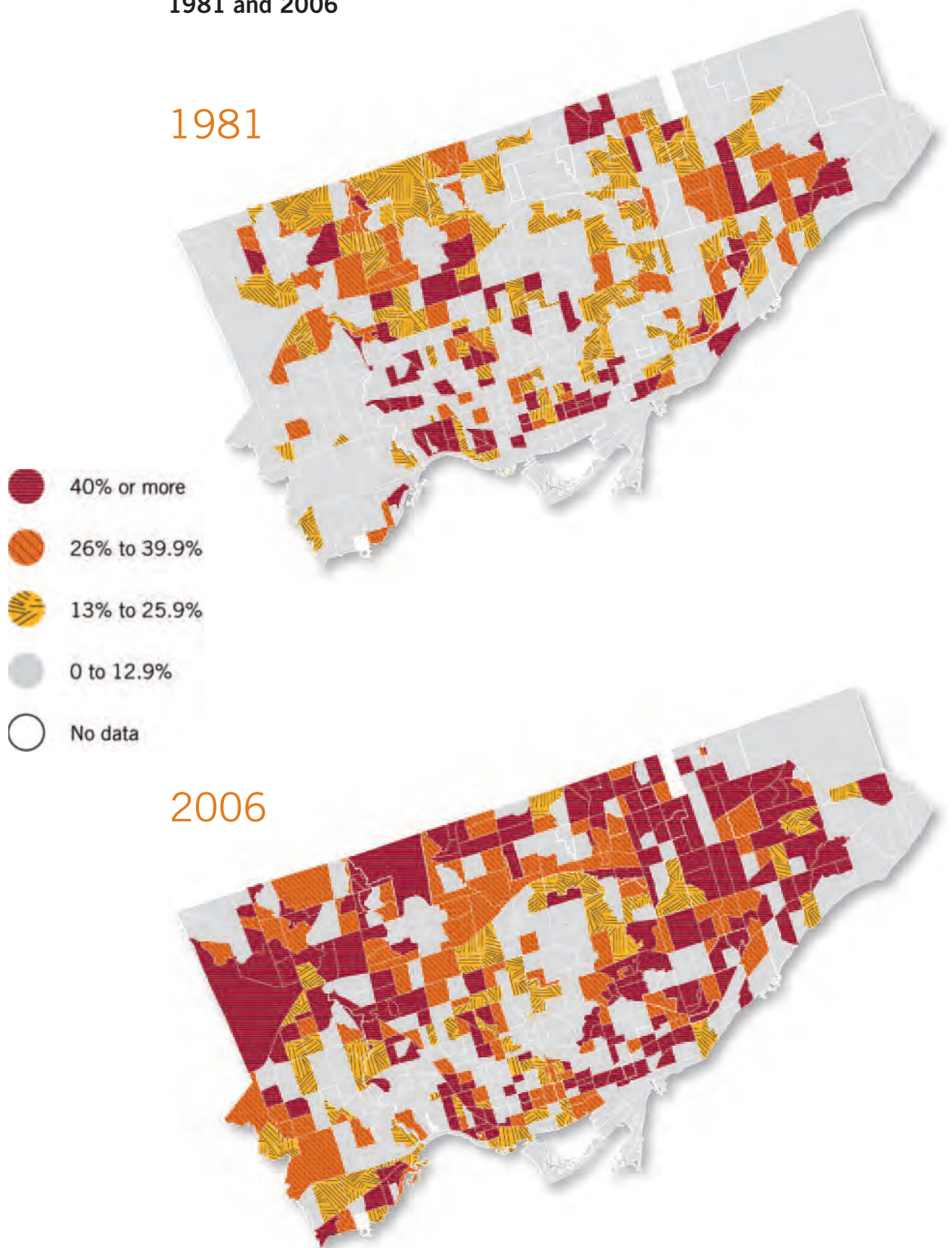
It has been estimated that non-profit housing absorbed approximately half of the increase in low and moderate-income renters in the 1980s and 1990s.³⁸ However, since the abrupt decline in the production of new non-profit housing in the mid-1990s, the suburban private rental housing stock has absorbed all the on-going growth in low and moderate-income rental.

What is more, incomes have always been very low in the old public housing stock, and even the non-profit buildings built in the 1980s and 1990s had significant proportions of “deep need” tenants. The increase in low-income households after 1995 therefore cannot have been in the non-profit stock, except in a minor way as it was already the venue for low-income, not the trend in that direction.

The percentage of apartment units housing more than one person per room doubled between 1981 and 2006.

38. Greg Suttor. Growth Management and Affordable Housing in Greater Toronto. (unpublished).

Map 3 Percentage of family renters in high-rise apartment buildings, five storeys and more that are low-income, by neighbourhood, 1981 and 2006



Source: Statistics Canada, Census 1981 and 2006
Census Tract Boundaries - Statistics Canada, 2006

3.3 Tenant Population Density Increasing

The aging of the housing stock, declining tenant incomes and growing tenant poverty may all be putting pressure on the operations and upkeep of apartment buildings. Another factor that adds to this strain is rising household density. Increased numbers of people in a building puts added demands on the building systems, including the operation of elevators, garbage systems, and on the general requirement for building and unit repairs.

Census data for the two points in time—1981 and 2006—were used to examine the extent to which household density has changed in apartment buildings over time.

The results provide clear evidence that densities are increasing. Table 6 shows that over the twenty-five year study period, the density within the high-rise stock almost doubled in the City of Toronto as a whole, from 8 per cent of units with more than one person per room, to 17 per cent³⁹.

Table 6 Units occupied by families with more than one person/room, in high-rise apartment buildings, five storeys and more, 1981 and 2006

| Geographic area | 1981 | | 2006 | |
|-------------------------------|-----------------|------------------|-----------------|------------------|
| | Number of units | % of total units | Number of units | % of total units |
| City of Toronto | 9,475 | 8 | 24,240 | 17 |
| Former municipalities: | | | | |
| East York | 770 | 9 | 2,245 | 23 |
| Etobicoke | 785 | 5 | 2,940 | 16 |
| North York | 2,830 | 8 | 7,145 | 16 |
| Scarborough | 1,865 | 7 | 6,055 | 20 |
| Toronto | 2,600 | 11 | 4,745 | 14 |
| York | 625 | 10 | 1,110 | 15 |

Source: Statistics Canada - Census 1981 and 2006.

39. Statistics Canada defines rooms as all rooms within a dwelling, excluding bathrooms, halls, vestibules and rooms used solely for business purposes.

The former municipality of East York stands out once again. In addition to its high-rise tenant population experiencing the biggest drop in median income over the 1981-2006 year period, and ending up with almost two-thirds of its low-income families in high-rise buildings, it also had the highest density levels in 2006. By that year, nearly one out of every four units (23%) had more than one occupant per room.

The former City of Scarborough was not far behind, with one out of every five units having more than one person per room in 2006, up from just 7 per cent twenty-five years earlier.

The former City of Etobicoke experienced the biggest increase in household density, rising to 16 per cent, which was 3.2 times the percentage it had been in 1981.

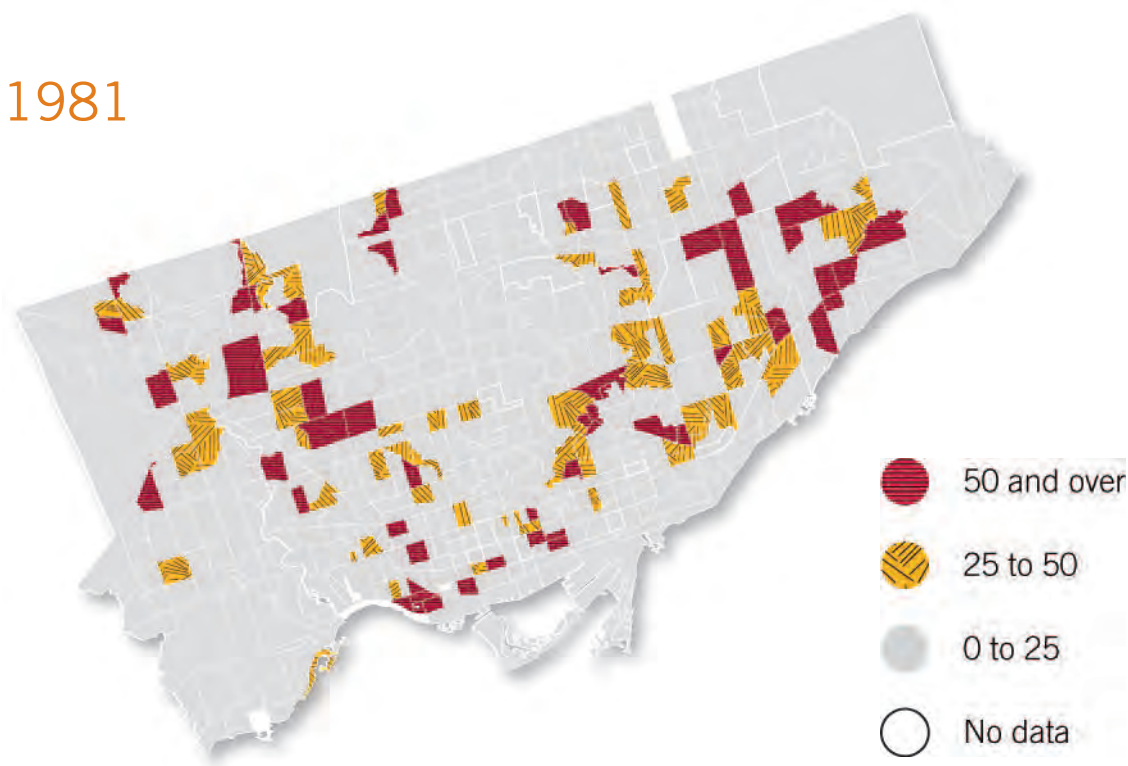
The former City of Toronto had the highest household density in 1981, but by 2006 it had the lowest of all the former cities and boroughs. As mentioned earlier, this is likely due to the huge growth in the number of condominium rental units in the city core, which are marketed to young singles, couples, and retirees, but not families.

The maps on page 42 illustrate that the most densely populated apartment units are found in large parts of the former cities of Scarborough, East York, North York, North Etobicoke, and the downtown Parkdale area.

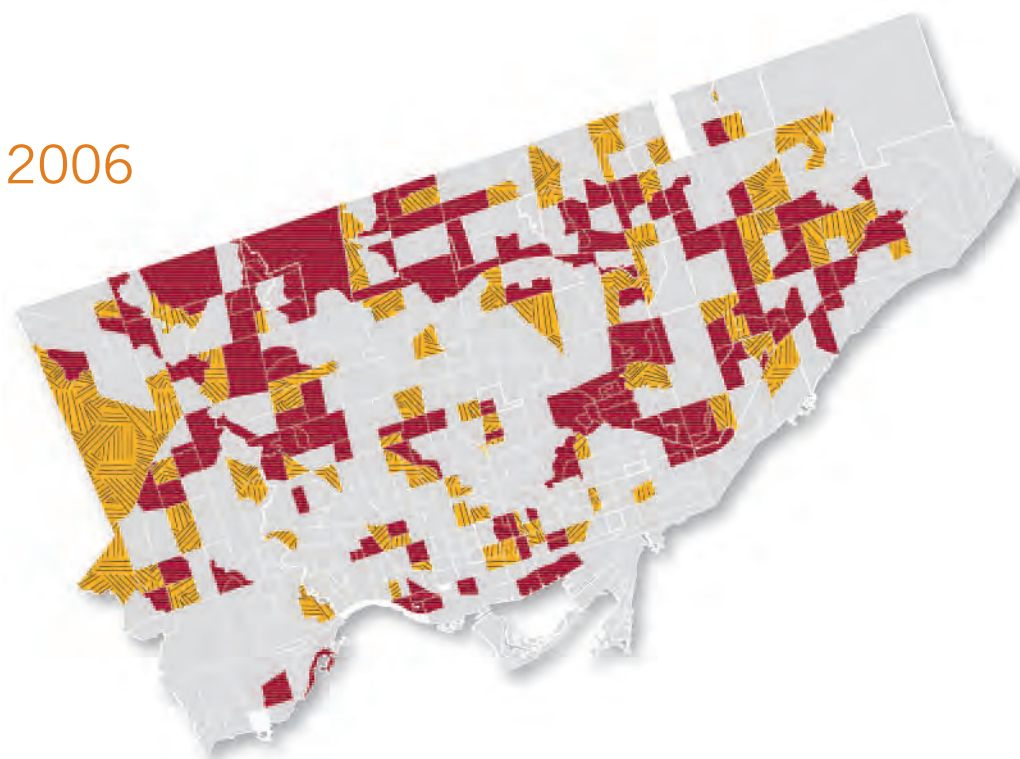
It should be noted that these numbers may actually underestimate the extent of household density in the city's high-rises. For many years, the community based services sector in Toronto has reported a high degree of overcrowding in apartment buildings, especially those with large numbers of newcomers. Agency representatives report that families are often doubling up with relatives in their first years here in order to share rent costs, but are reluctant to divulge this information to anyone for fear that it may affect their tenancy, and even their immigration status.

Map 4 The number of apartment units occupied by economic families with more than one person per room in high-rise apartment buildings, five storeys and more, 1981 and 2006

1981



2006



Source: Statistics Canada - Census 1981 and 2006:
Census Tract Boundaries - Statistics Canada

3.4 The “Costs” of Paying the Rent

More of tenants’ income going to rent

At the same time as tenant incomes have been declining, average rents in the City of Toronto increased—more rapidly in the late 1990s and early part of the last decade, but slowing down since—putting tenants in a tightened financial squeeze.⁴⁰

Table 7 Average rent costs, buildings of five storeys and more, City of Toronto and former municipalities, 1981 and 2006 (1981 rents adjusted to 2006 dollars)

| Geographic area | One Bedroom | | | Two Bedroom | | | Three Bedroom | | |
|-------------------------------|-------------|-------|--------------|-------------|---------|--------------|---------------|---------|--------------|
| | 1981 | 2006 | Increase | 1981 | 2006 | Increase | 1981 | 2006 | Increase |
| City of Toronto | \$659 | \$897 | \$238 | \$769 | \$1,078 | \$309 | \$905 | \$1,296 | \$391 |
| Former municipalities: | | | | | | | | | |
| East York | \$694 | \$973 | \$279 | \$842 | \$1,315 | \$473 | \$997 | \$1,863 | \$866 |
| Etobicoke | \$648 | \$824 | \$176 | \$743 | \$948 | \$205 | \$879 | \$1,056 | \$177 |
| North York | \$646 | \$842 | \$196 | \$769 | \$1,067 | \$298 | \$928 | \$1,364 | \$436 |
| Scarborough | \$640 | \$860 | \$220 | \$750 | \$1,027 | \$277 | \$883 | \$1,249 | \$366 |
| Toronto | \$625 | \$822 | \$197 | \$780 | \$1,003 | \$223 | \$907 | \$1,356 | \$449 |
| York | \$638 | \$846 | \$208 | \$773 | \$1,015 | \$242 | \$930 | \$1,216 | \$286 |

Source: Rental Apartment Vacancy Survey April 1981, Canada Mortgage and Housing Corporation Rental Market Report, Greater Toronto Area 2007, Canada Mortgage and Housing Corporation.

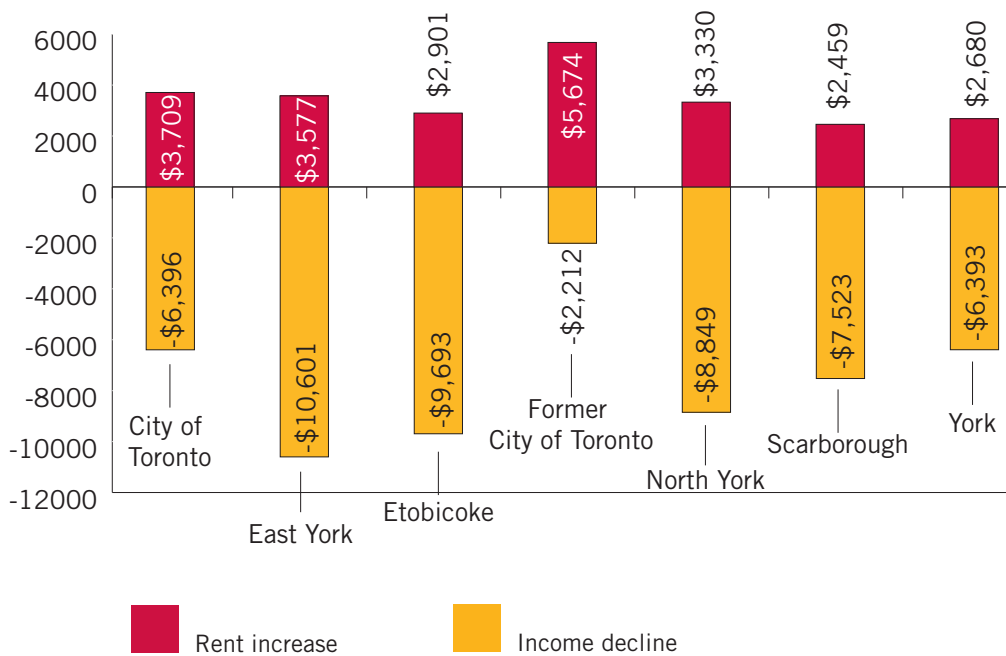
Table 7 shows that average rent costs increased for each of the different bed-size units in each of the former municipalities between 1981 and 2006. For example, the average rent of a two-bed unit in the former

40. The data shows that rents increased in ‘real’ terms over the 1981-2006 period. However, since 2002, there has been a decline in rents relative to inflation, based on annual Canadian Mortgage and Housing Corporation (CMHC) rent survey figures.

borough of East York increased by \$473, from \$842 per month in 1981 to \$1,315 in 2001 (in adjusted 2006 dollars).

Figure 7 illustrates the gap between rising rents for two-bed units (expressed in annual terms) and the decline in the median income of renters in each of the former municipalities. The data show that in all of the former municipalities rents increased in ‘real’ dollars, while the household incomes of renters declined. By far, the biggest gaps are in the inner suburban areas of the city.

Figure 7 Decline in household income and increase in rent of two-bed unit in high-rise apartment buildings between 1981 and 2006



Source: Rental Apartment Vacancy Survey April 1981, Canada Mortgage and Housing Corporation Rental Market Report, Greater Toronto Area 2007, Canada Mortgage and Housing Corporation.

The pressure that this is putting on the household wallet can be seen in census data that shows that the city’s renter households are paying an ever-increasing proportion of their household income in rent. In 2006, for example, nearly half of all renter households (47%) paid more than 30 per cent of their income to rent,⁴¹ up from 43 per cent just five years earlier.⁴²

41. Core housing need is a measure established by CMHC which refers to households which are unable to afford shelter that meets adequacy, suitability and affordability norms. Affordability, one of the elements used to determine core housing need, is recognized as a maximum of 30 per cent of the household income spent on shelter.

42. Statistics Canada, Census 2001 and 2006.

This study relies primarily on these long-form census results for an understanding of how much of their income Toronto's renters are spending on rent. However, we did ask respondents in this study to indicate which band their total household income fell into, in order to obtain an estimate of how much of their incomes they were paying in rent, compared to the overall census numbers.

To do this we distinguished between 'regular' tenants paying the full market rent charged by the owner, and those who were receiving some form of government rent subsidy. Of the 2,176 private-sector tenants in the study, 93 per cent were 'regular' tenants; the balance (7%) received a rent supplement.

Rent Levels

The rents that tenants are paying in the private-sector are not cheap. On average, 'regular' tenants were paying \$1,021 per month, including utility costs, or \$12,252 annually. Tenants receiving a government rent subsidy paid \$832 per month, on average.

The rents paid for different sized apartments by tenants in our survey closely match the overall private-sector rents in the city, as reported in Canada Mortgage and Housing Corporation's 2009 Rental Market Survey.

For example, Table 8 shows that the average rent for a two-bedroom unit in the three main inner suburban areas in late 2009 was \$1,019, compared to \$1,053 among the private-sector, non-subsidized tenants in the study who were renting a two-bed unit. Comparable figures are also shown for one- three-bed units.

There was some difference in the average rents, depending on the area where the tenant lived. For example, in all cases the average rents in low-poverty and 'other high-poverty' areas were higher than in the high-poverty clusters. The difference ranged from as much as \$118 more for a one-bed unit to \$227 for a three-bed unit.

While we could not determine precisely how much of their income was going towards rent, we did make rough estimates. The results indicate that high-rise tenants in our survey were paying more towards rent than Toronto renters overall. For example, 56 per cent of the tenants in this study who were renting a one-bed unit (329 of 584) had incomes of \$29,999 or less. With the average rent of one-bed unit at \$888 per month

or \$10,656 annually, this means that at least 56 per cent of the tenants in the study were paying 36 per cent of their incomes or more in rent.

Table 8 Average rents in privately-owned buildings in former Toronto municipalities compared to average rents paid by private-sector, non-subsidized tenants in study, 2009

| | One Bedroom | Two Bedroom | Three Bedroom |
|---|--------------|----------------|----------------|
| East York, Etobicoke and York | \$873 | \$1,047 | \$1,222 |
| Scarborough | \$849 | \$967 | \$1,090 |
| North York | \$883 | \$1,044 | \$1,253 |
| Average for the three inner suburban areas | \$868 | \$1,019 | \$1,188 |
| Study respondents in private buildings (no subsidy) (2,030) | \$888 | \$1,053 | \$1,196 |

*Source: CMHC, Rental Market Report: Greater Toronto Area Fall 2009.

Data on bachelor units are not included as the number of respondents in bachelor units was too small to make a reliable comparison with CMHC figures.

Sixty-seven per cent of the tenants renting two-bed units had incomes of \$39,999 or less. With average two-bed rents at \$1,053 per month or \$12,636 annually, this means that the tenants in this group were paying 32 per cent or more of their income in rent.

And 63 per cent of tenants in three-bed units had incomes of \$39,999 or less. With average three-bed rents at \$1,196 or \$14,352 annually, this means that the tenants in this group were paying 36 per cent or more of their income in rent.

The ‘cost’ of making rent payments

As well as looking at the level of rent paid, we explored the impact this has on tenants and their household finances. To get at this, we asked:

- whether tenants worry about being able to pay the rent;
- how often they do without something they need, so they can cover the rent;
- whether they had ever been behind in rent at any time during the 12 months prior to the interview; and
- whether they were currently in arrears at the time of the interview.

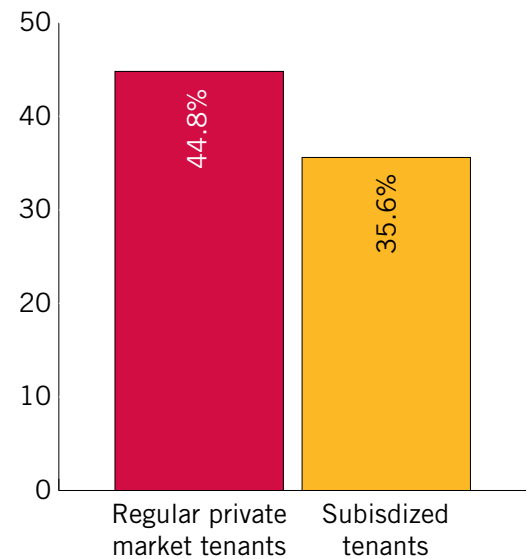
One out of every four private-sector tenants is doing without other necessities each month in order to pay the rent; another third do without things they need a few months of the year.

Despite the fact that a large percentage of tenants pay more than a third of their income in rent, most managed to make their monthly payments over the 12-month period prior to the interview, without getting into arrears. This included 80 per cent of the tenants paying full market rent and 76 per cent of those receiving a rent supplement. Approximately 17 per cent, on the other hand, had got into arrears at some point. And at the time the interview was conducted, 5 per cent of the regular market tenants and 7.5 per cent of those receiving a rent supplement owed back rent.

While most tenants were keeping up with their rent payments, it was frequently a cause for worry and meant doing without other things they needed to buy.

Figure 8 shows that close to half of the 2,030 regular, private market tenants (44.8%) said they worry about being able to pay the rent, as did a third of the 146 tenants receiving a rent subsidy. The latter group paid, on average, only \$189 less than the full market rent, so the subsidies were quite shallow, and may explain why such a high percentage of them also experienced anxiety about meeting their rent payments.

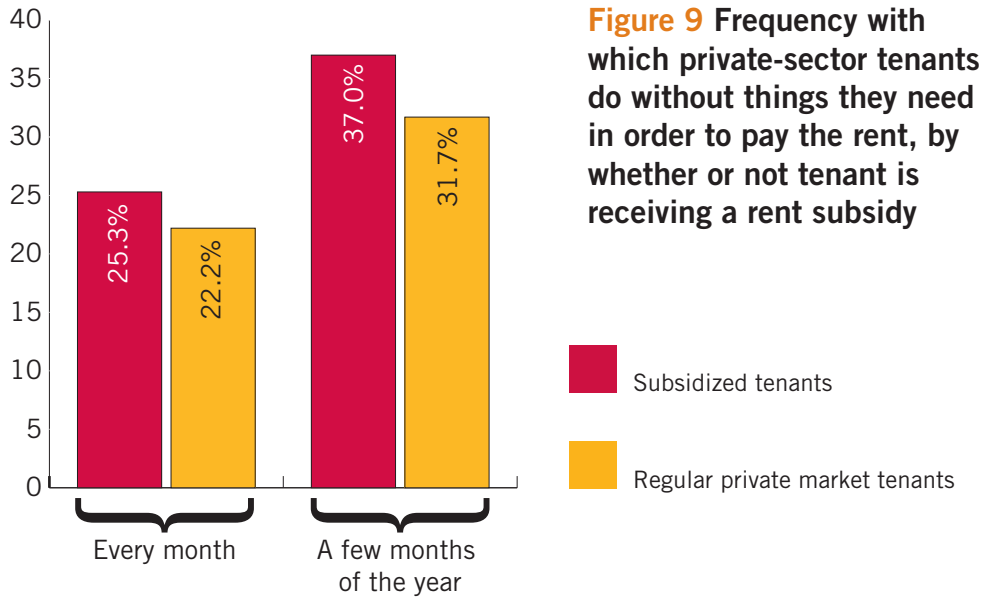
Figure 8 Percentage of tenants who worry about being able to pay the rent, by whether or not tenant is receiving a rent subsidy



Private-sector tenants experienced difficulty making rent payments even though employment was the main source of income for most.

Even higher percentages of both groups said they do without things they need in order to pay the rent. Over half of 'regular tenants' (53.9%), for example, said they did without necessities—22.2 per cent every month and 31.7 per cent a few times a year. Nearly two-thirds of the tenants with subsidies (62.3%) said they did without things they need—25.3 per cent every month, and 37 per cent a few times a year.

It is significant that private-sector tenants experienced difficulty paying their rent, even though three-quarters of them were employed. Social assistance was the main source of income for just 16 per cent of the sample. In all, slightly more than 70 per cent were working, and had low or moderate-incomes below \$50,000 annually.



4

The Challenges: High-Rise Communities at a Crossroad



Having considered the trends of declining renter income and poverty and their impact on affordability, this section now turns to the question of adequacy and the extent to which high-rise apartment buildings today are providing decent homes and communities that meet tenants' needs and foster their well-being. We look at the physical and environmental condition of the buildings, the response of landlords to repair issues, recreational and community space, and safety and security in and around buildings.

What are the key learnings?

Much of the inner suburban high-rise housing stock still provides good housing. However, there is a growing level of physical disrepair in many buildings, as one moves from the exterior grounds, into interior common areas and, finally, into apartment units.

Elevators break down frequently and there are significant problems with laundry machines and disrepair in entrances, hallways, and other common areas. But it is inside apartment units where most problems occur, with more than a third of tenants requiring three or more major repairs in the year prior to the survey. Many live with bad smells coming into their units from garbage rooms and apartments are often stuffy, airless, and hot in the summer. Very few are able to control the temperature within their units. And vermin, such as cockroaches and bedbugs, are problems for more than half of the tenants surveyed.

Most tenants are satisfied with their landlords' efforts to keep on top of repair issues—and landlords are clearly trying to do so. However, a quarter of tenants report difficulty in getting their landlord to make repairs. One-third say landlords cannot deal with pests and vermin.

Almost half of the tenants no longer have usable common rooms or recreational spaces in their buildings, even though most buildings would have had them when first constructed. Where they still exist, they are in high use. Where they exist and are not used, poor maintenance and high fees are barriers. The vast majority of tenants want new or improved on-site facilities that will allow them to create a broader community life in their buildings and that will provide safe places for their children to play and meet with friends.

Most high-rise tenants regard their buildings as safe places to live, yet they appear to be experiencing much higher levels of certain types of crime and social disorder than other households. They are twice as likely as Canadians overall to be victims of property damage. They are also three times as likely to report drug dealing and vandalism as problems in their buildings as Canadians overall, and twice as likely as Canadian high-rise renters overall.

4.1 The Physical Condition of Units, Common Areas and the Building Environment

The lifecycle of an apartment building

The period between the early-1950s and the end of the 1970s saw construction of over a thousand new apartment buildings in the City of Toronto, bringing the total today to more than 1,300. These provide over 200,000 individual units.

For the most part, the buildings had concrete structural frames, enabling fast and cost-effective construction and the flexibility to allow for units of different sizes.⁴³ This made them attractive to developers.

There are a number of different forms that were popular among builders in Toronto. The post-war period saw construction of mid-rise buildings, housing between 70 and 80 units. Then, throughout the 1960s and 1970s, apartment buildings became larger and larger. Thirty-plus storeys were more commonplace and unit numbers hit 200, 300, and 350.⁴⁴

The skeleton, or frame, of the towers was originally built to last anywhere up to 100 years. But these buildings are made up of many different structural and mechanical elements, each with its own lifecycle and repair needs. For example, heating, cooling and ventilation systems might last 20 to 25 years if well-maintained. Electrical systems might be good for 30 to 50 years before they need fully replacing.⁴⁵

As discussed on page 30 of the report, many of Toronto's high-rise apartment buildings are now over 40 years old, or are fast approaching this milestone. Added to this, the buildings have experienced increases in density since the time of construction. This puts added strain on elevators, plumbing systems and other building elements.

It is not unreasonable to expect, therefore, that Toronto's high-rise apartment buildings are now in a fairly degraded state. Other studies of towers refer to "aging, inefficient buildings"⁴⁶ that show the signs of "disrepair, neglect and decline."⁴⁷ And stories abound in the media of tenants plagued by poor conditions in apartment towers.

Overall, though, there is a lack of any comprehensive evidence base that systematically catalogues conditions in apartment buildings. Since 2008, the city's Municipal Licensing and Standards Division has been inspecting multi-unit apartment buildings on a proactive basis. It has had great success in uncovering poor conditions in many. But these inspections take time and, for the most part, are focused on common areas of buildings.

43. Ted Kesik and Ivan Saleff. *Tower Renewal Guidelines for the Comprehensive Retrofit of Multi-Unit Residential Buildings in Cold Climates*. University of Toronto, 2009.

44. E.R.A. Architects, 2008.

45. Gerald R. Genge Building Consultants. *Condition Survey of High-Rise Rental Stock in the City of Toronto*, 1998.

46. Kesik and Saleff, 2009.

47. E.R.A. Architects, 2008.

It is this gap that this research study attempts to fill, for the first time, by asking tenants to assess the conditions inside high-rise apartment building—including those inside units—across the city’s inner suburbs.

What is found is that while exterior grounds are generally cared for and while landlords are mostly trying to keep on top of repairs, these trends mask poor conditions inside many apartment buildings. These include disrepair in common areas, high rates of elevator breakdown, and apartment units that are beset with repair issues, pests, and vermin. The data also paint a picture in which most landlords were doing their best to respond to repair issues. But, on the other hand, a sizeable minority was effectively disregarding tenants’ requests for repairs.

The remainder of this section explores these findings in more detail.

Elevators break down frequently

Elevators are fundamental to high-rise buildings. It was only with advances in elevator technology and safety in the late 19th and early 20th century that the growth of commercial and residential towers was able to spread around the world.

Over a third of all tenants have to contend with broken elevators at least once a month - and possibly more.

In Toronto’s high-rise apartment buildings, elevators carry thousands of people every day. In pre-1960s buildings—which tend to have fewer floors—there is often one car and sometimes two. Towers dating from the 1960s onwards usually had three or four cars installed to match their increased heights and number of units.⁴⁸

Given the importance of well-functioning elevators to the day-to-day lives of tower residents, the survey sought to establish their overall state of repair by asking one simple question: How often do elevators in your building break down?

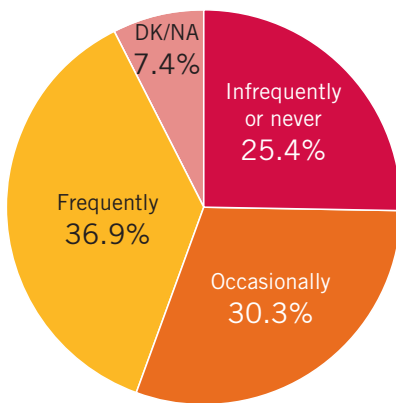
The findings are quite stark.

For a quarter of respondents, elevators break down infrequently (once a year, every few years) or never. Less than a third reported that they break down occasionally (once every few months or a couple of times a year).

But the largest proportion—representing over a third of all tenants—reported that the elevators in their building break down frequently. That is to say that they had to contend with broken elevators at least once a month—and sometimes more often.

48. Gerald R. Genge Building Consultants, 1998

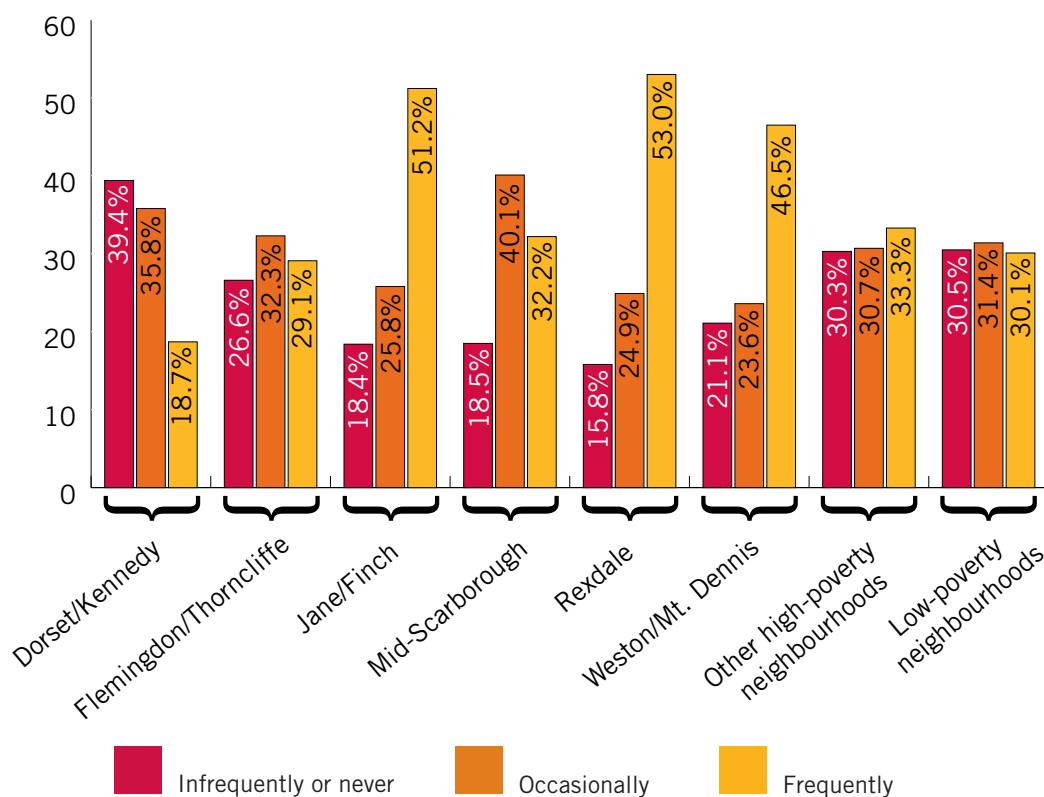
Figure 10 Frequency of elevator breakdown in private-sector buildings



The problem was particularly bad in certain high-poverty neighbourhoods. In the Rexdale and Jane/Finch clusters more than half of all respondents reported frequent elevator breakdowns—dwarfing the numbers whose elevators break down only occasionally, infrequently, or never. In Weston/Mt. Dennis, 46.5 per cent of people reported frequent breakdowns.

At the other end of the scale, residents of Dorset/Kennedy reported the fewest problems. Here, 18.7 per cent of people say that their elevators broke down frequently (this is still close to one-in-five people), while for 39.4 per cent they broke down infrequently or never.

Figure 11 Frequency of elevator breakdown in private-sector buildings, by type of neighbourhood



Most towers included in the study would need to have had elevator equipment fully replaced by now. A reasonable assumption is that where problems are common, the systems have reached the end of their life and have not been replaced.

Comparable data on elevator breakdowns in high-rise buildings is not readily available. However, information on the lifecycle of elevators⁴⁹ suggests that many of the towers included in this study would need to have had both cars and equipment fully replaced by now and all would have required substantial maintenance. A reasonable assumption, therefore, is that where problems with elevators are most common, the systems have simply reached the end of their life and have not been replaced. Indeed, a 1998 study of apartment towers (based on analysis of 63 buildings) found that upgrades and improvements to elevator systems were uncommon. For example, at that time, less than 25 per cent of the pre-1960s buildings had had their cars replaced.

The disincentives for replacing elevator systems are clear: they are among the highest maintenance, highest cost elements of buildings. One estimate put the cost of replacing a single elevator in a high-rise building at between \$250,000 and \$500,000.⁵⁰

But experience from the City's Tower Renewal pilot sites also suggests that landlords are in a bind when it comes to replacing elevators. Assuming resources have not been set aside in advance, if systems are replaced, the costs may be recovered through applications to the Ontario Landlord and Tenant Board for an "Above Guideline Increase" in rent. But this creates problems for landlords and tenants alike, as applications are expensive, they create tensions between owners and tenants, and there are potential impacts on affordability. Alternatively, funds are diverted from budgets for other major repairs in order to fix elevators, leading to continued disrepair in those areas.

Many respondents mentioned other problems with elevators in their buildings, including: poor maintenance and a lack of care by building management; misuse by tenants; and children being late for school due to defective elevators. But it is the frequent elevator breakdowns that stand out above all as causing problems in the day-to-day lives of residents.

49. The service life of elevator equipment (controllers, drive system, etc.), such as that installed in high-rise apartment towers, is between 30 and 50 years. This equipment would, however, need repairs and replacement parts after about 20-25 years. Elevator cars (the booths that carry people) have a shorter lifespan and are typically designed to last around 20-25 years in total. But, again, they would require some modernization after 10 years. Source: Gerald R. Genge Building Consultants, 1998.

50. Key informant conversation with Toronto Community Housing representative, February 2010.

Waiting for the elevator

“The elevator is always a problem. On average, out of two, only one is in working condition. People have to wait for a long time as this building has 12 storeys.”

“The elevators get stuck on the third floor [and] one elevator does not stop on the third floor.”

“The elevators are awful. I sometimes have to walk up 14 floors.”

“Last year I was stuck in the elevator for more than an-hour-and-a-half and this year my cousin was stuck in the elevator for two hours.”

“Living here is not easy... Sometimes one of the elevators is out of service for months. They are not keeping up the building at all. Many people are not happy about it but finding a place to live is hard... The Supers ignore us when there are problems so we learn to live with it.”

“I don't mind living in a high-rise but the elevators make it too hard when they break so often.”

Disrepair is widespread in building common areas

Most of the high-rise apartment buildings included in the study have uniform corridors on every floor onto which all the units open. There are generally stair-wells at both ends of the corridor, providing fire escape as well as access between floors. There are also other shared spaces that residents use on a daily basis, such as lobbies and laundry rooms.

Survey respondents were asked about the state of these interior common areas. Specifically, the survey asked whether, in the previous 12 months, repairs or maintenance had been required to remove graffiti, fix loose or broken steps, fix laundry machines, repair floors, ceilings and walls, and fix broken locks on building entrance doors. The survey did not ask whether the repairs were carried out.

The data shows that repair issues were fairly widespread in common areas of buildings. In total, just under two-thirds of people (60.9%) said that their building required some type of repair to interior common areas in the past year.

Table 9 Repairs or maintenance required in interior common areas in the past 12 months, reported by private-sector tenants

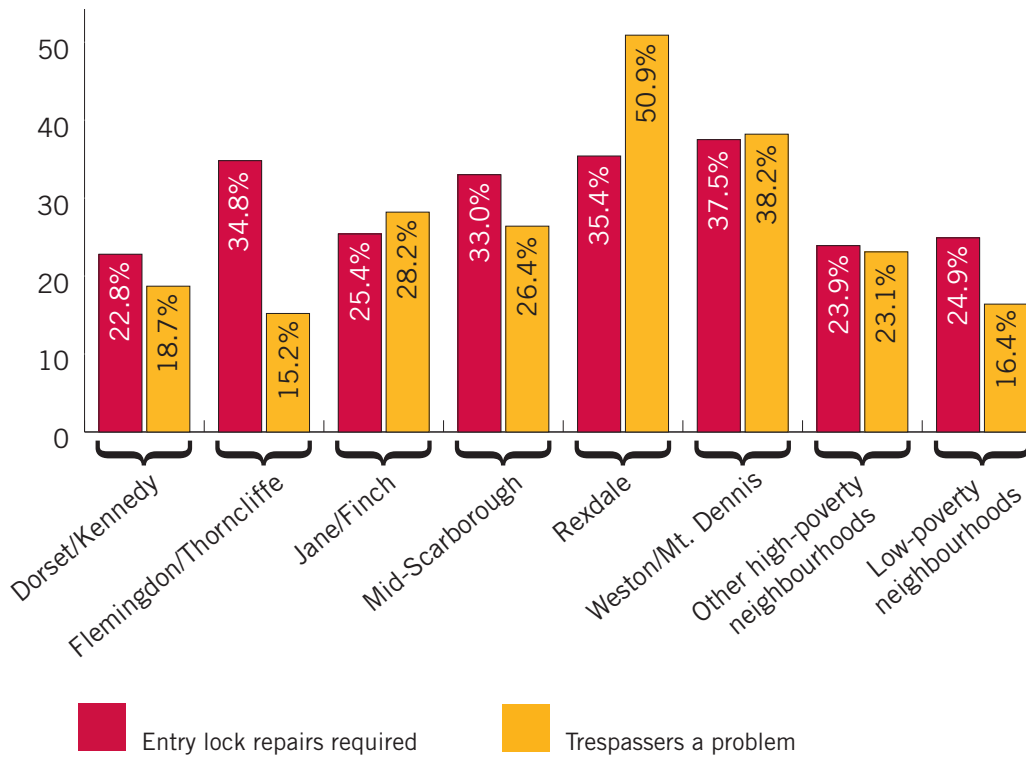
| | Number | Percentage |
|---|--------|------------|
| Fixing laundry machines | 872 | 40.1 |
| Repairing floors, ceilings and walls | 741 | 34.1 |
| Repairing broken locks on building entrance doors | 622 | 28.6 |
| Removing graffiti | 264 | 12.1 |
| Fixing loose or broken steps | 207 | 9.5 |
| Other | 90 | 4.1 |

Most commonly cited are problems with laundry machines, which affected 40.1 per cent of people. A number of survey respondents provided additional commentary on the issue. They described how washing machines are bought second-hand and are faulty to begin with; how there are too few machines for the number of people that use them; and how at least one is always broken.

Other common area problems experienced by a substantial number of residents are disrepair to floors, ceilings, and walls (34.1%) and broken locks on entrance doors (28.6%).

As one might expect, there is some association between damage to building entrances and the high levels of trespassing reported by tenants of some areas. Rexdale and Weston/Mt. Dennis, for example, had the highest incidence of entry door lock damage and also the highest reported incidence of trespassing (Figure 12).

Figure 12 Percentage of private-sector tenants reporting problems with entrance lock repairs and trespassing in the past 12 months, by type of neighbourhood



Residents have multiple repair issues in their units

In addition to the external grounds and interior common areas of apartment buildings, the study focused on individual units. To really get to the heart of quality of life issues as they relate to the physical structure of buildings, it was important to fully capture information on the place in which residents spend most of their time.

People often prize qualities of their units above other aspects of apartment buildings: the amount of space they have and the great views from their windows and balconies. But what issues do residents have to contend with inside their units? To what extent are tenants living with decay and disrepair, given the pressures placed on buildings and the age of their various structural and mechanical elements?

If there is little information available on the condition of high-rise apartment towers in general, there is even less that provides us with a picture of the environment inside apartments.

Contrary to the generally positive view of building exterior grounds, disrepair in units is rife.

The study began by asking respondents to identify from a list of 13 major repair issues those that they had personally experienced in their units within the preceding year. People were also able to identify major repair issues that were not among the 13. What is found is that, contrary to the generally positive view of exterior grounds outlined in Section 5.3, disrepair in units is rife.

Over 40 per cent of those surveyed had problems with washroom plumbing in the year prior to the survey. One-third of people required repairs to the plumbing in their kitchen. Around a quarter of all respondents had problems with kitchen counters and cupboards, and a quarter had a refrigerator or stove that was not working.

Table 10 shows the total number and proportion of all tenants of privately-owned buildings that experienced each major repair issue.

Table 10 Major repairs required inside apartment units in the past 12 months, reported by private-sector tenants

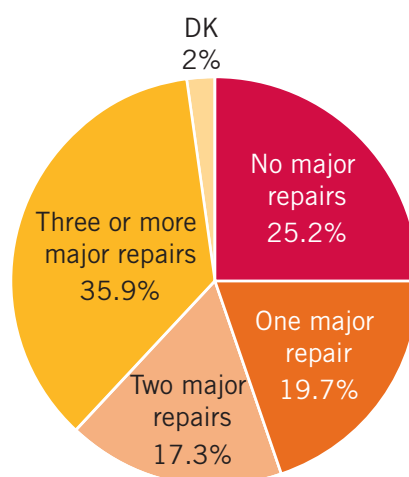
| | Frequency | Percentage |
|---|-----------|------------|
| Toilet, shower or plumbing in washroom | 888 | 40.8 |
| Taps or plumbing in kitchen | 721 | 33.1 |
| Kitchen counters and cupboards | 567 | 26.1 |
| Refrigerator or stove not working | 505 | 23.2 |
| Peeling paint | 430 | 19.8 |
| Holes in walls or ceiling | 334 | 15.3 |
| Heating or cooling problems | 280 | 12.9 |
| Electrical problems (other than lights) | 275 | 12.6 |
| Window or door drafts | 228 | 10.5 |
| Insufficient hot water | 205 | 9.4 |
| Windows that were broken | 194 | 8.9 |
| Lights not working | 166 | 7.6 |
| Smoke alarm not working | 82 | 3.8 |

But beyond individual types of repairs, the data show that apartment residents frequently experienced multiple repair issues. In other words, individual units very often had a number of different things wrong with them.

Out of all the private tenants surveyed, 25.2 per cent said that they had no major repair issues in their apartments in the previous year. A further 19.7 per cent had one major repair issue and 17.3 per cent had two (Figure 13).

But the largest group by far is residents who said that at least three major repair issues occurred in their apartment within the past year—35.9 per cent in total. And many of these people actually needed four, five, or more things repaired in their apartments.

Figure 13 Total number of major repairs required inside apartment units in the past 12 months, reported by private-sector tenants



As discussed further in Section 6.1, there is significant variation in conditions inside apartment units across the inner suburbs.

Overall, residents of high poverty cluster neighbourhoods experience higher levels of disrepair than those in ‘other high-poverty’ and low-poverty neighbourhoods.

But residents of Rexdale live with the highest level of unit disrepair by some distance: 52.3 per cent of tenants there had three or more repair issues in their apartment in the past year. This compares to 40.7 per cent in Weston/Mt. Dennis, the second lowest neighbourhood on this measure.

The comments overleaf express in residents’ own words what this level of disrepair can feel like.

Living with disrepair in apartment units

“Recently in my bathroom I noticed water running from the walls. It turned out that the pipes are so old that they are rotting in the walls. Other tenants had the same problem as well. The balconies are unsafe. Many of them are falling apart and sometimes pieces of concrete can be seen falling from above. The landlord is now repairing the balconies and other areas where cement is falling.”

“Management refuses to clean up the building. There are bad smells in the corridors and many rats and roaches. Bad smells are coming from the carpet. The roof over the dining room is peeling and this creates a hazard as dust and bits of material can fall into food... The fridge is not working properly and I have to throw away food quite often. In the last five years the entire building has not been sprayed. The vents have not been cleaned. In the winter the apartment is very cold. Water runs on the inside and the windows freeze up. The stove only works off and on. When I use the sink the water runs on the floor. Management is very aware of these issues but has done nothing.”

“[It’s] very unhealthy in the bathroom. They won’t fix or replace radiators or the plugged vents. I fell in the unit and injured my hip because of the floors coming up.”

“The apartment wasn’t renovated when I moved in. The repairs never got done that the landlord said they were going to do. I asked repeatedly to get them fixed [because] they are a safety and health hazard for everyone in the apartment, including my baby. I have been sick and missed work due to this and lost my job. I realized that I was getting sick due to the mould in my room. Both the outside and inside is disgusting. My apartment has been flooded [and] property was damaged. The landlord didn’t even come and clean the apartment, didn’t reimburse me for the damaged property. The landlord is really rude. The radiator has no cover, which is a fire hazard [and is] very unsafe for my baby.”

“The bedroom has been leaking and it is still a problem. The water is coming into the room from the window... This is a problem which is not yet solved.”

“There are broken tiles in the living room which present a danger to my 15-month old daughter. The closet doors are rusted and falling off. The Supers have stopped having the building sprayed for insects.”

Bad smells, poor ventilation and draughts

As evidenced by residents' comments on disrepair, many of the issues experienced by tenants are associated with environmental conditions inside apartments that, in many cases, were made worse by disrepair. Leaking plumbing and external water penetration can cause mould or mildew. Windows and doors that are poorly insulated allow draughts and bad smells into units.

Overall, relatively few of the tenants surveyed were unaffected by these kind of environmental issues—around one-third in total.

Bad smells were most common, experienced by over a third of tenants. This was followed by stuffiness or airlessness, and draughts. Each affected one-fifth of the tenants (Table 11).

These kinds of problems are not uncommon in high-rise residential buildings. Discomfort and poor air quality resulting from the influence of wind pressures on heating, ventilation and air conditioning, and structural damage associated with water penetration and air leakage, are well known.⁵² The issue, however, is that where such problems seriously impact indoor air quality, they are more likely to negatively affect the health of children, seniors, people living with a pre-existing health problem, and people living in poverty⁵³—all of whom are strongly represented in apartment buildings in the inner suburbs.

“Most of the problems that occur in high-rise residential buildings are the result of interplay between the movement of air, moisture and heat.”⁵¹

Table 11 Environmental problems experienced inside units in the past 12 months

| | Number | Percentage |
|--|--------|------------|
| Bad smells coming from the hallways, garbage room, or other common areas | 811 | 37.3 |
| Stuffiness or airlessness | 469 | 21.5 |
| Drafts | 456 | 21.0 |
| Mould or mildew | 261 | 12.0 |
| Excess cold, dampness or heat affecting children's health* | 88 | 7.2 |
| Mould affecting children's health* | 55 | 4.5 |

*Includes only respondents with children

51. CMHC. Healthy High-Rise: A Guide to Innovation in the Design and Construction of High-Rise residential Buildings (Ottawa, Ontario: Research Division, 2002).

52. CMHC, 2002

53. Healthy Indoors Partnership. Addressing Indoor Air Quality in Toronto, Final Report prepared for Toronto Public Health, 2005

High summertime temperatures are a worrying trend

Most people said that they find the temperature in their apartment comfortable throughout the year. However, summer heat was more of a problem than winter cold. As shown in Table 12, 16.4 per cent of survey respondents said that their apartment was always too hot in the summer and a further 33.4 per cent said it was sometimes too hot. These figures compare to just 6.3 per cent who said it was always too cold in winter and 16.0 per cent for whom it was sometimes too cold in winter.

It is of concern that 50 per cent of tenants reported that their apartments are sometimes or always too hot in the summer. The risks from heat are anticipated to worsen with increased temperatures resulting from climate change. Environment Canada predicts that the number of days with temperatures over 30 degrees Celsius in Toronto will more than quadruple from about 15 days per year in the recent past, to about 65 days per year by the end of the century.⁵⁴

Recent mapping by Toronto Public Health⁵⁵ shows that many inner suburban high-rises are located in parts of the city with a high vulnerability to heat.⁵⁶ Moreover, seniors, people with chronic and pre-existing illnesses, infants and young children, people on certain medications and those who are marginally housed are, once again, all more vulnerable to the ill effects of extreme heat.

High temperatures in apartment buildings can also have negative effects on other aspects of health and safety. For instance, just 21.6 per cent of survey respondents said that they are able to control the temperature inside their apartment if they are uncomfortable. In a bid to overcome this problem, people are known to break window locks in order to allow more air into their unit.

54. Hengeveld, H. Whitewood B and A Ferguson (2005). *An Introduction to Climate Change: A Canadian Perspective*. Environment Canada.

55. Toronto Public Health. *Development of a Toronto-Specific, Spatially Explicit Heat Vulnerability Assessment: Phase I*. Toronto: ON. 2009. Available from <http://www.toronto.ca/health/hphe/airquality/pdf/finalreport.pdf>

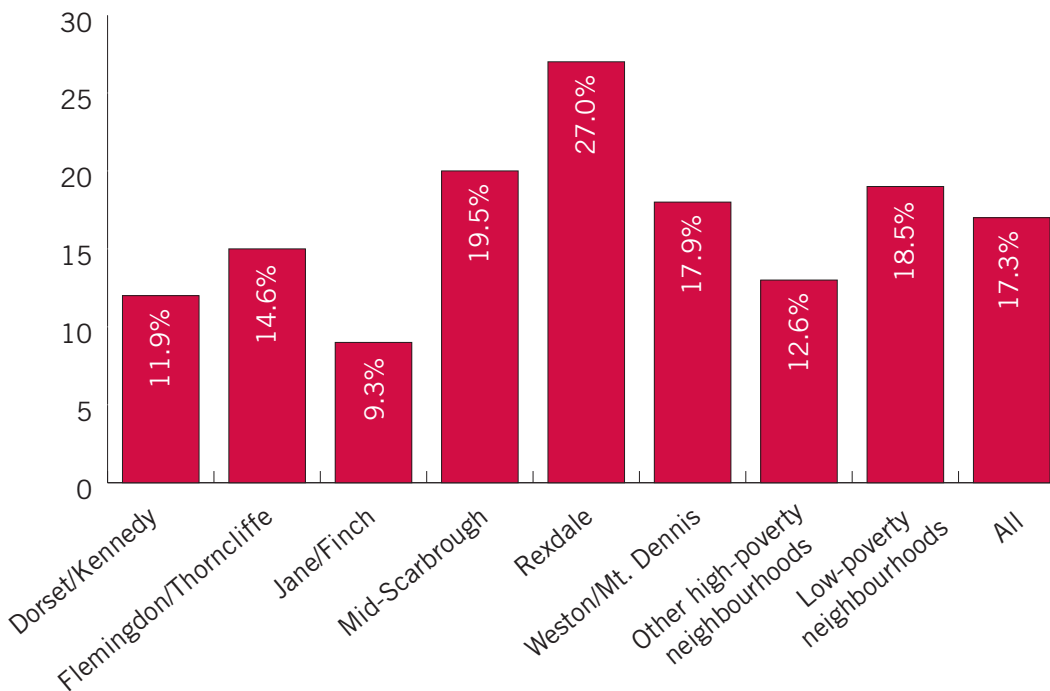
56. Toronto Public Health. *Heat Vulnerability and High-Rise Dwellings. Preliminary Map prepared for stakeholder consultation and use*. 2010.

Table 12 Summer and winter temperatures inside apartment units as experienced by private-sector tenants

| | | Always too hot | Sometimes too hot | Usually comfortable | Sometimes too cold | Always too cold | NA |
|---|------------|----------------|-------------------|---------------------|--------------------|-----------------|-----|
| How would you describe the temperature in your apartment in the winter? | Number | 86 | 199 | 1,210 | 348 | 136 | 197 |
| | Percentage | 4.0 | 9.1 | 55.6 | 16.0 | 6.3 | 9.1 |
| How would you describe the temperature in your apartment in the summer? | Number | 357 | 727 | 1,044 | 14 | 1 | 33 |
| | Percentage | 16.4 | 33.4 | 48.0 | 0.6 | 0.0 | 1.5 |

This then becomes a safety problem, as shown in Figure 14. Overall, 17.3 per cent of people with children said that the windows in their apartment unit posed a safety issue for children. This figure was even higher in some neighbourhoods.

Figure 14 Percentage of private-sector tenants with children reporting that apartment unit windows are a safety problem for children, by type of neighbourhood



Pests and vermin reported by high numbers of tenants

Data is not routinely collected on city-wide rates of pests and vermin such as cockroaches, bedbugs, mice and rats in Toronto, although such creatures are not uncommon. Reports of bedbugs, in particular, have risen in recent years. Toronto Public Health and their partners track enquiries from the public and landlords about the issue and in 2010 alone carried out over 3,500 assessments in apartment buildings.

Although by no means limited to low-income areas, it is known that bedbugs are more likely to be found in high-density settings, such as high-rise apartment buildings, and those that are in need of repair. In addition, bedbug infestations are experienced more frequently and acutely by vulnerable groups who may not have the financial or other resources required to deal with the problem.⁵⁷ These kinds of pests and vermin can cause considerable distress for people that live with them, impacting stress levels and, in extreme cases, mental health.⁵⁸

The survey sought to understand how significant a problem pests and vermin are in apartment buildings. Respondents were asked about a number of common types: cockroaches, bedbugs, mice, rats, fleas, and carpet beetles.

Great care was taken in designing the survey to ask questions about pests and vermin in a sensitive and non-judgmental way. However, we have reason to believe that, despite these precautions, the data below still under-represent the scale of the problem. Other research has shown that the social stigma associated with infestations of pests can impact on people's willingness to disclose such problems.⁵⁹

Over half of all survey respondents reported that their building was home to some type of pest or vermin. Most common by far are cockroaches, followed by bedbugs, mice, and rats. Table 13 shows the breakdown of responses.

57. Habitat Services and WoodGreen Community Services. *Bed Bugs Are Back: Are we Ready?* 2009.

58. J. Wallace, "Bed Bug Resurgence Crawls into Urban Centres", *National Review of Medicine*, Vol. 2, No. 19, November 15, 2005; World Health Organization, *Public Health Significance of Urban Pests*, 2008

59. Habitat Services and WoodGreen Community Services. *Bed Bugs Are Back: Are we Ready?* 2009.

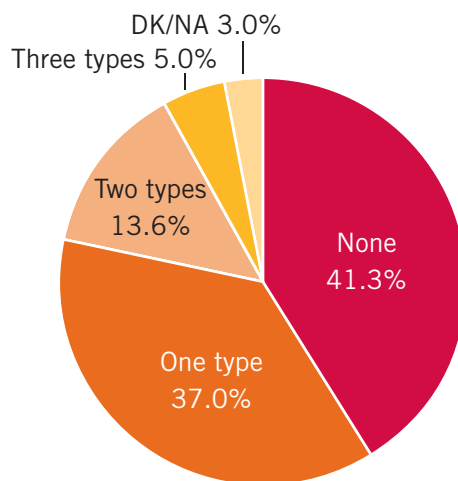
Table 13 Pests and vermin private-sector tenants reported to be present in their building in the past 12 months

| | Number | Percentage |
|----------------|--------|------------|
| None | 899 | 41.3 |
| Cockroaches | 942 | 43.3 |
| Bedbugs | 269 | 12.4 |
| Mice | 234 | 10.8 |
| Rats | 124 | 5.7 |
| Fleas | 57 | 2.6 |
| Carpet beetles | 29 | 1.3 |
| Other | 128 | 5.9 |

As with repairs in units, however, many people report that their building is home to different kinds of pests and vermin, as shown in Figure 15.

Moreover, one-third of people said that their landlord was unable to deal with the pest problem in their unit.

Figure 15 Total number of different pests and vermin present in building in the past 12 months reported by private-sector tenants



Section 6.1 highlights the variation in building conditions between clusters and between high and low-poverty neighbourhoods. The presence of pests and vermin provide some of the most telling differences. But as well as the overall presence of pests and vermin, there is considerable difference between neighbourhoods in terms of individual types.

In the Rexdale cluster, for example, 64.9 per cent of tenants—or around two-thirds—reported having cockroaches in their buildings. In

low-poverty neighbourhoods the figure was less than one-third. Again in Rexdale, more than one-in-five tenants reported bedbugs. In Jane/Finch, the equivalent was around one-in-twenty (Table 14).

Looking at the incidence of mice and rats, Mid-Scarborough and Rexdale had at least double the rates recorded in most other neighbourhoods.

Table 14 Pests and vermin common in apartment buildings reported by private-sector tenants, by type of neighbourhood

| Type of neighbourhood | No. of tenants | None | Cock-roaches | Bed bugs | Mice | Rats | Fleas | Carpet beetles | Other |
|-------------------------------------|----------------|-------|--------------|----------|-------|-------|-------|----------------|-------|
| High-poverty neighbourhood clusters | | | | | | | | | |
| Dorset/Kennedy | 246 | 46.7% | 39.0% | 8.9% | 6.5% | 6.5% | 4.5% | 1.6% | 4.5% |
| Flemingdon/Thorncliffe | 158 | 43.7% | 40.5% | 15.8% | 12.7% | 7.6% | 1.9% | 2.5% | 4.4% |
| Jane/Finch | 256 | 43.0% | 48.0% | 5.5% | 7.8% | 3.9% | 0.0% | 1.2% | 5.1% |
| Mid-Scarborough | 227 | 23.8% | 57.3% | 16.7% | 22.9% | 11.5% | 4.8% | 1.3% | 4.8% |
| Rexdale | 285 | 23.2% | 64.9% | 21.1% | 16.5% | 11.9% | 6.0% | 2.1% | 4.6% |
| Weston/Mt. Dennis | 285 | 52.7% | 34.5% | 9.1% | 7.6% | 2.9% | 1.5% | 1.1% | 4.7% |
| Other high-poverty' neighbourhoods | | | | | | | | | |
| | 264 | 37.9% | 45.1% | 21.2% | 6.4% | 3.0% | 0.8% | 1.1% | 6.4% |
| Low-poverty neighbourhoods | | | | | | | | | |
| | 465 | 51.6% | 28.0% | 6.2% | 8.8% | 2.2% | 1.9% | 0.6% | 9.2% |

Substantial numbers of tenants' report difficulty getting landlords to make repairs

Section 5.3 shows that most landlords are trying to keep up with the high volume of repairs inside apartment units. When problems arose, tenants usually asked for them to be fixed and landlords generally undertook most repairs within a week. More than this, most tenants were satisfied with the results.

But this positive trend masks the experiences of another, smaller but nonetheless significant group, for whom repairs were also a major issue. They were frustrated at their landlord's inaction in dealing with problems.

More than a quarter of all tenants reported that their landlord made “about half”, “a few” or “none” of the repairs that they requested. While this is a minority of cases (69.7 per cent said that all or most repairs were made), it still represents a substantial number of people.

And landlords in some high poverty neighbourhoods were seemingly worse at responding to repairs than those in other parts of the city, as shown in Table 15. Approximately 36 per cent of tenants in Jane/Finch said that their landlord resolved half or less of their repair issues, compared to 21.3 per cent in Dorset/Kennedy and Flemingdon/Thorncliffe.

Similarly, 33.1 per cent of respondents in Mid-Scarborough said that their landlord took two weeks or more to carry out repairs, compared to just 14.4 per cent of Rexdale residents reporting this to be the case. This long wait time is particularly significant considering that the most common types of repair issues included problems with washroom and kitchen plumbing, and faulty fridges and stoves and that people tended to experience multiple repair issues in their apartments.

Frustration with building landlords is an issue that respondents frequently commented on in the survey, as seen in the quotes on page 70.

Table 15 Poor response to repairs: proportion of repairs made, and length of time taken by private-sector landlords when repairs requested, by type of neighbourhood

| Type of neighbourhood | Half or less repairs made* | Two weeks or more taken** |
|-------------------------------------|----------------------------|---------------------------|
| High-poverty neighbourhoods cluster | | |
| Dorset/Kenedy | 21.3% | 20.7% |
| Flemingdon/Thorncliffe | 20.6% | 15.6% |
| Jane/Finch | 35.8% | 20.9% |
| Mid-Scarborough | 28.4% | 33.1% |
| Rexdale | 31.4% | 14.4% |
| Weston/Mt. Dennis | 30.4% | 17.2% |
| Other high-poverty neighbourhoods | | |
| | 26.8% | 16.9% |
| Low-poverty neighbourhoods | | |
| | 23.4% | 17.7% |

*Includes only tenants that requested repairs.

**Includes only tenants for whom repairs were carried out.

A quarter of all respondents report that their landlord made half or fewer of the repairs they requested. These tenants are more likely to experience other problems in their units, such as infestations of pests and vermin.

What is more worrying still, though, was that poor response to repairs on the part of landlords is correlated with other problems inside apartment units, such as infestations of pests and vermin.

Tables 16 and 17 show respondents that had repair issues in their apartment unit and who requested a repair from their landlord. Altogether there are 1,370 such people. Of these, 954 reported that their landlord resolved all or most of their repair issues and 377 reported that the landlord resolved half or fewer. The remainder did not respond or did not know the answer.

What these tables demonstrate is that landlords who resolved all or most of their tenants' repair issues were also much less likely to have pests and vermin in their apartment buildings. To put it the opposite way, people with unresponsive landlords were more likely to have cockroaches and bedbugs living in their buildings.

Table 16 Presence of bedbugs in privately-owned apartment building, by landlord responsiveness to repairs

| Percentage of Repairs Responded to by Landlord | Yes | No | DK/NA | Total |
|--|-------|-------|-------|--------|
| All/most | 12.6% | 87.3% | 0.1% | 100.0% |
| Half or less | 21.5% | 78.2% | 0.3% | 100.0% |
| DK/NA | 10.3% | 89.7% | 0.0% | 100.0% |
| TOTAL | 15.0% | 84.9% | 0.1% | 100.0% |

Table 17 Presence of cockroaches in privately-owned apartment building, by landlord responsiveness to repairs

| Percentage of Repairs Responded to by Landlord | Yes | No | DK/NA | TOTAL |
|--|-------|-------|-------|-------|
| All/most | 45.0% | 54.9% | 0.1% | 100% |
| Half or less | 61.3% | 38.5% | 0.3% | 100% |
| DK/NA | 38.5% | 61.5% | 0.0% | 100% |
| TOTAL | 48.3% | 50.6% | 0.1% | 100% |

Unresponsive landlords

“Tenants complain to the landlord and the landlord is rude and says ‘If you don't like it, then leave’.”

“When I reported bedbugs to the landlord, he said I was responsible for bringing them in because no one else had them. I paid nearly \$400 to get rid of them only to find out that many other residents had them as well. The landlord brought in a professional and I was never reimbursed my \$400.”

“The landlord doesn't care to make repairs. [There are] lots of bugs and they can't seem to fix the problem. They told me there were no bugs.”

“Very poor service; the Superintendent never cares to fix anything; very lazy. When you come with a problem to the Superintendent he never comes to see the apartment, he says that the landlord doesn't listen to him but he is lying.”

“The biggest problem is that the building is quite old and it's obvious, as with the rotting pipes and falling walls. To add to the problem the landlord takes quite a long time to look at repairs so in the meantime the problem gets worse.”

“I've been living here more than 10 years and once asked for painting, but the landlord denied so I paid \$100 for painting on my own.”

“There are some problem tenants who throw food at people. Complaints have been made to the Super but, to this date, they have not intervened in any way. There are wires exposed in the electrical sockets but the Supers still have not made repairs.”

“The building needs a lot of work. There are many insects [and] some people have been moved to motels because of the bedbugs. The Super doesn't want to deal with maintenance issues.”

“The Supers refuse to clean up the building. There are lots of roaches. The carpets in the building are dirty and smelly. I don't think that it's good for the kids.”

“Every month there is a new Superintendent. The new Super is always unaware of past requests for repairs and [knows] nothing about the building.”

Building age is not the sole predictor of poor conditions: investing in towers brings benefits

This section has set out some of the more severe problems with physical and environmental conditions in apartment towers, including high levels of disrepair inside units, widespread pests and vermin, elevators that break down frequently and poor indoor air quality. One of our principal contentions here is that as this important housing stock has aged since the 1960s and 1970s, when much of it was built, the level of disrepair has grown.

At present, it still costs far less to upgrade existing rental buildings than it does to construct new ones.⁶⁰ However, we believe that many high-rise rental buildings are in danger of eventually reaching a tipping point, beyond which they will no longer be financially viable to maintain or upgrade. This could result in the loss of a critically important resource for many families with low and moderate incomes.

In this context, it is important to stress that it is not *because* the buildings are old that they are in a poor state of repair. Indeed, our findings show that when you look at the age of a building alone, the picture of disrepair is mixed.

Table 18 Private-sector tenants' satisfaction with building grounds, by building age

| Year building constructed | I agree that... | | |
|---------------------------|---|--|--|
| | The building grounds are well maintained and free of litter | The green space around the building is attractive and pleasant | Outdoor garbage areas are kept tidy and generally free of bad smells |
| 1976-1980 | 68.0% | 70.0% | 54.2% |
| 1971-1975 | 77.0% | 80.2% | 69.1% |
| 1966-1970 | 76.6% | 79.5% | 67.0% |
| 1965 or earlier | 81.4% | 76.3% | 77.8% |
| TOTAL | 77.3% | 77.9% | 69.3% |

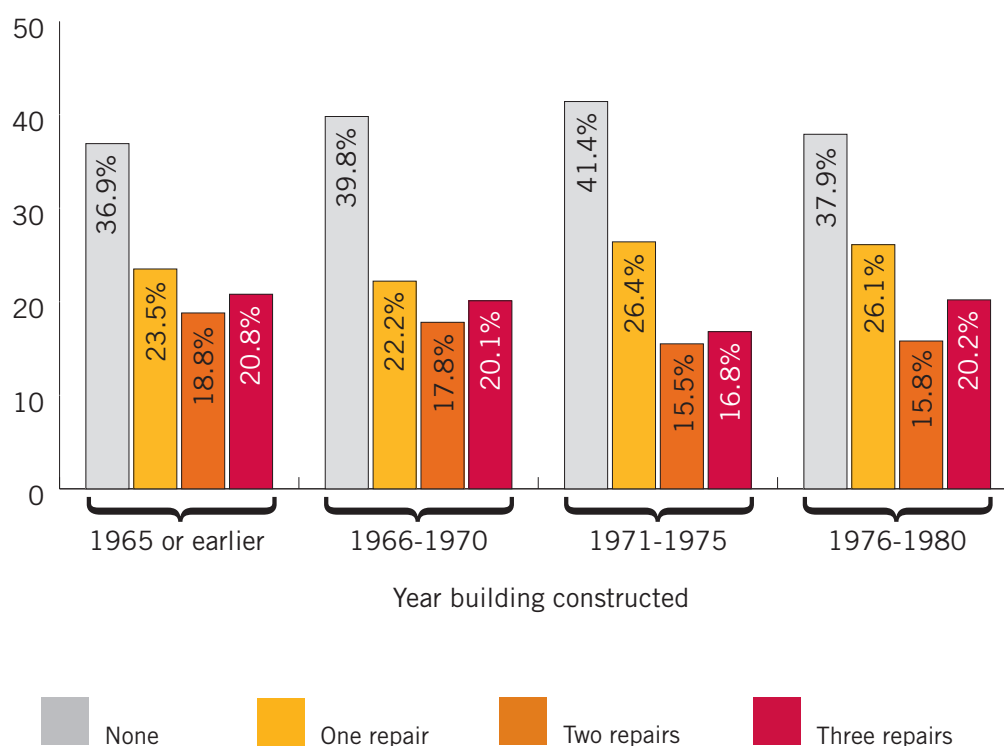
60. Steve Pomeroy. Understanding the Affordable Housing Issue: Background Diagnostic in Support of ONPHA Response to Long-Term Affordable Housing Strategy, 2009

Building grounds tended to be better in older buildings. As shown in Table 18, over 80 per cent of people living in buildings constructed before 1965 consider their grounds to be in good condition. This compares to less than 70 per cent of those living in buildings dating from the mid-1970s onwards.

The frequency of common area repairs is broadly similar for buildings of all ages, as shown in Figure 16.

And elevator breakdown, which was a widespread problem, also occurred less frequently in older buildings than in newer ones. However, it is important to note that older apartment buildings tend to have fewer floors—and, therefore, reduced pressure on elevator systems.

Figure 16 Private-sector tenant reports of common area repairs required in past 12 months, by building age



Finally, repairs inside individual units show no significant correlation with building age, as shown in Figure 17.

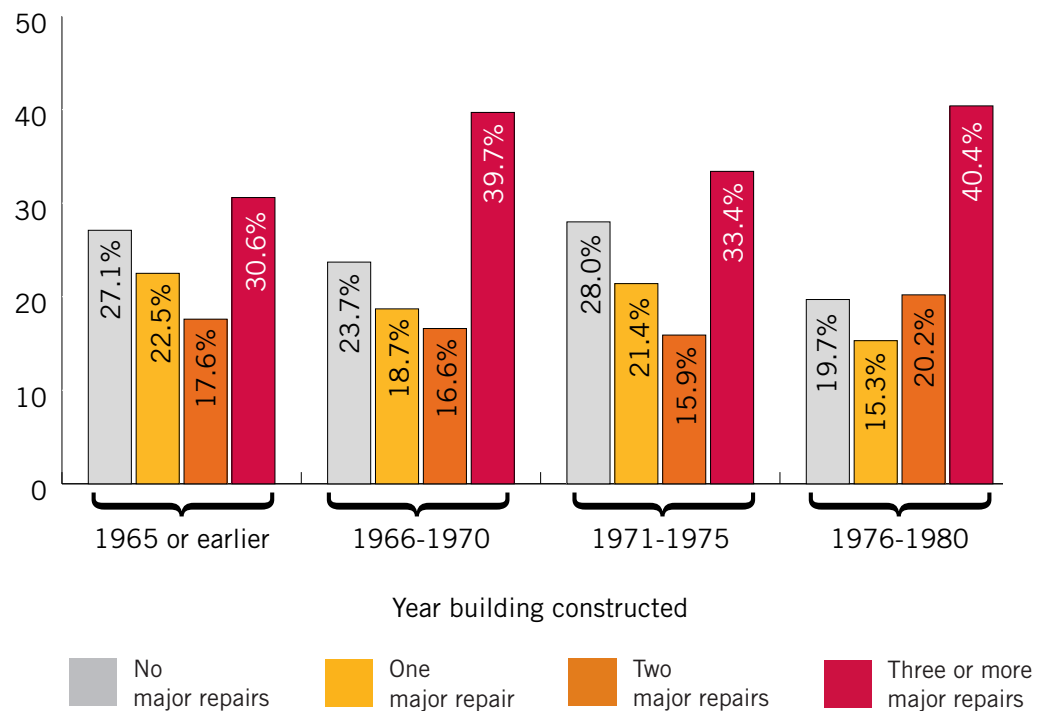
Overall, what we are seeing in the high level of disrepair in apartment buildings is the manifestation of aging components; of heating, electrical and plumbing systems that have essentially run the course of their lifecycle. Despite landlords' ongoing efforts to maintain and

repair these systems over the years, without complete overhaul, they will continue to degrade and cause problems.

So it is a lack of replacement of key systems, rather than aging buildings, that lie behind the widespread disrepair.

These findings support the central tenet of the City's Tower Renewal program: that high-rise apartment buildings are structurally sound and, with a reasonable amount of reinvestment and upgrading, can continue to provide quality accommodation into the future.

Figure 17 Number of in-unit repairs in the past 12 months reported by private-sector tenants, by building age



When viewed alongside data in Section 5 demonstrating many of the social and community benefits of life in high-rise apartment buildings, there is a compelling argument for maintaining the stock into the future so that it can continue to provide good accommodation for Torontonians.

4.2 The Loss of Amenity and Recreational Space—Key Ingredients for Building Community

Tenants' common areas more important today

A high-rise tower can house upwards of a thousand occupants and a cluster of towers many thousand, making them more like a small town in population size. When they were first built, the buildings offered an urbane lifestyle to a moderate to middle-income segment of society, many of whom had cars and were able to move easily from one part of the city to another. The buildings offered a range of amenity and recreational spaces, which might have included pools, saunas, tennis courts, lounges, activity rooms, and spacious entry lobbies. These were key marketing features aimed at enticing young single professionals, young couples renting for a few years while they saved to purchase their first home, and retirees desiring a more relaxed and stress-free life.

In the thirty to forty and fifty years since these buildings were constructed, the incomes of tenants who live there have declined, as seen in the census data presented in Section 3. Poverty levels have grown, and the number of people living in apartment units has increased. With more families and more children in high-rise buildings, and more households which lack the financial means to access social and recreational facilities outside of the immediate neighbourhood, on-site amenities and recreational spaces have never been so important. More than a marketing feature, they now play a fundamental role in supporting family and community life.

But while the need for social and recreational spaces has never been greater, these assets have been slowly disappearing from high-rise buildings over many years.

The Tower Renewal Unit at the City of Toronto documented this loss in an audit of community space within its four pilot sites. The audit found that by 2008, none of the original indoor amenity spaces in the four sites remained for casual tenant use, and that the extensive outdoor recreational facilities that had once existed were no longer in use or were in poor repair.

Given the changing characteristics of inner suburban tenants and the fact they are more dependent than their predecessors upon local amenities to meet their social and recreational needs, an important goal of this study was to learn what amenity space still exists in the private-sector stock and how it is used.

The survey asked tenants about:

- what social and recreational spaces currently exist;
- how they are used;
- how frequently they are used;
- whether there are things that prevent their use; and
- what kinds of additional programs and spaces tenants would like to see.

Preliminary analysis of the survey responses suggested there had been a significant loss of amenity space, so two follow-up focus groups were held with tenants of a number of buildings to explore the impact and importance of these kinds of spaces on the quality of life in high-rise buildings.

The use, and barriers to use, of community spaces

Almost half of the private-sector buildings have no social or recreational spaces for use by tenants.

As expected, a large percentage of the privately-owned buildings included in the tenant survey no longer provided common gathering and recreational spaces for tenants and, where they did exist, there were many barriers that prevented their use. The good news, however, is that where they existed and there were no barriers, tenants used them often and for a wide range of activities that supported family and community life.

Of the 474 privately-owned apartment buildings in the survey, close to half (44.1%) had neither common rooms nor recreational spaces for tenant use. A further 5.3 per cent had only a common room, and 35 per cent had only recreational spaces. Just 15.6 per cent of the buildings had both (Table 19).

Table 19 Presence of common rooms and recreational space in privately-owned apartment buildings

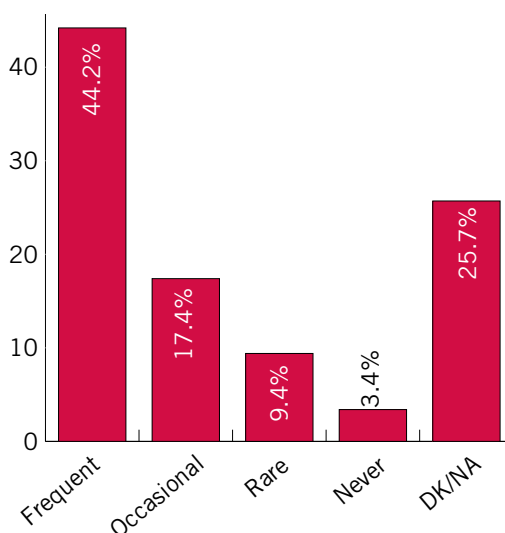
| | Neither common or recreational facilities | Common rooms only | Recreational facilities only | Both common rooms and recreational facilities | Total |
|------------|---|-------------------|------------------------------|---|------------|
| Number | 209 | 25 | 166 | 74 | 474 |
| Percentage | 44.1 | 5.3 | 35.0 | 15.6 | 100 |

Common rooms

Where common rooms exist, tenants use them regularly. Of the 265 tenants who were living in buildings that had a common room, 44.2 per cent said that they were in frequent use and only very small percentages said that they were rarely or never used (Figure 18).

Tenants used these areas most often for family events such as birthday parties, wedding celebrations and other types of family celebrations (42 per cent of responses). The second most common usage was for seasonal or holiday events (15%), followed by religious observances (13%), ethno-cultural celebrations (10%), tenant meetings (10%), and a range of other kinds of activities (10%).

Figure 18 Percentage of private-sector tenants reporting whether use of activity/common rooms is frequent, occasional, rare or never



When buildings have common rooms residents use them for a broad range of family, cultural and community events.

In addition to the direct use of common rooms by tenants, external organizations were running programs in the common rooms of some buildings. But the numbers were very small—just 18 of the 265 tenants said external programs were delivered in their building. However, most of these tenants said that they would like to see programs run in these spaces for children or youth.

At the top of their list were programs to help children academically, including homework clubs and school mentoring (35% of responses). This was followed by breakfast programs (10%), heritage classes (9%), teen clubs (8%), and a range of other program types (9%). Just 13 per cent said that they did not want programs or services, and another 16 per cent did not answer or did not have a suggestion about what they would like to see in the common rooms.

Additionally, most of these tenants said they would like to see health or other services for adults available in the building common rooms. At the top of this list was health, well-being and exercise programs (56%), followed by English language instruction (16%), and a range of other programs (5%). Just 14 per cent said they didn't want to see adult programming in their common rooms, and a further 9 per cent did not answer or have any suggestions for what might be provided.

Although 44.2 per cent of the tenants said that the common areas in their buildings were frequently used, 17.4 per cent said they were only used occasionally, and 12.8 per cent said tenants rarely use or never use them. In order to understand if there were barriers that were preventing tenants from using the space we asked about access to the space and the quality of its upkeep.

In terms of access, only one-third of the 265 tenants said that their landlord encouraged tenants to use the common rooms (34%). A slightly larger percentage (38%) said that their landlords did not encourage use of the space. The remaining 28 per cent of tenants were unsure or simply did not answer the question.

Asked if there were things that made it difficult for tenants to use the common rooms, about half of the 265 tenants said that there were things that stand in the way. The fee charged by the landlord to rent the space for an event was the top barrier identified by respondents (32.7%). Other barriers, listed in rank order, included: not well maintained (12.7%); frequently closed (8.7%); difficult application process (6.7%); and high demand (6.7%). There was also a sizable

group—32.5 per cent—who said there were barriers to the use of the space but did not specify what they were.

Elsewhere in the report, we refer to the fact that there are some ‘bad’ buildings that aren’t providing decent and safe accommodation for the tenants who live there. But it is important to restate that there are also lots of good buildings and good landlords who are maintaining the building well and responding to tenant repair requests in a timely and satisfactory way. Another way that this is manifested is by fact that one out of every five tenants in the total sample (20.3%) of private-sector tenants said that their landlord hosted special events for tenants. And, when they take place, over three-quarters of the respondents said they are well attended by the building’s residents. So it seems that many private-sector landlords, although by no means a majority, are making an effort to contribute to the broader community life of their tenants.

Recreational facilities

The survey results show that many more private-sector buildings have recreational facilities than common rooms. In all, about 50 per cent of the buildings had recreational space of some kind and many buildings had a number of different types of facilities.

The most common were swimming pools, followed by children’s playgrounds, gyms, basketball courts and tennis courts (Table 20).

Like common rooms, recreational spaces are frequently used by tenants. In all, 44.6 per cent of the tenants indicated that these facilities are always in use in their buildings. Close to a third, however, said they are only sometimes used, and 11.5 per cent said they were rarely or never used at all (Figure 19).

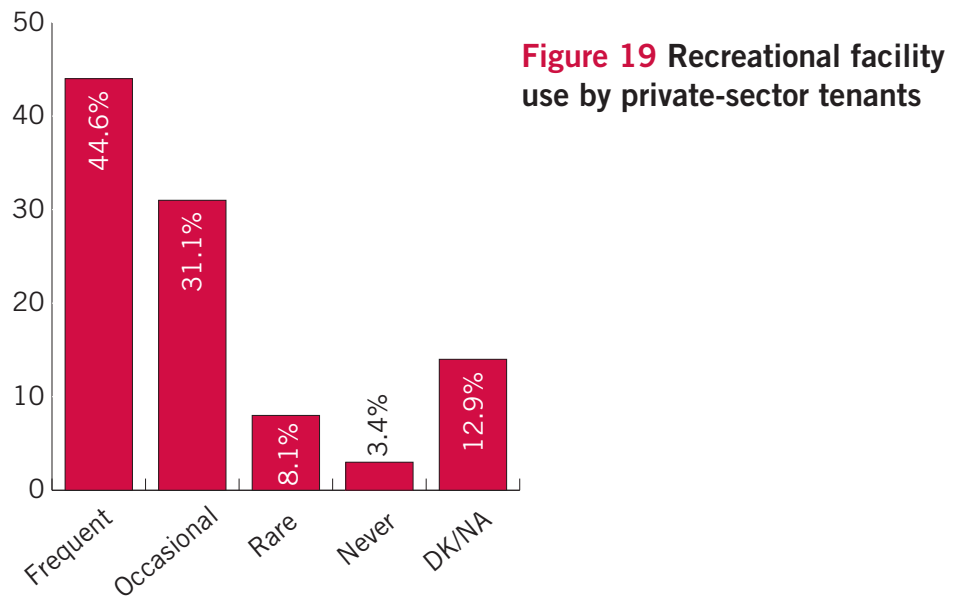
Poor maintenance of the facility was the most frequently mentioned reason why. Others, in rank order of frequency, included the fact that they were:

- not well maintained;
- frequently closed;
- unsafe;
- not functional;
- not made accessible at all by the landlord or only on a limited basis;
- too costly to rent; and/or
- too small.

For many tenants, the loss of common spaces to meet has meant losing community. For others, living in buildings with meeting spaces, is what has brought community to life.

Table 20 Presence of recreational facilities, as reported by private-sector tenants

| | Number | Percentage |
|-----------------------|--------|------------|
| Swimming pool | 670 | 30.7 |
| Children's playground | 451 | 20.7 |
| Gym | 159 | 7.3 |
| Basketball court | 109 | 5.0 |
| Tennis court | 94 | 4.3 |
| Soccer field | 54 | 2.5 |
| Sauna | 40 | 1.8 |
| Cricket pitch | 11 | 0.5 |
| Other | 101 | 4.6 |



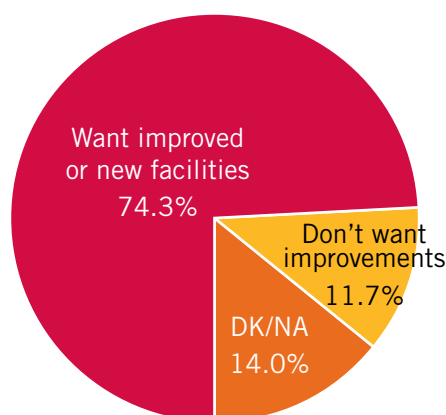
A measure of how important recreational facilities are to the tenants of these buildings can be seen in their response to the survey question which asked whether they would like to see improvements to the existing play and recreational areas or to see new facilities created in the buildings for children and youth. Nearly three-quarters of the total sample said they wanted improved or new facilities. Only 11.7 per cent said they did not, and another 14.0 per cent did not indicate their preference either way.

Children’s playgrounds and swimming pools are the top ranked facilities tenants wanted improved or constructed on the site of their buildings. Others included basketball courts, tennis courts, soccer fields and cricket pitches. The desire for playing fields may seem a bit unrealistic except when one considers the fact that many of the high-rises are modeled after the ‘tower in the park’ concept, with large expanses of green space, which can, and currently do in some cases, accommodate soccer fields and cricket pitches.

Table 21 Recreational facilities which private-sector tenants would most like to see improved or developed in their buildings

| | Number | Percentage |
|-----------------------|--------|------------|
| Children's playground | 688 | 42.5 |
| Swimming pool | 482 | 29.8 |
| Basketball court | 94 | 5.8 |
| Tennis court | 67 | 4.1 |
| Cricket pitch | 30 | 1.9 |
| Soccer field | 26 | 1.6 |
| Gym | 18 | 1.1 |
| Other | 185 | 11.4 |
| DK/NA | 27 | 1.7 |
| TOTAL | 1,617 | 100.0 |

Figure 20 Percentage of private-sector tenants who desire improved or new recreational facilities in their buildings



Tenants are not organized to help improve conditions in their buildings.

Few tenant organizations

While there are many reasons for residents to work together to make changes in their buildings—for example, to create activities for children and youth, to have common areas, recreational spaces improved or made more accessible—tenant associations were almost non-existent. Only 5 per cent of the tenants said there was a tenant association in their building, and of these, just half said they were at least somewhat effective.

Common gathering spaces make “community” possible

From the comments that tenants made to interviewers, and the stories they told in focus group sessions, we can begin to understand how much residents value on-site common spaces. They make it possible to get to know neighbours, take part in group activities, and have safe spaces where their children can play close by.

The in-set sections on the next two pages present the views of tenants in their own words. Some live in buildings that still have meeting and recreational spaces. These tenants speak ardently about how common spaces can turn a building into a real community, where neighbours know and help one another, and look out for each other’s children.

Others live in buildings where the common spaces have been closed down or removed altogether. They talk poignantly about the isolation and mistrust of one’s neighbours that arises when neighbours no longer have places to meet and get to know one another. These comments are captured in the following in-set section.

Bringing communities to life

For seniors

“Without the seniors program, there would be more isolation, more watching TV and sitting around.

“They feel good about it, it makes them feel alive!”

For children and youth

“Kids in the program behave different in the building” — (Building superintendent, commenting on the expanding youth programs in his building)

“They change for the better.”

“It makes me feel good. It makes me feel happy to know that I have a place where my son can get a good breakfast.” — (A mother speaking about the before-school program operating in her building)

“I learned leadership and teamwork.” — (A youth talking about a program run in his building)

“I feel like a bigger person now and that the people who live here care about me.”

For those who are socially isolated

“I knew a lady who had trouble getting around, my son and I used to chat with her. When she moved in she seemed healthy, but I’ve noticed that her health has gotten worse and I think it’s because she’s so isolated. You know, she can’t go far, but she can go downstairs.”

“Before, I was like that, depressed and lonely. But then I got involved in some of the programs and now I’m everywhere!”

“When I got involved in events, people from the building got to know me pretty well. Now everywhere I turn I hear people saying my name, so if there’s anything I need, I can always go knocking on doors because they know me, they’ll open up.”

And its impact on resident relations

“It’s a joy to help each other, and we heal the community while we do it. We’re blessed with what we have here.” —(Resident speaking about connecting with neighbours through building programs)

Losing community

On not having a place to gather

“Without a recreation room, it’s very difficult. How is it possible to start a conversation without any common ground?”

“I used to live in community housing, which had common spaces where we could get to know each other. Where I live now, there is none so we don’t know each other. You have to supply common space to get people talking.”

“We used to have a common board in the laundry room, with chairs and a little library where people met to socialize. Now the super is different and it’s all gone so we no longer have a place where people can meet.”

“We did have a community room once. Tenants used it for parties, people even got married there...but that was over ten years ago. The landlord closed it down and never reopened it.”

On the impact on children

“I don’t even have children, but the kids in the building need a playground. They have nothing, not even a playroom.”

“We need our own children’s playground because during school hours, they don’t have access to the school playing areas.”

“The kids can’t play in the building corridors so they are home all the time. The landlord tells us to keep children inside the units because playing in the common areas of building is not allowed.”

“There is no children’s playground, so they play in the front lobby, which the landlord does not allow.”

“They took down the playground here because we used to have a lot of kids but many of them grew up. We are now a family building again, and now the playground is gone. They play in the lobby and the Super tells the families to keep their kids in their apartments, but they have nowhere else to play.”

On the impact on youth

“Youth don’t feel good about living here because there are no recreational activities. Without recreational spaces, teenagers take over other building space in order to socialize, but that frequently becomes a problem.”

“The lobby used to have benches to sit on, but Management took them away when they remodelled it because they thought it was a place where teenagers hung out. Now it’s like a chute from the elevator to the door.”

On the impact on seniors

“We could use an indoor room where programs could be held.”

“There is nothing for the seniors at this time and some are quite lonely.”

“Many tenants stay home inside all day. Many don’t have the opportunity to go out.”

“It would be nice to have some shaded places just outside the building where the seniors could get together to pass idle time.”

4.3 Safety and Security in Toronto's High-Rise Communities

Toronto is the safest of Canada's major urban areas

The City of Toronto enjoys a reputation as a safe city, and that standing holds up on a variety of measures. For example, from 2004 to 2009, the Mercer Quality of Living survey ranked the City of Toronto either 14th or 15th out of 215 cities worldwide.⁶¹

In addition, annual crime statistics reported by Statistics Canada consistently show the Toronto Census Metropolitan Area (CMA) as one of the safest city regions in the country. In 2009, the Toronto CMA had the lowest crime rates (criminal offences, excluding traffic violations per 100,000) of the five other major metropolitan areas of Vancouver, Edmonton, Calgary, Winnipeg and Montreal. At 3,802 offences per 100,000 in 2009, the Toronto CMA's rate of crime was less than half the rate in Edmonton (8,724), Vancouver (8,016), and Winnipeg (7,931). What's more, the crime rate in the Toronto Region has been declining, from 5,385/100,000 in 1999 to 3,802/100,000 in 2009.⁶²

In the most recent 2010 report on crime, Statistics Canada includes a new measure, called the Crime Severity Index. Again, the Toronto CMA comes in favourably, ranked third lowest on the Total Crime Severity Index of all 33 Census Metropolitan Areas in the country, behind only Quebec and Guelph. And it scores lowest on the Non-Violent Crime Severity Index, behind all other CMAs. Only on the Violent Crime Severity Index does Toronto fair less well, ranked 21st out of the total 33 CMAs.

Given the relative safety of the city region as a whole, an important question in this study was whether or not the residents of Toronto's

61. Mercer. Mercer Quality of Living Survey Spring 2009. The Mercer Quality of Life Survey is based on 39 factors, one of which is crime.

62. Juristat. Crime Statistics in Canada, 1999 (Ottawa, Ontario: Statistics Canada, Vol. 20 No. 5, July 2000).

Juristat. Police-Reported Crime Statistics in Canada, 2009 (Ottawa, Ontario: Statistics Canada, Vol. 30 No. 2, Summer 2010).

high-rise communities enjoy the same degree of safety. This is especially important in light of the violent and dangerous image that is sometimes painted of tower life in the city's inner suburban low-income neighbourhoods.

To answer this question, the study asked tenants about:

- how safe they felt in their buildings;
- what crime they or their family members had experienced as tenants in these buildings; and
- how much 'social disorder' occurred in their buildings, such as drug dealing and vandalism.

Where possible, the responses of the tenants in the study were compared to the results of the General Social Survey on Victimization (2009), which provides a picture of the degree of safety and security experienced by Canadians overall.

High-rise tenants view their buildings as safe places to live

The survey findings are quite clear: Toronto's high-rise tenants generally view their apartment communities as safe places to live. The image of people living in fear and under constant threat of crime was not borne out by the data. Instead, close to 80 per cent (78.5%) of the private-sector tenants said that their building was either very safe or fairly safe. Only 12.6 per cent said they were unsafe (Table 22).

There was little geographic variation in this, except that a larger percentage of tenants living in the Mid-Scarborough high-poverty cluster said their buildings were unsafe (16.4%).

What's more, over half of the tenants felt that safety levels in their buildings had not changed in the two years prior to the 2009 interview (54.3%). Where they felt there had been change, almost equal percentages said that their buildings had gotten safer (16.9%), as said they were less safe (15.8%). Again, the geographic variation was not large, although slightly more tenants living in the Mid-Scarborough and Jane/Finch clusters said their buildings had become less safe (18.1% and 19.5% respectively) (Table 23).

Table 22 Private-sector tenants' overall assessment of safety in their apartment buildings

| Type of neighbourhood | Total No. of tenants | Safe | Neither safe or unsafe | Unsafe | No answer |
|-------------------------------------|----------------------|-------|------------------------|--------|-----------|
| Total private-sector sample | 2,176 | 78.5% | 8.0% | 12.6% | 0.9% |
| High-poverty cluster neighbourhoods | | | | | |
| Dorset/Kennedy | 246 | 84.1% | 8.1% | 7.8% | 0.0% |
| Flemingdon/Thorncliffe | 158 | 80.3% | 8.2% | 9.5% | 1.9% |
| Jane/Finch | 256 | 78.9% | 6.6% | 14.1% | 0.4% |
| Mid-Scarborough | 227 | 68.2% | 14.5% | 16.4% | 0.9% |
| Rexdale | 285 | 76.1% | 8.1% | 15.1% | 0.7% |
| Weston/Mt. Dennis | 275 | 76.7% | 8.4% | 12.3% | 2.5% |
| Other high-poverty neighbourhoods | 264 | 76.5% | 5.7% | 17.4% | 0.4% |
| Low-poverty neighbourhoods | 465 | 83.2% | 6.7% | 9.5% | 0.6% |

Table 23 Private-sector tenants' overall assessment of change in safety in their apartment buildings

| Type of neighbourhood | Total No. of tenants | Safer | Stayed the same | Less safe | No answer |
|-------------------------------------|----------------------|-------|-----------------|-----------|-----------|
| Total private-sector sample | 2,176 | 16.9% | 54.3% | 15.8% | 13.0% |
| High-poverty cluster neighbourhoods | | | | | |
| Dorset/Kennedy | 246 | 22.4% | 55.7% | 12.6% | 9.3% |
| Flemingdon/Thorncliffe | 158 | 20.9% | 48.7% | 12.7% | 17.7% |
| Jane/Finch | 256 | 14.5% | 52.3% | 19.5% | 13.7% |
| Mid-Scarborough | 227 | 12.8% | 56.4% | 18.1% | 12.7% |
| Rexdale | 285 | 21.0% | 53.0% | 13.0% | 13.0% |
| Weston/Mt. Dennis | 275 | 18.9% | 48.4% | 16.0% | 16.7% |
| Other high-poverty neighbourhoods | 264 | 10.2% | 62.9% | 20.8% | 6.1% |
| Low-poverty neighbourhoods | 465 | 16.1% | 55.1% | 14.2% | 14.6% |

Even daily activities that one might expect could be a cause for worry were not thought to be particularly unsafe by tenants in the study. For example, just 13.3 per cent of the private-sector tenants said they felt unsafe walking alone to their apartment building after dark; 14.1 per cent felt unsafe using the elevator or laundry room at night; 14.4 per cent felt unsafe going to the building parking areas; and only 3.0 per cent said they felt unsafe being alone in their apartment at night or being alone with their children (Table 24).

Table 24 Percentage of private-sector tenants who felt unsafe carrying out daily activities

| Type of neighbourhood | Total No. of tenants | Walking alone to apartment after dark | Using elevator or laundry room at night | Going to building parking areas | Alone or alone with children at night |
|-------------------------------------|----------------------|---------------------------------------|---|---------------------------------|---------------------------------------|
| Total private-sector sample | 2,176 | 13.3% | 14.1% | 14.4% | 3.0% |
| High-poverty cluster neighbourhoods | | | | | |
| Dorset/Kennedy | 246 | 8.5% | 14.7% | 10.9% | 6.1% |
| Flemingdon/Thorncliffe | 158 | 10.8% | 8.8% | 10.1% | 3.8% |
| Jane/Finch | 256 | 19.9% | 16.8% | 18.7% | 4.3% |
| Mid-Scarborough | 227 | 14.9% | 16.7% | 19.4% | 4.4% |
| Rexdale | 285 | 17.5% | 18.9% | 18.6% | 6.7% |
| Weston/Mt. Dennis | 275 | 17.5% | 16.3% | 16.4% | 4.0% |
| Other high-poverty neighbourhoods | 264 | 11.8% | 12.9% | 12.8% | 1.5% |
| Low-poverty neighbourhoods | 465 | 8.4% | 9.0% | 9.9% | 1.9% |

There was a bit more geographic variation in the answers to these questions. Tenants living in low-poverty areas were more likely to feel safe carrying out these activities than tenants in some of the clusters. For example, just 9.9 per cent of tenants in low-poverty areas felt unsafe going to the parking areas of their building, compared to 19.4 per cent of those living in the Mid-Scarborough cluster.

Victimization rates high in some instances

Despite the general belief that their buildings were safe, tenants seem to have experienced fairly high levels of crime in the 12 month period prior the interview.

For example, slightly more than 15 per cent said that they or another tenant in the building had had their apartment broken into in the previous year. In Mid-Scarborough, nearly a quarter of the tenants reported this (Table 25).

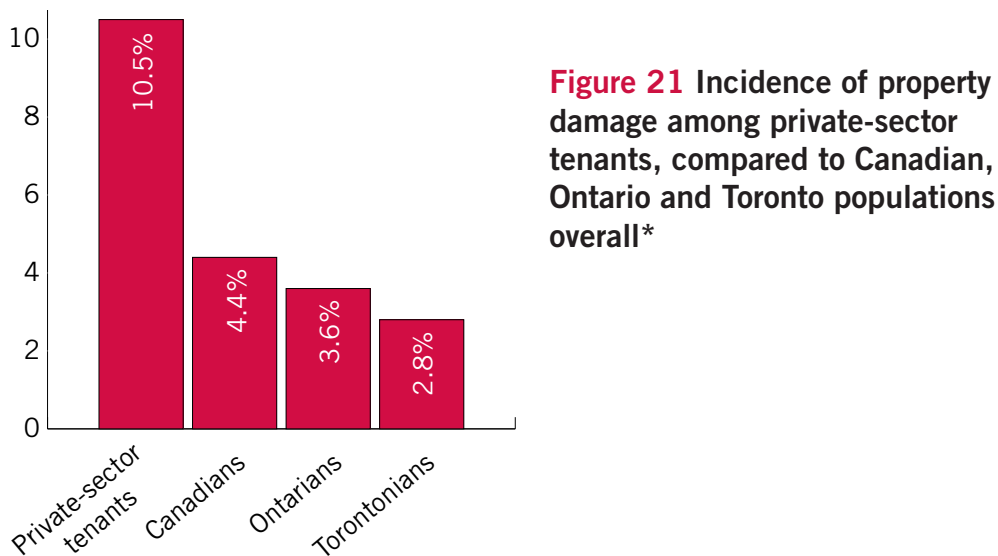
Table 25 Percentage of private-sector tenants who were victims of crime in building or building grounds in previous 12 months

| Type of neighbourhood | Total No. of tenants | Had own property deliberately damaged or destroyed | Had someone break into own or other tenant's apartments | Respondent, family members or other tenants attacked |
|-------------------------------------|----------------------|--|---|--|
| Total private-sector sample | 2,176 | 10.5 per cent | 15.2 per cent | 8.2 per cent |
| High-poverty cluster neighbourhoods | | | | |
| Dorset/Kennedy | 246 | 4.9% | 10.1% | 9.3% |
| Flemingdon/Thorncliffe | 158 | 9.5% | 16.4% | 12.7% |
| Jane/Finch | 256 | 10.6% | 17.3% | 7.5% |
| Mid-Scarborough | 227 | 11.9% | 24.2% | 11.8% |
| Rexdale | 285 | 13.3% | 15.2% | 6.8% |
| Weston/Mt. Dennis | 275 | 15.2% | 7.7% | 5.4% |
| Other high-poverty neighbourhoods | 264 | 9.9% | 18.9% | 10.3% |
| Low-poverty neighbourhoods | 465 | 9.3% | 14.2% | 6.0% |

Incidents of physical attacks were considerably lower, with 8.2 per cent of the whole private-sector sample indicating that they or other tenants in their building had experienced this kind of problem.

One area where comparisons are possible is in the incidence of property damage, reported in Statistics Canada's 2009 victimization study. The results show that, despite the high percentage of tenants in this study who said they felt safe, they are in fact experiencing more crime. For example, one-in-ten tenants in the study said that they had had property deliberately damaged or destroyed in the previous year—significantly higher than the rates reported by Canadians, Ontarians and Torontonians overall.⁶³

63. Statistics Canada. General Social Survey: Victimization, Cycle 23 2009.



*Information on Canadians', Ontarians' and Torontonians' experience of crime victimization is drawn from Statistics Canada's General Social Survey, Cycle 23 on Victimization, 2009.

Social disorder a significant problem

The introduction to this report included a brief discussion of the meaning of 'home' and the qualities that contribute to 'good' housing. These included the idea of home as a safe place and a refuge, as private space, and a place over which occupants have personal control.

In law, tenants are provided a 'right to quiet enjoyment'. This gives them a right to reasonable privacy and freedom from unreasonable disturbance from their landlord. Although this does not automatically make the landlord responsible for the action of other tenants or non-tenants who may be creating disturbances and intruding on tenants' privacy, it does so if the tenants have notified the landlord that a problem exists.

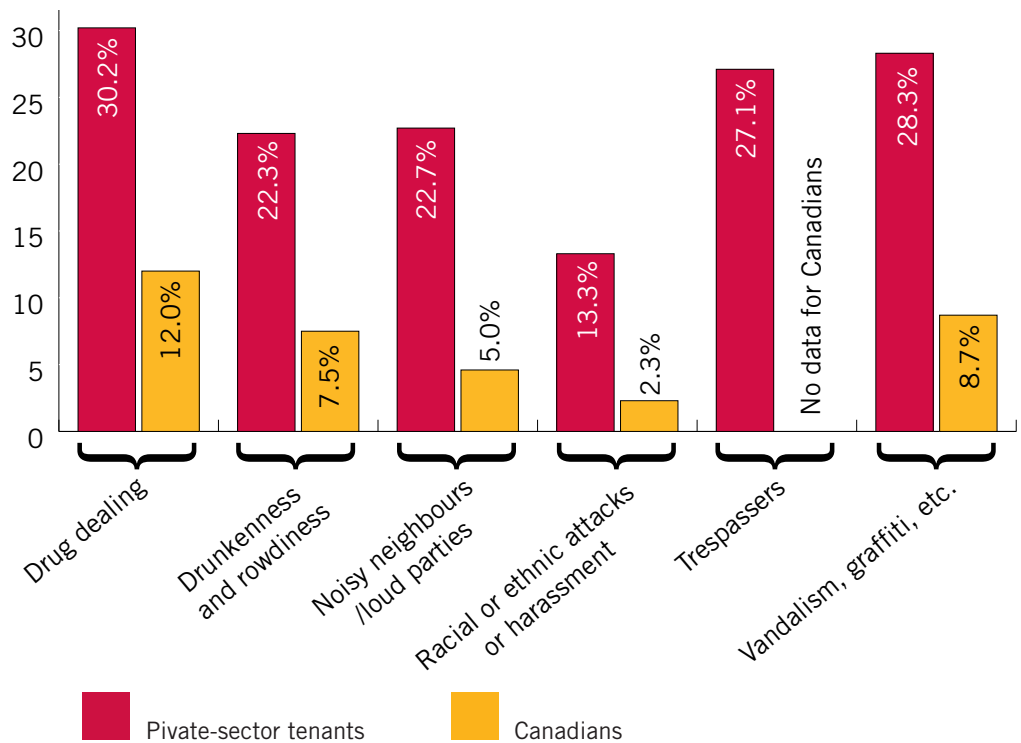
For many of the tenants in this study, disturbances and invasions of privacy were significant problems in their buildings, as were the feelings of some tenants that these conditions were out of control. The problems were especially bad in the high-poverty clusters. What's more, study tenants experienced these problems at a far higher rate than Canadians overall.

Close to one-third of tenants (30.2%) said that drug dealing was a problem in their buildings—either a 'very' or a 'fairly' big problem. Nearly 30 per cent of tenants said that trespassers and vandalism, graffiti or other forms of deliberate property damage were problems. And nearly one-quarter of tenants said that drunken and rowdy

behaviour as well as noisy neighbours and loud parties were problems in their buildings. Attacks or harassment due to skin colour, ethnic origin or religion were cited as problems less frequently, by 13.3 per cent of the tenants (Figure 22).

All of these types of ‘social disorder’, were reported as problems much more frequently by tenants in this study than Canadian households overall.⁶⁴ For example, about three times as many private-sector tenants, as Canadians overall, said people using drugs and drug dealing, vandalism, drunkenness and rowdy behaviour were problems. About four times as many said noisy neighbours and loud parties were problems. Five times as many said racial or ethnic attacks or harassment were problems.

Figure 22 Experience of social disorder among private-sector tenants, compared to Canadians

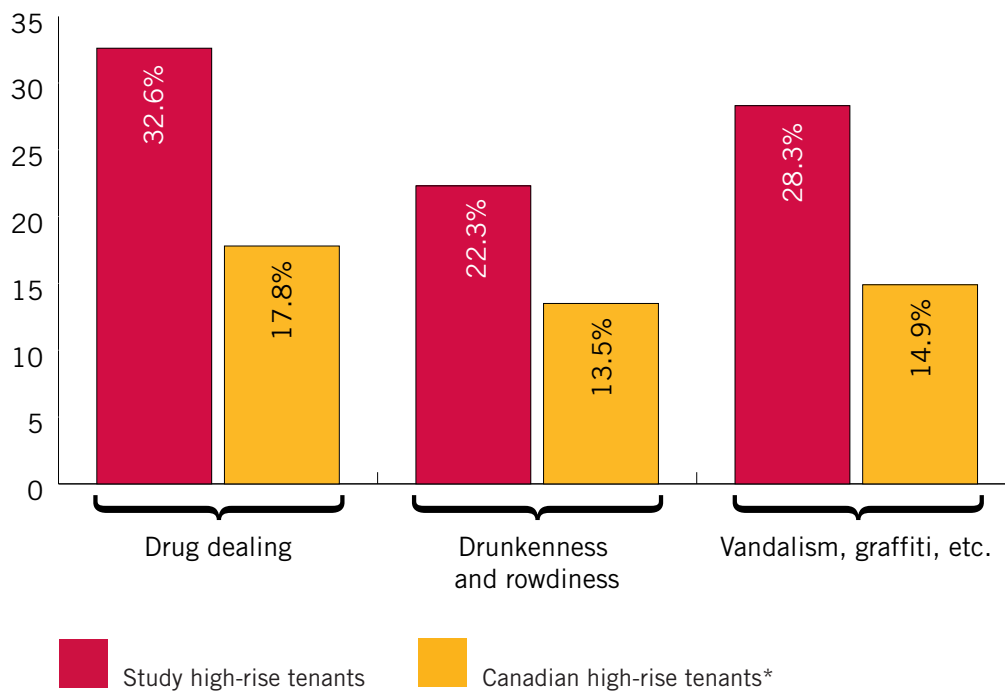


*Information on Canadians’ experience of crime victimization is drawn from Statistics Canada’s General Social Survey. Cycle 23 on Victimization, 2009.

64. The questions about social disorder were worded slightly differently in the two surveys. Respondents in the Statistics Canada survey were asked about the extent to which social disorder was a problem in their neighbourhood; the respondents in United Way’s survey were asked about the extent to which social disorder was a problem in their apartment buildings and building grounds.

A simple explanation for these large differences might be that social disorder is simply more likely to occur where large numbers of households are living under one roof. Yet when the results from this study are compared to Canadian high-rise renters, there are still big differences. Figure 23 illustrates this, showing that for three types of social disorder the incidence of social disorder reported by Toronto high-rise tenants is almost twice as high as reported by high-rise tenants overall in Canada.

Figure 23 Experience of social disorder among private-sector tenants, compared to Canadian high-rise tenants



*Information on Canadian high-rise tenants experience of social disorder is drawn from Statistics Canada's General Social Survey, Cycle 23 on Victimization, 2009. Data on Canadian high-rise tenants are for buildings five storeys and more.

There were also pronounced differences in the incidence of social disorder across the geographic areas studied within Toronto. In general, rates were lowest in low-poverty and 'other high-poverty' neighbourhoods and highest in the poverty clusters (with the exception of Dorset/Kennedy cluster, where it was low) (Table 26).

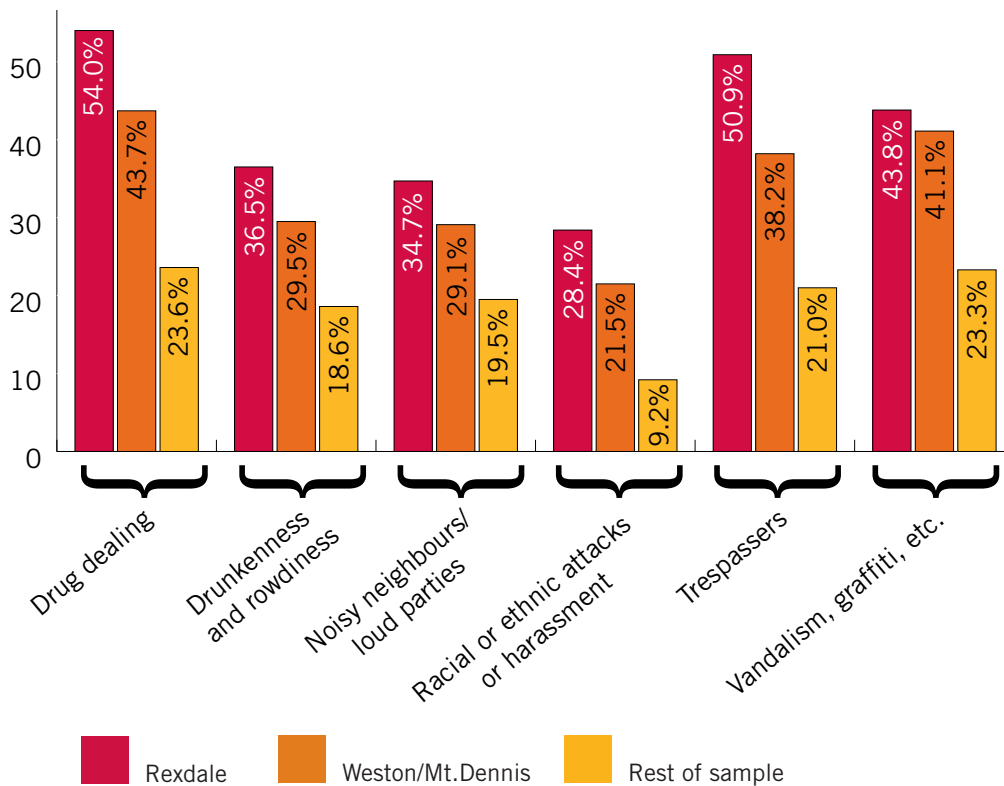
Two neighbourhood clusters—Weston/Mt. Dennis and Rexdale—particularly stand out, with a much higher reported incidence of social disorder than the other areas.

The figures are highest in Rexdale, where about half of all the tenants said that drugs, trespassing, and vandalism were problems in their buildings—double the rates cited by the rest of the sample. More than a third said drunkenness and rowdiness and noisy neighbours and loud parties were problems—again double the incidence cited by all other tenants. The incidence of racial or ethnic attacks or harassment was cited to be a problem by Rexdale area tenants three times as often as other tenants (Figure 24).

Table 26 Percentage of private-sector tenants who experienced incidences of social disorder as a problem in their buildings

| | Total No. of tenants | People using or dealing drugs | Trespassers | Vandalism, graffiti or other deliberate property damage | Attacks or harassment due to skin colour, ethnic origin or religion | Drunken or rowdy behaviour | Noisy neighbours loud parties |
|------------------------------------|----------------------|-------------------------------|--------------|---|---|----------------------------|-------------------------------|
| Total private-sector sample | 2,176 | 30.2% | 27.1% | 28.3% | 13.3% | 22.3% | 22.7% |
| High-poverty neighbourhoods | | | | | | | |
| Dorset/Kennedy | 246 | 23.2% | 18.7% | 17.9% | 12.2% | 14.7% | 15.9% |
| Flemingdon/Thornccliffe | 158 | 23.4% | 15.2% | 21.6% | 7.6% | 15.8% | 18.4% |
| Jane/Finch | 256 | 26.5% | 28.2% | 28.2% | 12.5% | 26.6% | 32.4% |
| Mid-Scarborough | 227 | 31.3% | 26.4% | 34.8% | 10.6% | 20.7% | 19.8% |
| Rexdale | 285 | 54.0% | 50.9% | 43.8% | 28.4% | 36.5% | 34.7% |
| Weston/Mt. Dennis | 275 | 43.7% | 38.2% | 41.1% | 21.4% | 29.5% | 29.1% |
| Other-high poverty neighbourhoods | | | | | | | |
| | 264 | 21.6% | 23.1% | 26.1% | 6.8% | 20.1% | 14.4% |
| Low-poverty neighbourhoods | | | | | | | |
| | 465 | 19.8% | 16.4% | 17.0% | 7.1% | 15.2% | 17.4% |

Figure 24 Experience of social disorder among private-sector tenants in two high-poverty clusters



The tenant reports of social disorder in the Weston/Mt. Dennis area were not as high as in Rexdale, but still, much higher than among tenants from other parts of the city.

It is important to note one significant difference in the incidence of social disorder between Rexdale and Weston/Mt. Dennis. In Rexdale the problems appear to be widespread, typifying most of the buildings surveyed, while in Weston/Mt. Dennis the serious problems of social disorder seem to be isolated to a limited number of ‘bad’ buildings.

On-site security often ineffective

Most of the tenants said that their buildings had security cameras (84.4%) and about a third said there were on-site security guards.

Although half of the tenants said that these things made them feel safer, others said that they were not effective, especially in dealing with problems of drugs, vandalism, and loitering in their buildings.

With respect to trespassers, many tenants made efforts to limit entry to the building to neighbours they knew, but complained that this was often

a hopeless practice. One resident said: *“The entrance door is always open. There are no locks, especially on the underground parking doors. Anyone can gain entrance to the building.”* Survey respondents were frustrated that back and side doors were frequently unmonitored by cameras and left open to trespassers. Entrance keys were also problematic: *“Entrance keys can be cut at the mall, and can be given to any number of friends if you want.”* one survey respondent explained, *“So the keys aren’t safe, and we need something more secure.”*

Although survey respondents felt security cameras were an important component in plans to address safety and security concerns, there were complaints about them. Many said that security cameras were visible, but were simply ornamental, and rarely, if ever, turned on or recording. One focus group participant commented: *“They spent a lot of money on cameras, but they don’t turn them on. You don’t ever know if they’re working. If they were, they would make you feel safer.”* Others said that cameras at entrance doors were inappropriately situated and often showed poor quality images of visitors entering. Survey respondents frequently pointed out that more security cameras were required in building areas where the problems were actually taking place, such as elevators, stairwells and hallways.

Uniformed security guards should reassure residents that their safety is in good hands, however many tenants were critical of the guards’ efforts. They felt security guards were unresponsive or hard to reach when problems occurred. *“The security guard just stays in the office,”* said one discouraged respondent, *“It’s very ineffective.”* Security guards were too easy to evade, and thus problems remained unresolved. More serious accusations pointed to security guards as part of the problem. *“The security guards harass the tenants,”* said one tenant, *“They are very rude.”*

A number of tenants complained that although they had broached safety and security issues with the landlord or management, their requests for action were seldom addressed. *“When you bring up issues with the landlord, or manager, they treat you badly and disrespect you,”* said one frustrated focus group participant, *“They don’t take issues seriously, even when we bring up serious issues like drug dealing and prostitution.”* *“I get angry at management because I talk to them but they don’t do anything,”* said another. Feeling as though their concerns are being ignored leaves tenants discouraged that there is anything that can be done. *“Who do you go to? Nobody wants to listen to us! You can’t even go to the Super, they say they’ll look into it, but nothing ever comes of it,”* said an exasperated focus group contributor.

Tenants' final words on safety

From the survey data, it appears that most tenants in the city's privately-owned high-rise buildings believed their apartment buildings to be safe, although there is evidence that tenants may actually be experiencing higher levels of crime than other residents of the Toronto region.

But while most buildings may be reasonably safe, some have clearly become dangerous places to live. In addition, the high incidence of social disorder sets them apart from the typical homeowner experience of Torontonians and Canadians. While it is not our intention to overstate the extent of the safety and security problems in these buildings, it is nonetheless important to understand what life is like in these buildings when conditions are so bad that tenants actually do live in fear. The tenant comments presented below illustrate this.

What fear looks like

When it limits your freedom

"I don't often leave my apartment after 9pm. I used to go for walks in the evening, but now I go from the window to the door and back."

"When I go to the garbage chute, I have my husband watch me from our apartment door, which makes me feel more secure."

"I always look around before I put my key in my lock. If it were safer, I wouldn't have to."

When there are guns and shootings

"In February there was a shooting across the hallway...it makes me feel very panicky."

"There are a lot of shootings in this area, so I never take my children outside."

"There are a lot of neighbours making news in the neighbourhood. There was a shooting here a couple of days ago...it's not a good area."

When trespassers are a problem

"Because the entrance door is always open, trespassers can get into the apartment anytime, which makes it unsafe for people living here."

"I have a key, but there are always people waiting at the door for someone to enter or leave so they can come in."

When drugs are a problem

“We need more security here. I always smell marijuana in the lobby and I don’t know who’s doing it, but it’s bad for the children.”

“People accidentally knock on my door late at night thinking I sell drugs and I just want to put a sign on my door saying, not me!”

“Strangers are always knocking on my door by mistake looking for drugs—I’m not safe and I don’t go out at night unless I have someone with me.”

When there are thefts and break-ins

“When I leave my house, I keep the TV on, to make it seem as though there is someone home”

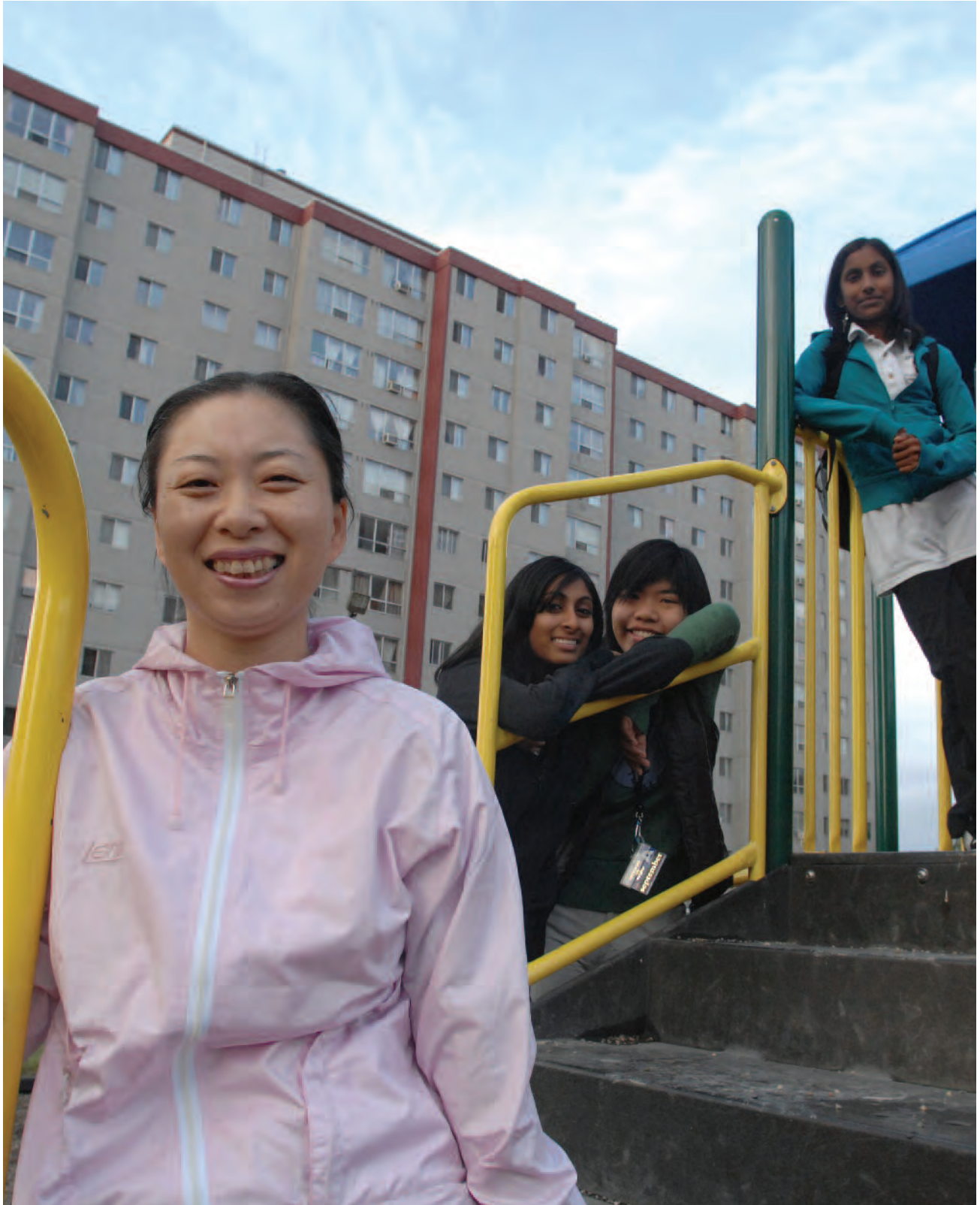
“In the last year its gotten worse and the police are always here. People have their apartments broken into, cars are stolen and the police do nothing. Most of the theft takes place between 12 and 5pm because this is the time that no one is home. The thieves are organized—they know when people aren’t home.”

“It’s very unsafe. My roommate was attacked two weeks ago near the back entrance in the early morning. His money was taken, so we feel unsafe and want to move as soon as possible.”

“Three times I was attacked and robbed near my building. My apartment was broken into once as well.”

5

The Good News: Tower Buildings and Surrounding Neighbourhoods Offer Important Benefits



This study has revealed a lot of evidence about the problems faced by residents of high-rise apartment buildings.

But this is not the whole story. There are also many positive aspects of life in high-rise apartment buildings that respondents in this study talked about—things that they value, enjoy, and which actively support and enhance their lives. It is these aspects of apartment life that are explored in this section of the report and which counterbalance for many, the negative aspects of tower life that they experience.

What are the key learnings?

Residents overwhelmingly consider their neighbourhoods to be good places to live and good places to raise children. This is the case in nearly all of the neighbourhoods in the study.

Personal connections and low rents are the top attractions of high-rise towers. Over 40 per cent of people moved to their neighbourhood because of the social connections there.

The majority of residents get along with each other. Most feel that people from different ethnic and cultural groups get along too. Residents generally feel that they are welcomed by their neighbours.

But beyond neighbourliness, high-rise apartment buildings are home to strong friendship groups, often between people sharing common ties of religion, place of upbringing and language.

For many residents, these relationships provide essential day-to-day support, such as taking care of children, providing small loans and giving practical and personal advice.

As for the buildings, people value the amount of space in their units and the views from the windows—both key selling features when the towers were built. And, in contrast to conditions inside buildings, tenants generally consider the building grounds to be in good condition.

It is also clear that most landlords are trying to keep up with repairs in the building—of which there are many. People are generally satisfied with the repairs made and feel that their landlord respects tenants.

5.1 Inner Suburban Neighbourhoods are Considered Good Places to Live Despite Growing Problems

Tower residents view their neighbourhoods as good places to live

This study set out to understand how, for residents of high-rise apartment buildings, the experiences and feelings about their homes affected their experiences and feelings about their neighbourhoods. It also looked at how these feelings affected the ‘strength’ of the neighbourhood.

To start, the survey asked people, in the simplest of terms, whether they considered their neighbourhood to be a good place to live and a good place to raise children.

The results show a clear majority of tenants rating their neighbourhood favourably. Three-quarters agreed that it was a good place to live and just under two-thirds agreed that it was a good place to raise children, as shown in Table 27.

At the other end of the scale, just 10.2 per cent of people disagreed that their neighbourhood was a good place to live, while slightly more—around 17 per cent—did not consider it to be a good place to raise children.

These overall trends hide some geographic differences. For example, people that live in low-poverty areas were more likely to consider their neighbourhood a good place to live than those in high-poverty neighbourhoods. Only residents of ‘other high-poverty’ neighbourhoods come close in their perceptions.

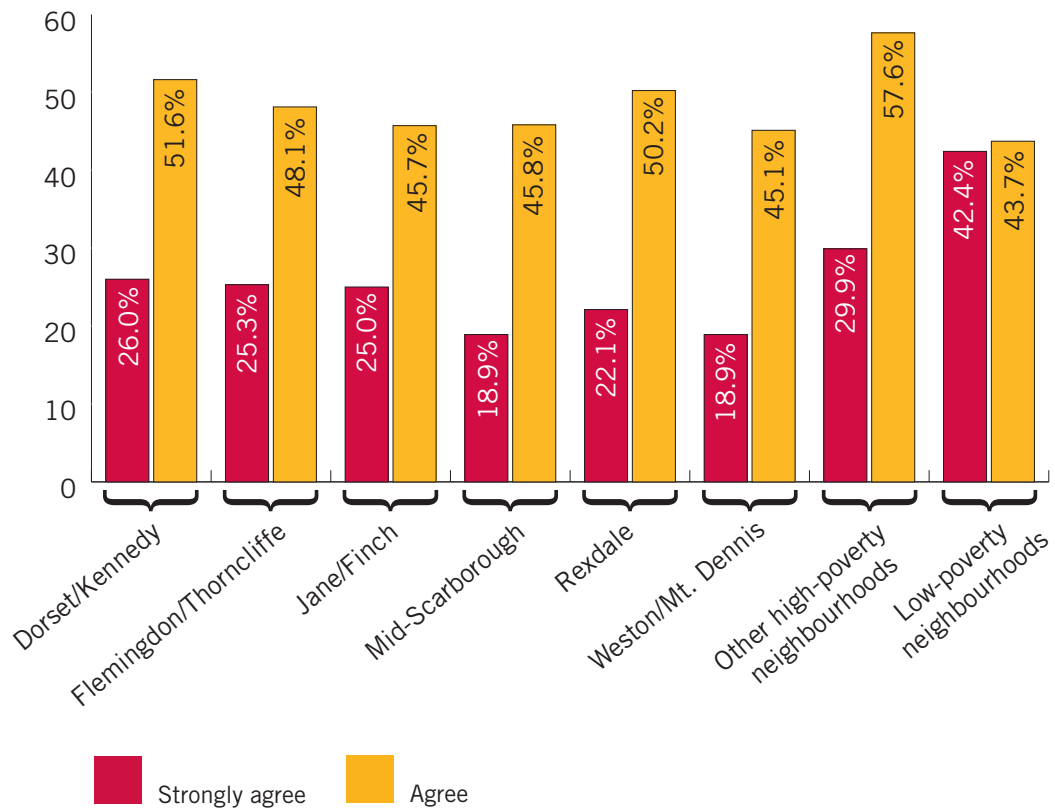
The gap between low-poverty areas and others is even more pronounced when looking only at people that ‘strongly agree’ that their neighbourhood was a good place to live, as shown in Figure 25.

A clear majority of tenants rate their neighbourhood favourably: three-quarters agree that their neighborhood is a good place to live and two-thirds agree that it is a good place to raise children.

Table 27 Private-sector tenants' assessment of their neighbourhood as a good place to live and a good place to raise children

| | This is a good neighbourhood in which to live | | This is a good neighbourhood in which to raise children | |
|----------------------------|---|--------------|---|--------------|
| | Number | Percentage | Number | Percentage |
| Agree | 1,648 | 75.7 | 1,335 | 61.4 |
| Neither agree nor disagree | 283 | 13.0 | 289 | 13.3 |
| Disagree | 223 | 10.2 | 374 | 17.2 |
| DK/NA | 22 | 1.0 | 178 | 8.2 |
| TOTAL | 2,176 | 100.0 | 2,176 | 100.0 |

Figure 25 Private-sector tenants' assessment of their neighbourhood as a good place to live, by type of neighbourhood



A similar pattern can be seen with regard to perceptions of the neighbourhood as a good place to raise children as shown in Figure 26. Residents of low-poverty neighbourhoods were more likely to agree, and much more likely to strongly agree that their area was a good one in which to raise children.

To some degree, different social, cultural and demographic groups within the renter population felt differently about their neighbourhoods.

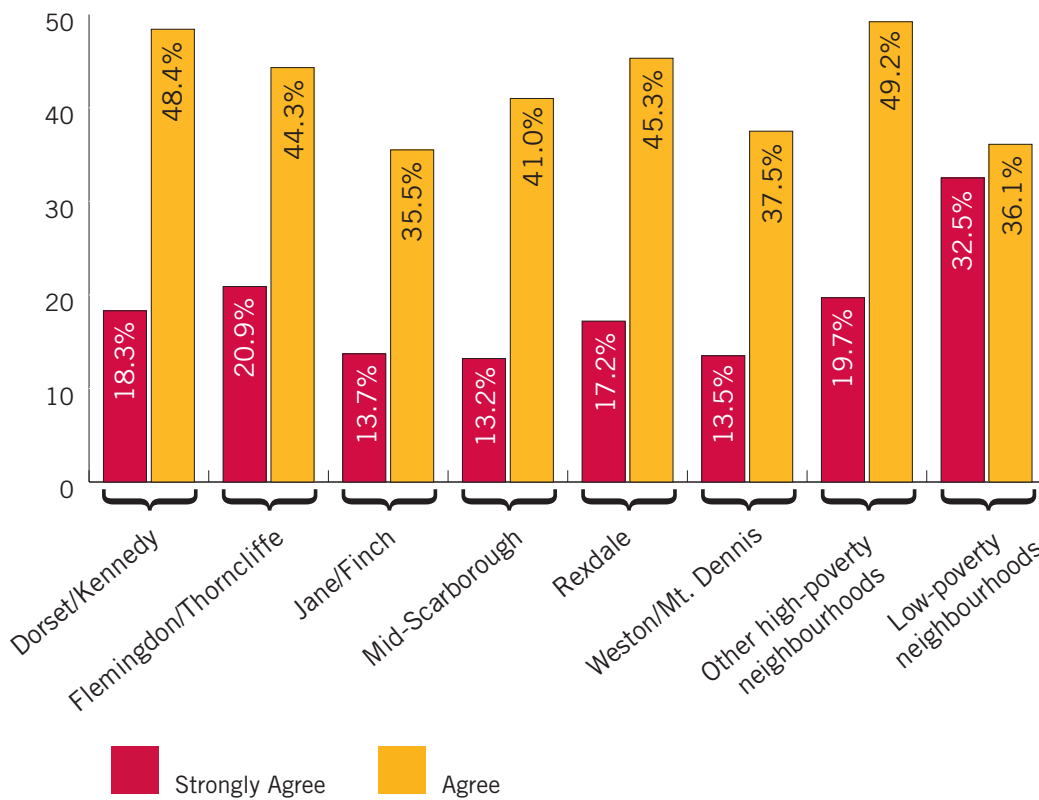
People that had children were slightly less likely to think of their neighbourhood as a good place to raise them than people that did not have children—74.0 per cent compared to 77.9 per cent.

Older people tended to be more satisfied with their neighbourhood. Among those aged 60 and over, 87.1 per cent agreed that their neighbourhood was a good place to live and 66.7 per cent agreed it was a good place to raise children. For those aged 30-59, the figures are 76.5 per cent and 63.4 per cent respectively. And for the under-30s

they are 70.0 per cent and 54.8 per cent. Thus satisfaction with the neighbourhood increases with age.

On a broad scale, then, residents of towers mostly thought of their neighbourhoods as good places to live and good places to raise children. Some residents—inhabitants of low-poverty neighbourhoods, older people, those without children—were more likely to think this than others.

Figure 26 Private-sector tenants’ assessment of their neighbourhood as a good place to raise children, by type of neighbourhood



What are not known at this point are the causes, or underlying factors, that lead some people to be more satisfied than others. Satisfaction is of course highly subjective and dependent, in part, on individually held expectations and aspirations. Satisfaction may also be associated with individuals’ previous experiences and where they have lived in the past.

Moreover, satisfaction changes over time, depending on where we are in our lives. As one resident of Dorset Park put it during a focus group:

“I know I would like more, but I need to be content with what I have now. You have to make yourself comfortable or you’ll make yourself sick.”

Personal connections and low rents draw tenants

High-rise rental housing plays a key role in providing accommodation to Torontonians living on low and moderate incomes. In recent decades a combination of rising rents and declining incomes has acted to concentrate greater numbers of poor families in the city's inner-suburban neighbourhoods—and in high-rise rental towers in particular—where relatively affordable rents provide housing options for those on low-incomes. In so doing, the socio-economic and demographic profile of Toronto has been dramatically altered.

In observing this trend there is an implicit assumption that affordability is the sole driver of housing choice. But is this always the case or is it just part of the story? What other factors motivate people to move to inner-suburban neighbourhoods? And why do they choose one area over another?

It is also worth noting that for a great many people, rent is not affordable. As discussed in Section 3.4, many tenants are paying out more than a third of their incomes on rent—a level which historically has been deemed to be unaffordable in Canada.

While affordable rent was the main reason for moving to the neighbourhood for over a fifth of the respondents, almost twice as many say it was social connections that led them to the area.

Knowing why people choose to move to a place is important because it helps us understand the factors that attract people to particular neighbourhoods. In the context of this study, it is also vitally important because the reason why someone chose to live in a particular area can have a significant impact on their experience once there.

In order to better understand the processes at work, the survey asked the question: “What was the most important reason that you moved to this neighbourhood?”

Table 28 shows that while affordable rent was the main reason for moving to the neighbourhood for over a fifth of respondents, almost twice as many people said that it was the presence of social connections that led them to the area. This included family members, friends, others from their ethno-cultural group and members of their religious community.

Table 28 Most important reason for moving to the neighbourhood for private-sector tenants

| | Number | Percentage |
|--|--------|------------|
| Social connections | 899 | 41.3 |
| Affordable rent | 492 | 22.6 |
| Convenience and accessibility of neighbourhood | 458 | 21.0 |
| Attractive neighbourhood | 284 | 13.1 |
| Good place to raise children | 250 | 11.5 |
| Quality of apartment building | 171 | 7.9 |
| Always lived here | 78 | 3.6 |
| Personal support services | 66 | 3.0 |
| Other | 358 | 16.5 |

Other significant motivations relate to the neighbourhood itself. The convenience and accessibility of the area, including access to work, shops, and good public transport were important determinants for a fifth of people. For a further one-in-ten, the overall attractiveness of the neighbourhood and whether it was seen as a good place to raise children informed the choice made.

The actual apartment building—primarily the size of the units—was a factor in less than 10 per cent of cases.

Looking across the different areas, there is little variation between neighbourhood types, although there are some differences between individual neighbourhoods.

Social connections were most often cited as a reason for moving to ‘other high-poverty’ neighbourhoods (57.0%) and least often the reason for moving to low-poverty neighbourhoods (32.3%) and Dorset/Kennedy (32.5%) (Table 29).

Table 29 Most important reason for moving to the neighbourhood for private-sector tenants, by type of neighbourhood

| Type of neighbourhood | Total No. of tenants | Social connections | Affordable rent | Convenience and accessibility | Attractive neighbourhood | Good place to raise children | Quality of apartment building | Always lived here | Personal support services | Other |
|-------------------------------------|----------------------|--------------------|-----------------|-------------------------------|--------------------------|------------------------------|-------------------------------|-------------------|---------------------------|-------|
| High-poverty cluster neighbourhoods | | | | | | | | | | |
| Dorset/Kennedy | 246 | 32.5% | 24.0% | 21.5% | 13.0% | 7.3% | 8.1% | 2.8% | 0.4% | 9.3% |
| Flemingdon/Thorncliffe | 158 | 53.2% | 24.1% | 22.8% | 23.4% | 15.8% | 14.6% | 1.3% | 3.8% | 15.2% |
| Jane/Finch | 256 | 41.4% | 17.6% | 25.0% | 8.6% | 8.6% | 3.5% | 5.5% | 2.7% | 20.7% |
| Mid-Scarborough | 227 | 41.4% | 33.0% | 16.7% | 6.6% | 16.3% | 7.5% | 1.8% | 0.9% | 9.7% |
| Rexdale | 285 | 45.3% | 25.3% | 21.4% | 8.1% | 10.9% | 7.0% | 1.8% | 2.5% | 12.6% |
| Weston/Mt. Dennis | 275 | 35.3% | 25.1% | 18.9% | 11.3% | 10.2% | 13.5% | 7.3% | 2.9% | 17.1% |
| Other high-poverty neighbourhoods | | | | | | | | | | |
| | 264 | 60.2% | 14.0% | 24.6% | 15.5% | 13.6% | 6.4% | 3.0% | 5.3% | 17.8% |
| Low-poverty neighbourhoods | | | | | | | | | | |
| | 465 | 32.3% | 20.9% | 19.1% | 17.8% | 11.4% | 6.0% | 3.9% | 4.5% | 22.8% |

Affordable rent was a key factor most often among residents of Mid-Scarborough (33.0%), although around one-quarter of tenants in all high-poverty neighbourhoods, except for Jane/Finch, also said it was a reason for moving to their area.

The convenience and accessibility of the neighbourhood was most often a factor in moving to Jane/Finch (25.0%) and ‘other high-poverty neighbourhoods’ (24.6%). The attractiveness of the neighbourhood was a significant factor among those who moved to Flemingdon/Thorncliffe (23.4%). And providing a good environment for raising children was most commonly associated with moves to Mid-Scarborough (16.3%) and Flemingdon/Thorncliffe (15.8%).

Interestingly, residents of Weston/Mt. Dennis were most likely to say that they had always lived in the neighbourhood (7.3%).

The quality of the building was only really a significant factor for people in the Flemingdon/Thorncliffe cluster (14.6%) and Weston/Mt. Dennis (13.5%).

Table 30 Most important reason for moving to the neighbourhood for private-sector tenants, by immigration status, family status, and age

| | Social connections | Affordable rent | Convenience and accessibility | Attractive neighbourhood | Good place to raise children | Quality of apartment building | Always lived here | Personal support services | Other |
|--------------------|--------------------|-----------------|-------------------------------|--------------------------|------------------------------|-------------------------------|-------------------|---------------------------|-------|
| Immigration | | | | | | | | | |
| Recent newcomer* | 53.4% | 17.8% | 20.5% | 12.4% | 12.6% | 4.3% | 1.2% | 2.6% | 14.9% |
| Older immigrant** | 37.4% | 22.7% | 24.6% | 13.8% | 12.0% | 9.7% | 3.6% | 4.2% | 15.7% |
| Canadian-born | 33.8% | 28.2% | 15.5% | 12.5% | 9.3% | 8.9% | 6.4% | 1.5% | 19.6% |
| Family | | | | | | | | | |
| With children | 45.0% | 21.4% | 20.2% | 12.0% | 15.8% | 8.6% | 3.1% | 3.6% | 14.1% |
| No children | 36.6% | 24.1% | 22.1% | 14.4% | 6.0% | 6.9% | 4.2% | 2.3% | 19.5% |
| Age | | | | | | | | | |
| Under 30 | 40.2% | 27.6% | 18.7% | 11.1% | 7.9% | 7.9% | 3.8% | 2.1% | 17.5% |
| 30-59 years old | 43.4% | 21.0% | 23.4% | 13.1% | 14.4% | 7.6% | 2.9% | 3.4% | 15.0% |
| 60 years + | 35.4% | 17.9% | 13.8% | 17.9% | 3.8% | 9.6% | 7.1% | 3.3% | 22.1% |

*Recent newcomers arrived since 2004.

**Older immigrants arrived before 2004.

By contrast, those born in Canada were more likely than others to have moved because rents in the neighbourhood were affordable (28.2%) and less likely to have moved for the social connections (33.8%).

There is little difference between families with children and those without, except in whether people moved to be closer to social connections and whether the neighbourhood was seen as being a good place to raise children.

Finally, the respondent's age has some bearing on why they chose to move to their neighbourhood. For younger people, affordability tends to be more of an issue. Convenience and accessibility and whether the neighbourhood is a good place to raise children are more common for prime working age adults (30-59 year olds).

In reality, there will have been many reasons as to why people chose to move to their neighbourhood. Indeed, a large number of survey respondents were unable to select the single most important reason and

so chose more than one. For most people the choice was likely one between different affordable neighbourhoods and was made based on the social connections available to them, or other determining factors.

But what is starting to emerge is a picture of the trade-offs that are taking place as tenants look for somewhere to live. As anyone that has ever had to find accommodation with limited financial resources knows: you can't have everything. There is always a compromise to be made. For some people it is the price that takes precedent. For others it is the social connections and support that an area provides. What we have already seen in Section 4 is some of the costs that these compromises involve.

5.2 Tower Communities Provide Friendship and Support to Many Residents

The importance of community

Social capital⁶⁵ is a vital ingredient of strong, healthy communities. Connections between neighbours, friends and family provide valuable support and open up economic or other opportunities. Participation in community activities helps build community spirit, address local problems and thus improve the neighbourhood. Tolerance of diversity welcomes new residents, enabling them to settle in and become part of the community. And, as stated by the Dorset Park resident above, trust in neighbours helps people to feel safe and secure.

Any enquiry into quality of life in apartment buildings must address the social environment within towers and how it contributes to the well-being of residents.

Section 5.1 showed that many people move to apartment neighbourhoods because of the social connections already there. But what other friendships exist in the buildings, and how do people benefit from those relationships?

This section looks at the apartment buildings in terms of these relationships. It shows that, in general, people are friendly with others in their building and many people know others living in the building. It also shows that many of these friendships are between people that share a common bond. They may practice the same religion, be from the same part of the world or speak the same language.

“If you are comfortable with your neighbours you feel safe and other things don’t matter as much.”

—Resident of Dorset Park

65. Social capital is an intangible and imprecise concept but is generally understood to refer to systems of social relationships that lead to benefits for individuals, social groups, communities, and society at large. Examples of social capital might include social support networks, membership of organizations and voluntary associations, voter participation, and social trust. Andrea A. Anderson and Sharon Milligan, “Social Capital and Community Building”, in *Community Change: Theories, Practice, and Evidence*, edited By Karen Fulbright-Anderson and Patricia Auspos. 2006 The Aspen Institute, Washington, D.C.

The majority of residents get along with each other; most feel that people from different ethnic and cultural groups get along too; and residents generally feel welcomed by their neighbours.

What is also seen, quite clearly, is that there are benefits to having relationships with others in the building. Friends and neighbours are able to provide the kind of support that is so critical to families, especially those with children and those that are struggling financially.

People are neighbourly in an ‘every day’ kind of way

Small things are important when it comes to community. When you step outside your front door, do people smile and say hello? Do your neighbours even make eye contact or do they keep their heads down and walk on by?

These kinds of daily interactions play an important role in determining how we feel in our communities and, subsequently, when we are in our homes. They are integral to our ability to build trust with neighbours, to our feelings of safety and to our sense of belonging to the place in which we live.

Residents of high-rise apartment buildings frequently engage in conversations with their neighbours. Almost one-third of people say that they stop and talk with neighbours every single day and a further third do so a few times a week. Relatively few people—around one-in-ten— do so only a few times a year or never.

But, more than passing conversations in the hallway, people know their neighbours. Almost half of all respondents know between one and five others in their building by name. Around 20 per cent know ten or more people in their building by name. Only 16 per cent know no one.

Interestingly, although residents who know more people in the building tend to talk with neighbours more frequently, close to 20 per cent of people who say that they know nobody else in their building still stop and chat with others every day. A further third do so a few times a week. So people are ‘neighbourly’ even when they don’t have friends in the building.

This sense of community is reflected in general perceptions of other people living in towers, as shown in Table 31. The majority of residents get along with each other. Most feel that people from different ethnic and cultural groups get along too. Residents generally feel welcomed by their neighbours in the building.

Table 31 Tenants' perceptions and experience of social cohesion within apartment buildings

| I agree that... | Number | Percentage |
|--|--------|------------|
| People in this building generally get along with each other | 1,762 | 81.0 |
| People from different ethnic and cultural backgrounds in this building generally get along with each other | 1,736 | 79.8 |
| People make me feel welcome in this building | 1,730 | 79.5 |
| People in this building are willing to help their neighbours | 1,513 | 69.5 |
| It is possible to build strong, trusting relationships with others living in this building | 1,434 | 65.9 |

Fewer people—but still very much the majority—suggest that neighbours are willing to help each other and that it is possible to build strong, trusting relationships with others living in the building.

This pattern is repeated across the different neighbourhoods surveyed, with people from all clusters in broad agreement with these positive statements.

Overall, these figures point towards a sense of community among many of those living in high-rise apartment towers, in which people get along and look out for one another.

The trust that exists between neighbours is similar to that among all Torontonians

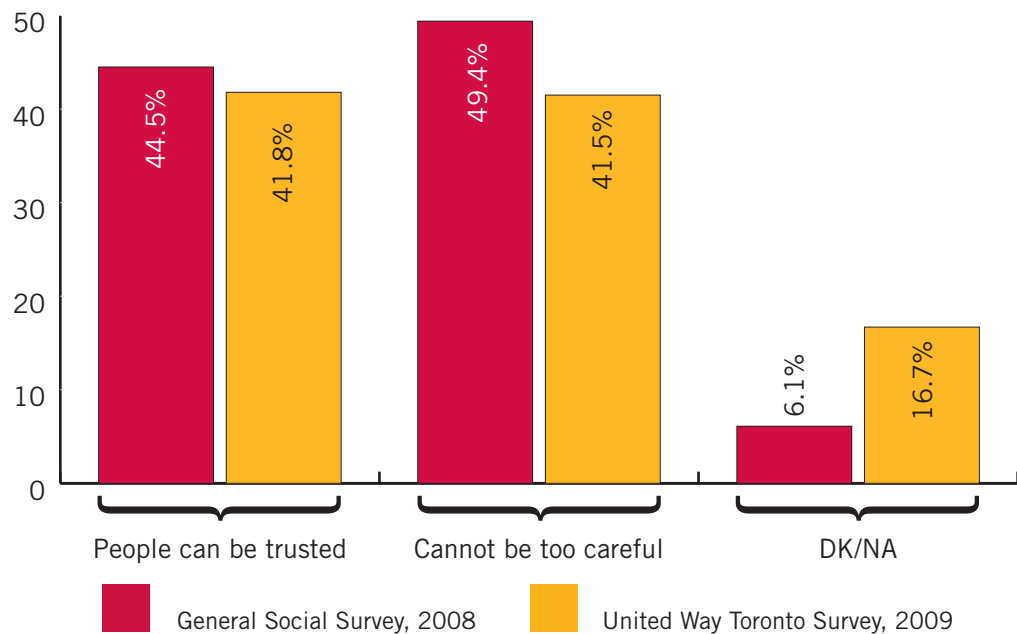
This sense of community is also seen when we look at the issue of trust between neighbours in high-rise buildings.

The survey used a question from Statistics Canada's General Social Survey to ascertain the degree to which respondents feel, at a very basic level, that people can be trusted or that 'you cannot be too careful.'⁶⁶

66. The General Social Survey (GSS) asks the question "Generally speaking, would you say that most people can be trusted, or that you cannot be too careful in dealing with people". The UWT survey amended this slightly to focus solely on people "in this building". GSS data is from 2008, UWT data is from 2009.

Although it is not possible to compare the survey sample with other high-rise renters specifically, it is possible to look just at General Social Survey results for residents of the Toronto Census Metropolitan Area. What is seen is that levels of trust were very similar for the two groups: 44.5 per cent of Torontonians think that people can be trusted, compared to 41.8 per cent of the high-rise renter sample. But the proportion of people that mistrust their neighbours is actually slightly higher among all Torontonians than apartment residents: 49.4 per cent compared to 41.5 per cent.

Figure 27 Extent to which private-sector tenants feel that ‘most people in this building can be trusted’, or that ‘you cannot be too careful in dealing with people’, compared to Toronto CMA



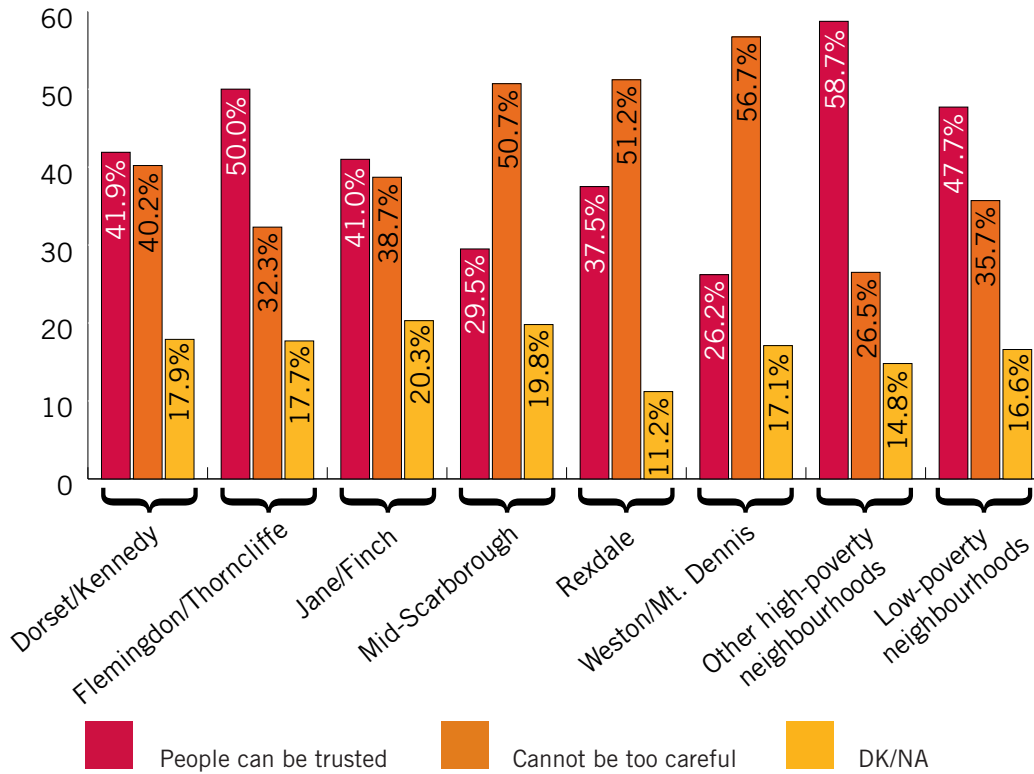
Looking more closely at the data, there were some clear differences between neighbourhoods, as shown in Figure 28.

Levels of trust were highest among those living in ‘other high-poverty’ neighbourhoods, at 58.7 per cent. This was higher than the figure for the broader Toronto population. After ‘other high-poverty’ neighbourhoods, trust was highest in Flemingdon/Thorncliffe (50%) and in low-poverty neighbourhoods (47.7%). In these areas trust in others greatly exceeded mistrust.

In Weston/Mt. Dennis, Rexdale, and Mid-Scarborough the opposite is true. In these neighbourhoods the proportion of people that felt ‘you cannot be too careful’ greatly exceeded those that trusted their neighbours.

Rexdale and Weston/Mt. Dennis were also the neighbourhoods with the highest levels of social disorder.

Figure 28 Extent to which private-sector tenants feel that ‘most people in this building can be trusted’, or that ‘you cannot be too careful in dealing with people’, by type of neighbourhood



Friendships found among people with similar backgrounds

As noted above, one of the main reasons that people choose to live in these neighbourhoods in the first place is because they already have social connections in the area. This includes friends, family members and others from their ethno-cultural group. It is therefore of little surprise that these kinds of bonds often lie at the heart of the relationships that exist in apartment buildings.

The survey included a number of questions on other people living in the building in general, as well as friends living in the building. Respondents were asked about others ‘from the same part of the world as you’, ‘who practice the same religion as you’, and ‘who speak the same language as you’.

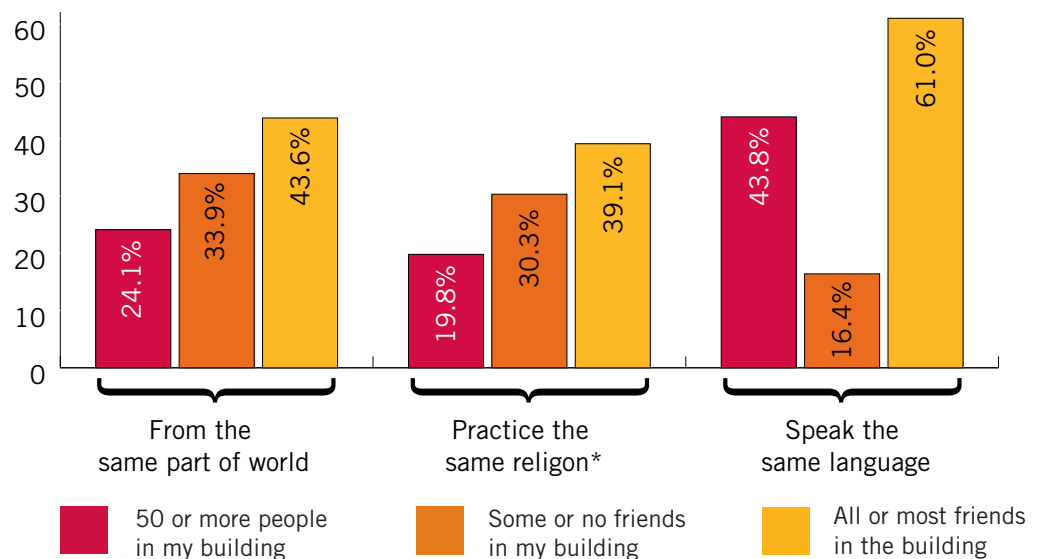
Common ties such as religion, place of up-bringing and language are an important part of friendship groups in apartment buildings.

The first clear finding here is that people are generally much more likely to say that ‘all’ or ‘most’ of their friends in the building share these characteristics than ‘some’ or ‘none’ of their friends in the building do, or that they have no friends in the building. So common ties such as these are clearly an important part of friendship groups in apartment buildings.

It is also clear that the greater the number of people there are in a building that share these characteristics, the more likely it is that they are to be found among friendship groups. It stands to reason, therefore, that as there are more people in buildings in general speaking a common language, this characteristic is most often shared among friends. Indeed, over 60 per cent of people say that all or most of their friends in the building speak the same language as them. This compares to over 40 per cent saying that all or most friends are from the same part of the world and just under 40 per cent suggesting that all or most friends practice the same religion.⁶⁷

However, when you look at the ratio between friends in the building and people in the building in general bearing these traits, it becomes clear that, religion and place of up-bringing are more significant to friendship groups than language. So, despite the smaller ‘pool’ to choose from, friendships along religious lines are most important, followed by where people are from.

Figure 29 Common bonds among friends and neighbours in the building reported by private-sector tenants



*Includes only respondents that practice a religion

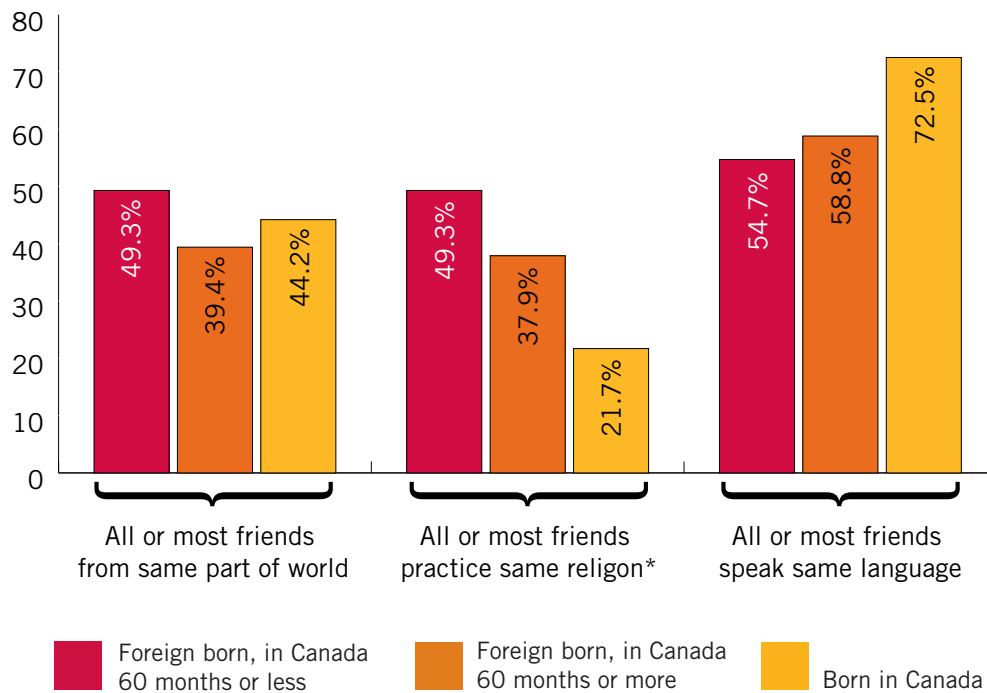
67. This figure refers only to respondents who indicated that they practice a religion.

Bonds of religion and place of upbringing are particularly important to newcomers. As we have already seen, people that arrived in Canada within the last five years are more likely than long-standing immigrants or Canadian-born residents to say that their decision to move to their neighbourhood was due to the presence of friends and other members of their ethno-cultural group. Then, looking at the relationships that exist in buildings, around half of all newcomers say that all or most of their friends practice the same religion or are from the same part of the world as them. This compares to less than 40 per cent for longer-standing immigrants. Newcomers are also more likely to practice a religion than other groups in the community.

This may suggest that newcomers are more comfortable in befriending friends and neighbours who are similar to them, or that they are more able to do so, see Figure 30. However, as they become better established and integrated into their communities, friendship groups open up to include people from outside their ethno-cultural and religious group.

Interestingly, both newcomers and long-standing immigrants are much less likely than those born in Canada to say that all or most of their friends speak the same language as them.

Figure 30 Common bonds among friends in the building by immigration status reported by private-sector tenants



*Includes only respondents that practice a religion

Friends and family provide critical support

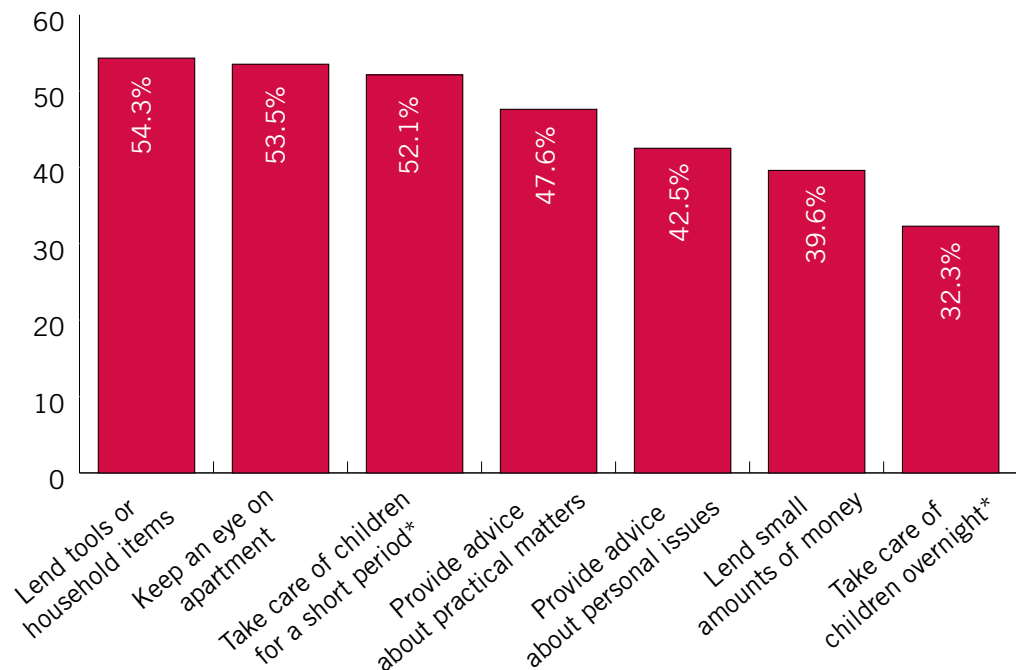
Informal support, such as that provided by family members or neighbours, has been shown to play an important role in helping poor families meet their day-to-day needs.⁶⁸ Grandparents help with childcare, enabling families to juggle work and children. Family members may step in with a loan or extra bit of money when needed. Friends help one another when looking for work or other opportunities.

In the broader context of communities, these kinds of reciprocal relationships both build upon and help to further cement strong, trusting relationships.

The data have already shown that neighbours are friendly with one another, and that many people have friends in their building. But what role do these relationships play in people's lives?

To understand this better, the survey asked a number of questions about different kinds of support for which residents might call on their neighbours.

Figure 31 Types of supports provided by others in the building reported by private-sector tenants



*Includes only respondents with dependent children

68. Katherine S. Newman, "Chutes and ladders: navigating the low-wage labor market". 2006 The Russell Sage Foundation

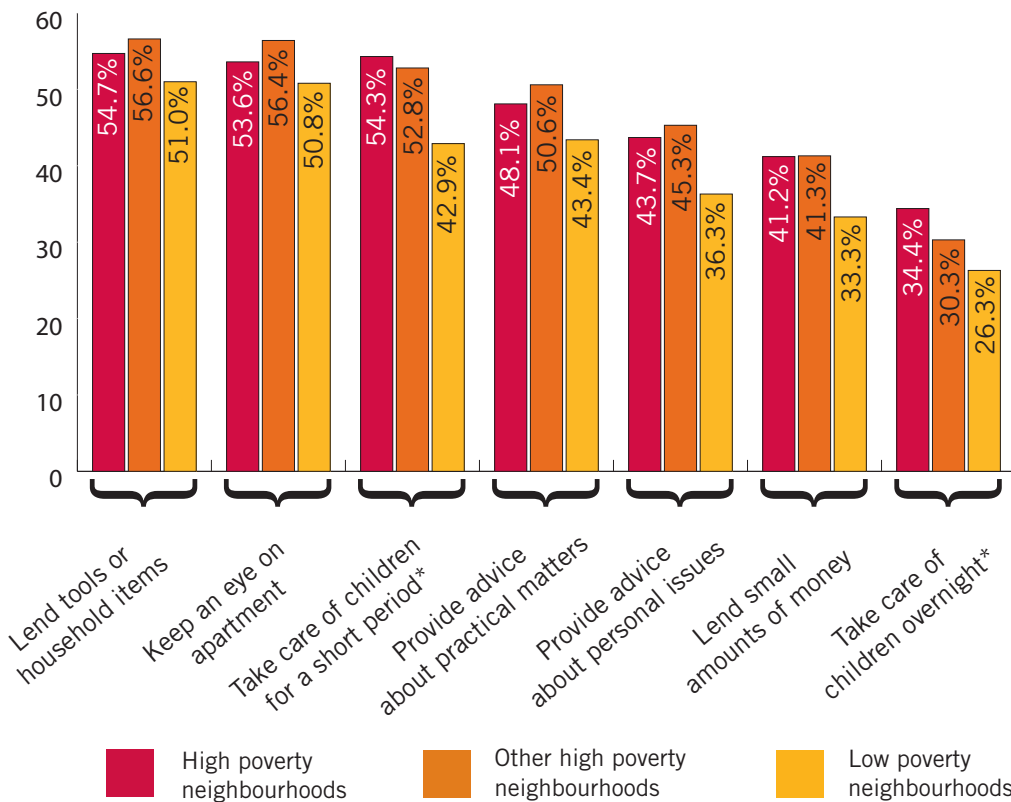
Levels of support between neighbours are generally high in apartment towers. For many kinds of day-to-day help—lending tools, keeping an eye on an apartment when the tenant is away and taking care of children for short periods of time—around one half or more of respondents said they can rely on their neighbours.

Support is slightly lower when it comes to more personal requests, such as providing advice on practical and personal matters, borrowing money and taking care of children over night. For these types of requests, between a third and half of all respondents suggested they could ask others in the building for help.

In all cases, though, it is clear that a significant number of the residents surveyed have friends and neighbours whom they can call on when they need to.

In general, reciprocity and support is more a feature of high-poverty areas (both clusters and more dispersed poverty neighbourhoods) than low-poverty ones. Figure 32 shows that, although the differences between the three types of neighbourhood were not always large, they were consistent for all types of support.

Figure 32 Types of support provided by others in the building reported by private-sector tenants, by type of neighbourhood



This pattern hides variation between different high-poverty neighbourhoods. Residents of Rexdale and Mid-Scarborough can count on each other considerably more than those living in other areas. For instance, in Mid-Scarborough 63.0 per cent of people said their neighbours would lend them things like tools or household items and in Rexdale the figure is 60.7 per cent. In Weston/Mt. Dennis, by comparison, 48.5 per cent of people said their neighbours would do so.

Alternatively, in Rexdale, 60.3 per cent of respondents said that there are people in their building that will take care of their children while they run an errand and in Mid-Scarborough 59.7 per cent of people said their neighbours would do this. In Jane/Finch, 48.8 per cent of people have others in their building they can count on for this type of support.

These kinds of supportive relationships are generally higher among those born in Canada, two-parent families (they are lowest for those without children) and people of working age (they are found significantly less frequently among the over-60s).

Social bonds are crucial

When the tower complexes were first conceived, they were thought of as ‘vertical communities’, providing all of the benefits of traditional community life in a new, modern form. Recreational space, amenities and other community facilities in and around buildings were a key component of this community building effort.

The data presented here show that, although the buildings’ inhabitants may have changed considerably in the years since their construction, aspects of community life remain alive and well in many apartment buildings. Indeed, it could be argued that the social bonds and networks that exist in apartment buildings today are more important to their residents than they have been at any point in the past.

5.3

Aspects of the Physical Environment Continue to Provide Value

In the 1960s, when most of the apartment towers were constructed, they represented a bold new vision for urban living in Toronto. This had as much to do with the physical design of the buildings as it did with their setting and the amenities they offered. Apartments were spacious. They offered great views and landscaped grounds, seen as beneficial to residents.

Data show that many of the aspects of the buildings that made them different at the time are still valued by tenants today. Units are appreciated for their size and views. Grounds remain expansive and are well-maintained. Beyond this, residents paint a picture of landlords who, in general, are working to maintain the building stock and stay on top of the many repair issues that arise. What the data also show, though, is that even though the buildings are old, they still have great value to those that live in them.

Unit size and views are highly prized

When people talk about what they like about the physical structure of their buildings, it most often relates to their units.

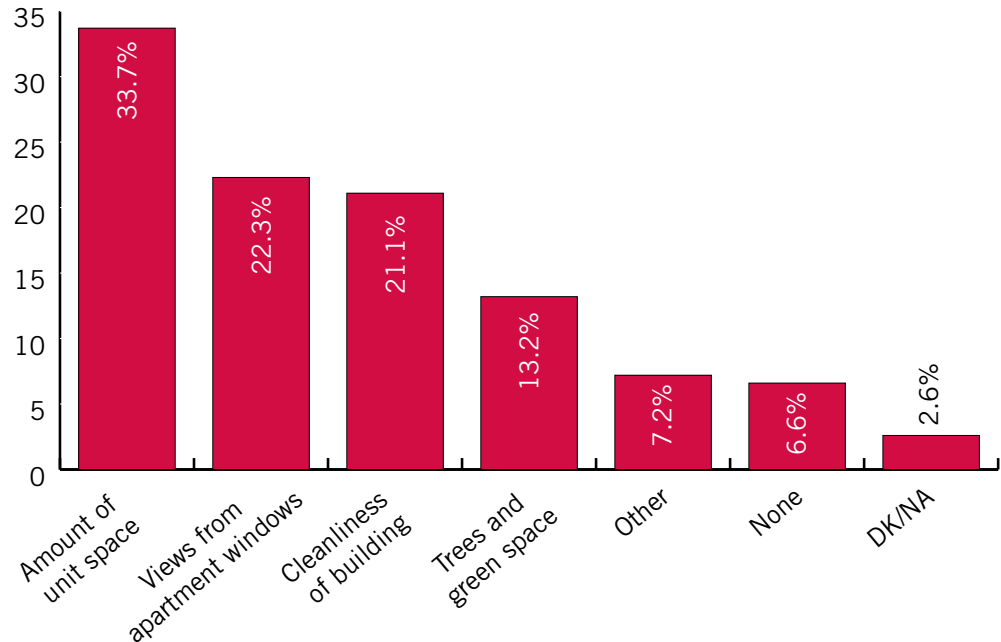
One-third of people said that the amount of space in their apartment was the best physical aspect of their building. Compared to today's typical condo unit, 1960s apartment buildings have much more generous layouts, with more space overall and often more bedrooms. It is no surprise, then, that unit space is highly valued.

Just over one-fifth of people said that the view from the windows in their apartment was the one physical aspect that they particularly like. Although high-rise apartment towers are often grouped in small clusters, the inner suburbs are still largely low-rise, low-density neighbourhoods, offering many unobstructed views across the city—particularly for those living on higher floors.

One-third of people say that the amount of space in their apartments is the best physical aspect of their building and just over one-fifth say it is the view from apartment windows.

Apartment views were a key selling feature of the buildings when they were originally marketed. This attraction clearly remains salient.

Figure 33 Physical aspects of apartment buildings which private-sector tenants particularly like



Building grounds are well maintained

Drawing on principles developed in post-war Europe, abundant open space was a core part of the 'Tower in the Park' concept. The mix of high density buildings and extensive parkland was intended to provide breathing room and recreation space and to allow unobstructed sunlight into apartment units.⁶⁹

In line with planning regulations at the time, the amount of open space dictated the height of buildings. As a result, up to 90 per cent of a lot could be dedicated to open space. This is still the situation in most buildings today.

The good news is that, although trees and green space were rated below other physical aspects of the building (see Figure 33), most people consider the area around their building to be in a pretty good state. Seventy-seven per cent of tenants considered the grounds to be well maintained and free of litter. The same proportion considered the green space around their building to be attractive and pleasant, while slightly fewer respondents (69%) considered that outdoor garbage areas are generally tidy and free of bad smells.

69. E.R.A. Architects, 2008.

As discussed in Section 4.1, however, well-maintained grounds outside buildings often hide far worse conditions inside.

Most landlords keep up with repairs

As we have seen, many apartment buildings in Toronto’s inner suburbs have been under stress in recent decades. Densities are now much higher than originally planned for. Thus, the wear and tear on building components (elevators, plumbing, heating, and cooling systems) has increased. Also, the buildings have simply aged, leading to further degradation. These factors have undoubtedly had an impact on the fabric of the buildings, leading, for example, to high levels of disrepair in units and frequent elevator breakdowns. This issue was discussed further in Section 4.1.

But what should not be overlooked is the fact that, in spite of the significant problems seen in apartment buildings today, the majority of landlords are fulfilling their obligation to undertake repairs in a satisfactory and timely manner.

Survey evidence suggests that most landlords are pro-actively inspecting their properties. In approximately 70 per cent of cases respondents said that their landlord, or their representative, conducts an inspection of the building at least once a year. Of these, almost 90 per cent said that this includes inspections inside individual apartment units.

When problems have occurred inside their units, tenants were asked whether they requested repairs, whether their landlord made the repairs and how long it took.

On average, tenants asked their landlord to fix a problem in their unit in 88 per cent of cases. That is to say that when problems have actually arisen, nine-out-of-ten people asked their landlord to fix them. For some types of repairs, such as faulty bathroom or kitchen plumbing, or when the fridge or stove breaks, the rate was slightly higher.

For their part, landlords are carrying out most repairs and are doing so fairly quickly. In around 70 per cent of cases ‘all’ or ‘most’ of the repairs that were requested by tenants were carried out (Table 32). Furthermore, 61.6 per cent of repairs were made within a few days and a further 16.3 per cent within a week (Table 33).

Around 77 per cent of tenants consider the grounds to be well maintained and free of litter and a similar proportion consider the green space around their building to be attractive and pleasant.

Table 32 Landlords' responsiveness to private-sector tenant requests for repairs inside units

| Did your landlord make the repairs that you requested? | Number | Percentage |
|--|--------|------------|
| All | 690 | 50.4 |
| Most | 264 | 19.3 |
| About half | 134 | 9.8 |
| A few | 137 | 10.0 |
| None | 106 | 7.7 |
| DK/NA | 39 | 2.8 |
| TOTAL | 1,370 | 100.0 |

Note: Includes only respondents who requested repairs.

Table 33 Length of time landlord took to make repairs for private-sector tenants

| On average, how long did it take for the repair to be completed? | Number | Percentage |
|--|--------|------------|
| A few days | 755 | 61.6 |
| A week | 200 | 16.3 |
| Two or three weeks | 123 | 10.0 |
| One month | 45 | 3.7 |
| More than one month | 68 | 5.6 |
| DK/NA | 34 | 2.8 |
| TOTAL | 1,225 | 100.0 |

Note: Includes only respondents for whom repairs were carried out.

When repairs were completed, tenants were generally happy with the result. As shown in Table 34, approximately 84 per cent of people said that they were satisfied with the repairs that were undertaken, compared to just over 10 per cent being dissatisfied.

Table 34 Private-sector tenant satisfaction with repairs made inside units

| In general, have you been satisfied with the repairs that were done? | Number | Percentage |
|--|--------|------------|
| Satisfied | 1,024 | 83.6 |
| Neither satisfied nor dissatisfied | 49 | 4.0 |
| Dissatisfied | 128 | 10.5 |
| DK/NA | 24 | 1.9 |
| TOTAL | 1,225 | 100.0 |

Note: Includes only respondents for whom repairs were carried out.

Geographic trends are apparent when looking at landlords' response to repair issues. Building owners in Dorset/Kennedy were most likely to respond to all or most repair requests, but in Rexdale—an area with the worst repair issues (see Section 4.1) —landlords generally responded the fastest. Levels of satisfaction with repairs were similar among tenants of different areas.

Given the generally good response by building-owners to the problems in apartments, it is not surprising that most apartment residents felt that they are treated with respect by their landlord. In all, 72.8 per cent of people said that their landlord is either “very” or “somewhat” respectful of tenants in the building. Only 13.0 per cent of people felt that their landlord was disrespectful.

In part, the data on repairs confirm what has been found in other, smaller studies of apartment buildings. For instance, Tower Renewal activities carried out to date in four pilot sites have shown “investments in the towers are mostly made on an as needed basis.”⁷⁰

A 1998 study undertaken on behalf of the City of Toronto, which focused on repair costs in 63 high-rise apartment buildings, found that for plumbing works—which we find rank highest among repair issues—most owners tend to replace fixtures over time, as required, rather than as part of a major replacement program.⁷¹

But, as identified in the same report, the problem with this approach is that the deterioration that occurs as a result of normal wear and

In 70 per cent of cases, ‘all’ or ‘most’ of the repairs that are requested by tenants are carried out; over 60 per cent of repairs are made within a few days and 17 per cent within a week.

70. City of Toronto, Tower Renewal: Implementation Book, 2010.

71. Gerald R. Genge Building Consultants, 1998.

tear—let alone the additional pressure that many of the buildings in this study have been subject to—is unable to be fixed through regular upkeep and maintenance alone. In other words, apartment buildings degrade if major replacement and repairs are not carried out, even if individual problems are fixed along the way.

Of more immediate concern, however, is that there are many people whose repair needs are not being met by their landlord, as discussed in Section 4.1.

6

The Effects of Geography, Socio-Demographic Factors and Ownership



This report sets out many of the positive and negative aspects of life in these buildings; focusing on physical and environmental conditions, crime and social disorder, as well as social and community life.

What has become clear is that conditions in apartment buildings are varied across Toronto's inner suburbs. Furthermore, life in apartment buildings is experienced differently by different groups of tenants.

In this section we probe these distinctions further. We look at key differences and similarities in the housing experience of tenants according to three dimensions: neighbourhood poverty concentration; socio-demographic factors; and ownership.

What are the key learnings?

It is clear that housing conditions in high-poverty neighbourhoods were generally worse than those in low-poverty neighbourhoods, with more disrepair inside units, greater problems of pests and vermin; more frequent elevator breakdowns, and greater problems of social disorder.

But we also see great variation among different high-poverty neighbourhoods, with some of the worst conditions reported in high-poverty clusters in the north-west part of the city and in the former City of York.

When looking at the housing experience of different types of tenants, we see little variation between immigrant communities and Canadian-born tenants. Gender differences are also slight. The experiences of older residents tend to be slightly better than those of younger people. But it is among different family types where we see the biggest differences. Households with children—and single-parent families in particular—are more likely to be living in poor housing conditions.

When we look at distinctions between tenants of privately-owned and non-profit buildings, there are a number of important similarities as well as striking differences.

The extent of repair problems in apartment units is almost identical in non-profit and private buildings—both in terms of the type of repairs and the high frequency with which they occur. In common areas, however, non-profit tenants report more problems, including higher levels of elevator breakdown.

Environmental conditions in the two types of buildings are also similar although pests and vermin are a much bigger problem in non-profit buildings than private ones. And the level of crime and social disorder experienced by non-profit tenants is much higher than among private-sector tenants.

6.1 Neighbourhood Poverty and the Quality of Housing

The cycle of neighbourhood decline and disinvestment

One reason for undertaking this study was concern about the impact that growing concentrations of poverty are having on neighbourhoods and on high-rise buildings within those neighbourhoods. Theories of neighbourhood decline suggest that decline and disinvestment is a

cyclical process, with deterioration in one facet of a neighbourhood causing decline in another, such as the nature and quality of local businesses and the condition of housing. One factor shown in previous research studies to be a trigger of broader neighbourhood deterioration is concentrated poverty. Robert F. Sampson and Jeffrey Morenoff have demonstrated this in Chicago neighbourhoods. Their research confirms the extreme “durability” of high poverty neighbourhoods, showing that once a neighbourhood passes a certain threshold of poverty, any further change is likely to be in the direction of its becoming increasingly poor.⁷²

An important goal of this study was to investigate whether concentrated neighbourhood poverty in Toronto’s inner suburbs is also associated with poorer housing conditions.⁷³ We did this by focusing on the rates of family poverty within neighbourhoods, and looking at whether housing conditions in private-sector high-rise apartment buildings are worse in neighbourhoods where rates of family poverty are high, compared to neighbourhoods where poverty rates are low.⁷⁴

The analysis was taken one step further, to explore whether housing conditions are worse still in areas where a number of high-poverty neighbourhoods are clustered together, compared to more isolated high-poverty neighbourhoods. In other words, we wanted to see if broader expanses of high-poverty were associated with poorer, high-rise housing conditions.

To do this analysis, eight sub-samples were created for the study, comprised of tenants from:

- six different clusters of high-poverty neighbourhoods;
- a group of other, more dispersed neighbourhoods of high-poverty; and,
- a group of low-poverty neighbourhoods.

72. Sampson, Robert J. and Jeffrey D. Morenoff. 2006 . “Durable Inequality: Spatial Dynamics, Social Processes, and the Persistence of Poverty in Chicago Neighbourhoods.” Pp 176-203 in *Poverty Traps*, edited by Samuel Bowles, Steven N. Durlauf and Karla Hoff. Princeton: Princeton University Press.

73. The neighbourhood unit used in this study is the 140 City of Toronto neighbourhood areas.

74. High-poverty neighbourhoods were ones where the rate of family poverty was 25 per cent or greater. Poverty was measured using the Statistics Canada Low Income Measure (LICO).

To test whether the housing quality of privately-owned high-rise buildings was different among these types of neighbourhoods, analysis was carried out on the physical state of repair of apartment units and common spaces, as well as the security environment in the buildings. Seven indicators of poor building conditions were examined in the analysis:

- three or more major unit repairs required in previous 12-month period;
- monthly or more frequent elevator breakdown;
- repairs to broken locks in entrance areas in previous 12-month period;
- presence of vermin and pests in building;
- drug use and drug dealing a ‘very’ or ‘fairly’ big problem in building;
- vandalism a ‘very’ or ‘fairly’ big problem in building; and
- trespassing a ‘very’ or ‘fairly’ big problem in building.

High-poverty areas generally have worse conditions

Overall, the survey results provide strong evidence that housing conditions in privately-owned high-rise buildings are generally worse in high-poverty neighbourhoods than they are in neighbourhoods where the rates of poverty are low.

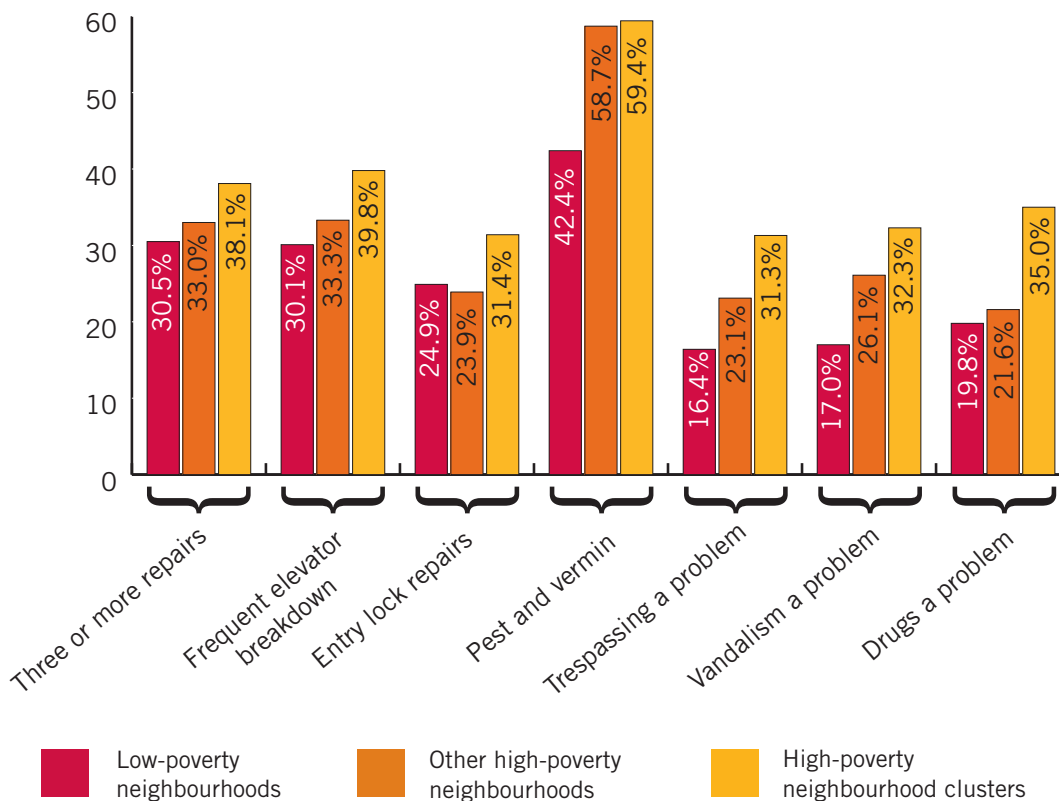
Table 35 and Figure 34 show that for each of the seven variables examined, conditions were worst in the high-poverty clusters, somewhat better in ‘other high-poverty’ areas, and best in neighbourhoods where the rates of family poverty are low.

The biggest differences were in the incidence of social disorder as well as pests and vermin. Slightly more than a third of the tenants in the high-poverty clusters said drug use and drug dealing were problems in their buildings, compared to 19.8 per cent of tenants from low-poverty areas. Other large differences were reported for vandalism and trespassing. Nearly 60 per cent of the tenants in high-poverty clusters reported having vermin such as cockroaches, bedbugs, and mice in their building, compared to a much lower 42.4 per cent of tenants in the low-poverty areas.

Table 35 Percentage of private-sector tenants reporting specific building problems, by type of neighbourhood

| Type of neighbourhood | Total No. of tenants | Three or more major unit repairs | Monthly+ elevator break-down | Entry lock repairs | Pests and vermin | Drugs a problem | Trespassers a problem | Vandalism a problem |
|-------------------------------------|----------------------|----------------------------------|------------------------------|--------------------|------------------|-----------------|-----------------------|---------------------|
| High-poverty cluster neighbourhoods | 1,447 | 38.1% | 39.7% | 31.4% | 59.4% | 35.0% | 31.2% | 32.3% |
| Other high-poverty neighbourhoods | 264 | 33.0% | 33.3% | 23.9% | 58.7% | 21.6% | 23.1% | 26.1% |
| Low-poverty neighbourhoods | 465 | 30.5% | 30.1% | 24.9% | 42.4% | 19.8% | 16.3% | 17.0% |

Figure 34 Percentage of private-sector tenants reporting specific building problems, by type of neighbourhood



In one high-poverty cluster one-half to three-quarters of the tenants are reporting problems with multiple unit repairs, monthly or more frequent elevator breakdown, pest and vermin infestations, and problems with drug dealing and trespassers in the buildings

Neighbourhoods' problems vary widely

The next step in the analysis was to examine the differences among the clusters more closely. What we found in doing this is that these broad differences among the three types of neighbourhood areas—high-poverty clusters, 'other high poverty', and low-poverty—actually mask some significant differences within the neighbourhood groupings.

The figures in Table 36 show the percentage of tenants within each of the eight neighbourhood groupings who reported a problem in the seven variables. The highest and lowest percentages for each factor are highlighted in bold. Table 37 is based on the same data, but shows the ranking of each of the eight neighbourhood groupings, from lowest (8) to highest (1), in terms of the percentage of tenants who said they had a particular problem in their building.

We can see from these tables that the differences among the three types of neighbourhoods are actually not as clear cut as the data presented in Table 35 suggest. While overall, the data show that conditions in low-poverty areas are better than in either the high-poverty clusters or the 'other high-poverty' areas, there are exceptions.

The most consistent of these is the Dorset/Kennedy high-poverty cluster, where building conditions reported by the tenants living in that part of the city are almost as good for each of the building qualities examined, as those reported by tenants living in the low-poverty areas.

There is also considerable variation among the clusters. There is the very positive assessment of conditions in the Dorset/Kennedy cluster. But there is also the strikingly poorer conditions reported by tenants living in the Rexdale cluster.

The Weston/Mt. Dennis area also had relatively large percentages of tenants reporting problems. Taken together, these two areas are ranked as having the first or second highest incidence of building problems for five of the seven types.

The condition of the buildings in the Rexdale area is uniformly poor across all the variables examined. This area had the highest percentage of residents reporting problems in six of the variables examined, and was only slightly better than one other area on the seventh variable—entry lock repairs.

Three-quarters of the tenants in Rexdale reported problems with pests and vermin in their buildings, and slightly more than half reported

having three or more major unit repairs in the past year, monthly or more frequent elevator breakdown, big problems of drug use, drug dealing, and trespassing in their buildings.

Table 36 Percentage of private-sector tenants reporting specific building problems, by type of neighbourhood (2)

| Type of neighbourhood | Total No. of tenants | Three or more major unit repairs | Monthly+ elevator break-down | Entry lock repairs | Pests and vermin | Drugs a problem | Trespassers a problem | Vandalism a problem |
|-------------------------------------|----------------------|----------------------------------|------------------------------|--------------------|------------------|-----------------|-----------------------|---------------------|
| High-poverty cluster neighbourhoods | | | | | | | | |
| Dorset/Kennedy | 246 | 23.2% | 18.7% | 22.8% | 50.8% | 23.2% | 18.7% | 17.9% |
| Flemingdon/Thornccliffe | 158 | 40.5% | 29.1% | 34.8% | 54.4% | 23.4% | 15.2% | 21.6% |
| Jane/Finch | 256 | 31.6% | 51.2% | 25.4% | 56.3% | 26.6% | 28.1% | 28.1% |
| Mid-Scarborough | 227 | 39.2% | 32.2% | 33.0% | 73.6% | 31.3% | 26.4% | 34.8% |
| Rexdale | 285 | 52.3% | 53.0% | 35.4% | 75.4% | 54.0% | 50.9% | 43.9% |
| Weston/Mt. Dennis | 275 | 40.7% | 46.5% | 37.5% | 44.7% | 43.6% | 38.2% | 41.1% |
| Other high-poverty neighbourhoods | | | | | | | | |
| | 264 | 33.0% | 33.3% | 23.9% | 58.7% | 21.6% | 23.1% | 26.1% |
| Low-poverty neighbourhoods | | | | | | | | |
| | 465 | 30.5% | 30.1% | 24.9% | 42.4% | 19.8% | 16.3% | 17.0% |

The largest difference relates to elevator malfunctioning. In Rexdale, more than half of the tenants (53.0%) said the elevators in their buildings were breaking down monthly or more often, compared to a low of 18.7 per cent of Dorset/Kennedy tenants.

While Rexdale ranks poorly against other neighbourhoods in terms of building conditions, it should be remembered that this was also the neighbourhood in which landlords responded most quickly to repair issues raised by tenants, as we saw in Section 5.3. So efforts are being made to address disrepair. The problem is that the poor condition of many apartment buildings today cannot be resolved by this kind of maintenance alone—major reinvestment is required instead.

The worst building conditions were found in high-poverty clusters, but not every high-poverty cluster had poor conditions.

Conditions in the ‘other high-poverty’ neighbourhoods were not as good as in the low-poverty areas, but they were consistently better than in most of the high-poverty clusters.

The findings are quite clear then: there is an association between high-poverty and poor housing conditions in Toronto’s inner suburbs and an even stronger association with the large high-poverty clusters. However, the findings are also clear that while the worst housing conditions are found in buildings located in the clusters, not all clusters have poor housing conditions.

Table 37 Percentage of private-sector tenants reporting specific building problems, by ranking from lowest to highest percentage, by type of neighbourhood

| Type of neighbourhood | Total No. of tenants | Three or more major unit repairs | Monthly+ elevator break-down | Entry lock repairs | Pests and vermin | Drugs a problem | Tresspas-sers a problem | Vandalism a problem |
|-------------------------------------|----------------------|----------------------------------|------------------------------|--------------------|------------------|-----------------|-------------------------|---------------------|
| High-poverty cluster neighbourhoods | | | | | | | | |
| Dorset/Kennedy | 246 | 8 Low | 8 Low | 8 Low | 6 | 6 | 6 | 7 |
| Flemingdon/Thorncliffe | 158 | 3 | 7 | 3 | 5 | 5 | 8 Low | 6 |
| Jane/Finch | 256 | 6 | 2 | 5 | 4 | 4 | 3 | 4 |
| Mid-Scarborough | 227 | 4 | 5 | 4 | 2 | 3 | 4 | 3 |
| Rexdale | 285 | 1 High | 1 High | 2 | 1 High | 1 High | 1 High | 1 High |
| Weston/Mt. Dennis | 275 | 2 | 3 | 1 High | 7 | 2 | 2 | 2 |
| Other-high poverty neighbourhoods | 264 | 5 | 4 | 7 | 3 | 7 | 5 | 5 |
| Low-poverty neighbourhoods | 465 | 7 | 6 | 6 | 8 Low | 8 Low | 7 | 8 Low |

Individual problems are widespread across some high-poverty clusters

These findings raise an important corollary question as to whether the reported problems are isolated to a few ‘bad’ buildings, or are widespread across all the buildings in high-poverty clusters.

Because the apartment buildings in the study ranged from five to twenty-three storeys, the number of tenants who were interviewed from each building varied considerably, from as few as one in some buildings to as many as 26 in others.⁷⁵ It was possible, therefore, that the poor housing conditions reported by tenants could have been concentrated in a relatively small portion of the buildings.

In order to get an understanding of this, we looked at the addresses of the buildings surveyed and then looked at whether or not there were any respondents reporting problems in each of the buildings. The results show that in some high-poverty clusters the problems are quite widespread, while in low-poverty areas they are isolated to a much smaller percentage of buildings.

For example, in the Rexdale cluster there were 285 respondents, drawn from 26 buildings. Over half of tenants in this area (149 or 52.3%) said that they had had three or more major repairs in the previous 12-month period. The data in the Table 38 show that this high incidence of repair was not isolated to only a few of the buildings but was reported by at least some respondents in all of the buildings in the Rexdale sample. Similarly, all of the other building problems were widely disbursed among the apartment buildings in that area.

In the Jane/Finch cluster the problems of major repairs and elevator breakdown were fairly widespread among all the 44 buildings sampled, but for other types of problems, somewhat less so.

In the Weston/Mt. Dennis cluster the problems were reported by tenants from a large percentage of the buildings, except for pests and vermin, where the results suggest that the landlords are managing this problem better in that area.

75. The average number of respondents per building was slightly less than five.

Table 38 Percentage of apartment buildings where private-sector tenants reported specific building problems, by type of neighbourhood

| Type of neighbourhood | No. of buildings | Three or more major unit repairs | Monthly+ elevator break-down | Entry lock repairs | Pests and vermin | Drugs a problem | Trsspassers a problem | Vandalism a problem |
|-------------------------------------|------------------|----------------------------------|------------------------------|--------------------|------------------|-----------------|-----------------------|---------------------|
| High-poverty cluster neighbourhoods | | | | | | | | |
| Dorset/Kennedy | 42 | 59.5% | 42.9% | 61.9% | 90.5% | 50.0% | 54.8% | 47.6% |
| Flemingdon/Thorncliffe | 40 | 65.0% | 55.0% | 65.0% | 80.0% | 45.0% | 37.5% | 42.5% |
| Jane/Finch | 36 | 80.6% | 100% | 61.1% | 86.1% | 66.7% | 66.7% | 72.2% |
| Mid-Scarborough | 52 | 78.8% | 57.7% | 69.2% | 94.2% | 63.5% | 57.7% | 71.2% |
| Rexdale | 24 | 100% | 87.5% | 87.5% | 100% | 87.5% | 83.3% | 91.7% |
| Weston/Mt. Dennis | 36 | 72.2% | 72.2% | 61.1% | 69.4% | 80.6% | 77.8% | 66.7% |
| Other high-poverty neighbourhoods | | | | | | | | |
| | 73 | 54.8% | 49.3% | 43.8% | 75.3% | 37.0% | 34.2% | 52.1% |
| Low-poverty neighbourhoods | | | | | | | | |
| | 171 | 49.7% | 43.9% | 39.8% | 58.5% | 29.2% | 29.2% | 30.4% |

At the other extreme, the problems reported by tenants from buildings in low-poverty areas were isolated to a relatively small proportion of the buildings. For example, tenants from just 29.2 per cent of the 171 buildings in low-poverty areas reported that drug use and drug dealing were problems in their buildings—a significantly lower percentage of buildings than in the ‘other high-poverty’ areas and the high-poverty clusters.

Multiple problems in ‘bad buildings’

A final but important issue is the extent to which the problems of building disrepair, vermin infestation, and social disorder are all present in the same buildings. Because this was a survey of tenants and not an audit of buildings, we are only able to say what proportion of

the tenants reported multiple problems in their buildings. But the results nonetheless provide a valuable glimpse of how common multiple problems, or ‘bad’ buildings, are.

The data once again show the same pattern of differences among the neighbourhood groupings. These results are captured in Table 39.

Table 39 Percentage of private-sector tenants reporting multiple problems*, by neighbourhood type

| Type of neighbourhood | Total Total No. of tenants | No problems | One to two problems | Three to four problems | Five to seven problems |
|-------------------------------------|----------------------------|-------------|---------------------|------------------------|------------------------|
| High-poverty cluster neighbourhoods | | | | | |
| Dorset/Kennedy | 246 | 20.3% | 52.8% | 20.7% | 6.2% |
| Flemingdon/Thorncliffe | 158 | 18.4% | 45.5% | 22.2% | 13.9% |
| Jane/Finch | 256 | 10.9% | 44.9% | 31.3% | 12.9% |
| Mid-Scarborough | 227 | 11.0% | 39.2% | 32.1% | 17.7% |
| Rexdale | 285 | 6.7% | 24.2% | 31.6% | 37.5% |
| Weston/Mt. Dennis | 275 | 13.8% | 31.6% | 29.1% | 25.5% |
| Other high-poverty neighbourhoods | | | | | |
| | 264 | 19.3% | 42.4% | 24.2% | 14.1% |
| Low-poverty neighbourhoods | | | | | |
| | 465 | 24.3% | 46.2% | 22.0% | 7.5% |

*Seven problem areas are: three or more unit repairs, frequent elevator breakdown, repairs to entrance doors and locks, presence of pests and vermin, drugs use and drug dealing a problem, trespassing a problem, vandalism a problem.

In the Rexdale area, for example, 37.5 per cent of respondents reported that five or more of the seven possible problems were present in their buildings, followed by respondents from Weston/Mt. Dennis where one-quarter reported five or more problems. Clearly, these two areas, more than all others, appear to have the most serious housing problems. They have the highest percentage of tenants

reporting problems; the problems were widespread across a majority of the buildings; and many buildings had multiple problems.

In low-poverty areas, by contrast, the percentage of tenants reporting problems was significantly lower; the problems were much less widespread; and there were also far fewer instances of ‘bad’ buildings. With respect to the latter, only 7.5 per cent of respondents reported the presence of five or more problems in their buildings.

6.2 The Housing Experience of Different Types of Tenants

In this section we look at housing quality from another perspective, examining whether or not there is an association between particular tenant characteristics and the conditions and quality of the building environment. Some of these differences have been included in preceding sections. Here we focus exclusively on the socio-demographic differences, providing a summary of findings.

The central questions that we examined were whether the quality of housing was better or worse for different types of tenants, and whether certain tenant characteristics were associated with the poorer housing conditions found in high-poverty neighbourhoods and others more associated with the better quality buildings in low-poverty neighbourhoods.

We begin with the housing experience of immigrants and Canadian-born tenants.

Little difference in the housing experience of newcomers, older immigrants and Canadian-born tenants

The private-sector sample of 2,176 tenants was comprised of 653 tenants who were recent newcomers to Canada, arriving since 2004 (30 per cent of sample); 973 tenants who were older immigrants who arrived before 2004 (45 per cent of sample); and 550 tenants who were born in Canada (25 per cent of sample).

The data showed that the housing experience of tenants was very similar, regardless of whether they were recent newcomers, older immigrants or Canadian-born.

For example, there was remarkably little difference in the percentage within each group who judged their neighbourhoods to be good places to live and good places to raise children. The frequency of major unit repairs, elevator breakdown, and the presence of vermin and pests was similar in all three groups. The landlord's responsiveness to repair requests and tenants' satisfaction with the repairs that were made were similar, as was their assessments of the safety and reports of victimization were similar.

One area where there was a difference is in the problem of social disorder in the buildings. Recent newcomers were more likely than older immigrants or Canadian-born tenants to report problems of drug use and drug dealing; trespassing; vandalism; attacks motivated by race; ethnicity or religion; drunkenness and rowdy behavior; and noisy neighbours and loud parties.

Table 40 The experience of social disorder reported by newcomers, older immigrants and Canadian-born private-sector tenants

| | Recent newcomer (653) | Older immigrant (973) | Canadian- born (550) |
|--|-----------------------------|-----------------------------|----------------------------|
| Drug use or drug dealing a problem | 35.3% | 28.6% | 26.8% |
| Trespassers a problem | 31.6% | 26.2% | 23.2% |
| Vandalism a problem | 31.4% | 27.6% | 25.6% |
| Racial/ethnic/religious attacks or harrasment a problem | 17.0% | 13.1% | 9.1% |
| Drunkenness and rowdy behaviour a problem | 27.6% | 21.1% | 18.2% |
| Noisy neighbours.loud parties a problem | 26.4% | 21.9% | 19.8% |

We can only speculate why this was. Analysis of the data show that it was not because recent newcomers were disproportionately located in the poorest neighbourhoods. The explanation may be that recent newcomers, as relatively new tenants, are simply unused to this level of disruption. In the focus groups there was considerable discussion about the challenges of living under these conditions and many said that tenants simply learned over time to cope with such problems, developing a kind of immunity to them.

Another area of slight difference was social cohesion, where recent newcomers were less likely to report that people in their building generally get along or that people of different ethnic origins get along. On the other hand, recent newcomers were just as likely to report that it was possible to form strong and trusting relationships with others in the building, and that people were willing to help their neighbours.

Gender differences slight

For the most part, men and women differed only slightly in how they assessed their housing. Similar percentages felt that their neighbourhoods were good places to live and raise children; reported having three or more major unit repairs; experienced frequent elevator breakdown; had vermin in their buildings; and felt that the various types of social disorder were problems in their building.

Women were slightly more likely than men to have someone that they could turn to for help with things like keeping an eye on their apartment, getting advice on personal matters, and borrowing household items or small amounts of money.

There were larger differences when it came to paying the rent and feelings of personal safety. Women were more likely to worry about being able to pay the rent and did without things regularly in order to make rent payments. And they more often felt unsafe carrying out daily activities like walking alone to the apartment after dark.

Older tenants report better conditions

When it came to the quality of the neighbourhood, the conditions of the building, or the incidence of problems within the building, older tenants were more likely to make favourable assessments than tenants in the prime working age group of 30 to 59 and younger tenants, 30

years of age or less. Older tenants were more likely to say their neighbourhoods were good places to live and good places to raise children; less likely to do without things they needed in order to pay the rent; more likely to say that they lived in a safe building; were less fearful of carrying out regular activities like walking to the apartment after dark; reported less crime; and were less likely to say that any of the forms of social disorder were a problem in their buildings.

They were also slightly more likely than the two other age groupings to say that people in their building get along and make them feel welcome in the building, and slightly more of them said that they had someone they could count on to keep an eye on their unit if they had to be away for a short time. In other respects though, the older tenants did not appear to have as strong a support system as younger tenants. Fewer of them had someone that they could rely on for things like getting advice on personal issues and borrowing household items or small amounts of cash.

Older tenants were more likely to assess their neighbourhoods as good places to live and their buildings as safe and in good repair.

Families experience harsher conditions

The private-sector sample consisted of 653 single parents (30% of the sample), 973 two-parent families (45% of the sample) and 550 single individuals or couples without children (25% of the sample).

There was a fairly strong and consistent pattern of poorer housing conditions reported by families compared to single people and couples without children. For some aspects of their housing, single parents were experiencing the greatest problems.

For example, single parents were much more likely to worry about paying the rent and to do without things they needed in order to cover the monthly rent payments. They were less likely to get landlords to make unit repairs that they had requested. They were also slightly less likely to say that people in their building got along well; that they were made to feel welcome, that it was possible to form trusting relationships with others; and that people were willing to help one another in their building.

Both single-parent and two-parent families were much more likely than tenants without children to report frequent elevator breakdown, high numbers of unit repairs, and pests and vermin in the buildings. They were also more likely to report that each of the types of social disorder were problems in their buildings.

Table 41 The housing experience of private-sector tenants from different family types

| Type of housing condition or experience | Single-parent family (653) | Two-parent family (973) | Singles, couples no children |
|---|----------------------------|-------------------------|------------------------------|
| Ability to cover rent | | | |
| Worry about paying the rent | 54.5% | 47.0% | 36.0% |
| Do without things regularly to pay rent | 69.6% | 56.4% | 44.9% |
| Condition of building | | | |
| Monthly or more frequent elevator breakdown | 42.9% | 38.8% | 31.8% |
| Three or more major unit repairs in last year | 40.7% | 41.1% | 27.6% |
| Presence of vermin and pests | 58.6% | 61.9% | 47.1% |
| Safety | | | |
| Feel safe taking elevator/using laundry room at night | 69.2% | 73.4% | 75.7% |
| Feel safe walking to building parking areas | 58.4% | 67.4% | 64.2% |
| Social disorder | | | |
| Drug use or drug dealing a problem | 32.3% | 34.3% | 24.3% |
| Trespassers a problem | 28.0% | 30.3% | 22.8% |
| Vandalism a problem | 31.6% | 30.1% | 24.6% |

Tenant profiles of high- and low-poverty neighbourhoods are broadly different

We have seen from the data presented in Section 6.1 that housing conditions were worse in high-poverty clusters. When we look at this in relation to the characteristics of the tenants living in different types of neighbourhoods a picture of the private-sector tenant population emerges, which can be separated into two broad types.

Type one has better buildings, in better neighbourhoods, occupied by slightly better-off tenants. Type two has poorer buildings, in more troubled neighbourhoods, occupied by tenants with fewer financial resources, and with larger households.

There are of course numerous exceptions to both groups. However, it is a useful perspective which helps us to understand how the quality of housing varies in different types of neighbourhoods and for different types of tenants.

Table 42 Private-sector tenant profile, by type of neighbourhood

| | High-poverty cluster neighbourhoods | Other high-poverty neighbourhoods | Low-poverty neighbourhoods |
|----------------------------------|-------------------------------------|-----------------------------------|----------------------------|
| Gender | | | |
| Male | 33.6% | 34.5% | 35.1% |
| Female | 65.5% | 64.4% | 64.3% |
| Age | | | |
| Under 30 | 27.9% | 22.0% | 25.2% |
| 30-59 years | 62.9% | 62.9% | 57.2% |
| 60 years or older | 8.5% | 14.4% | 16.8% |
| Family type | | | |
| Single parent family | 19.5% | 12.9% | 15.3% |
| Two-parent family | 47.5% | 42.4% | 35.5% |
| Single, couples without children | 33.1% | 44.7% | 49.2% |
| Income | | | |
| <\$10,000 | 7.1% | 4.9% | 5.8% |
| \$10,000 - \$19,000 | 22.7% | 18.2% | 11.6% |
| \$20,000 - \$29,999 | 22.0% | 18.2% | 16.1% |
| \$30,000 - \$39,999 | 16.3% | 14.4% | 18.7% |
| \$40,000 - \$49,999 | 10.8% | 14.0% | 9.7% |
| \$50,000 + | 12.5% | 17.4% | 26.2% |
| Income source | | | |
| Employment | 67.5% | 64.8% | 66.2% |
| Pension | 5.3% | 10.6% | 12.3% |
| Social assistance | 17.8% | 12.1% | 11.6% |
| Other | 7.9% | 11.7% | 7.7% |
| Residency status | | | |
| Recent newcomer | 30.7% | 34.8% | 26.0% |
| Older immigrant | 46.7% | 42.0% | 39.4% |
| Canadian-born | 22.6% | 23.1% | 34.6% |

Table 42 Cont'd Private-sector tenant profile, by type of neighbourhood

| | High-poverty cluster neighbourhoods | Other high-poverty neighbourhoods | Low-poverty neighbourhoods |
|----------------------------------|-------------------------------------|-----------------------------------|----------------------------|
| Language spoken at home | | | |
| English | 48.8% | 41.7% | 55.9% |
| Other language | 50.7% | 57.6% | 43.9% |
| Education | | | |
| Less than high school | 18.6% | 7.6% | 11.0% |
| high school completion | 26.1% | 22.3% | 22.4% |
| Trades certificate | 4.9% | 10.2% | 4.7% |
| College or university completion | 47.4% | 57.6% | 58.1% |
| Visible minority status | | | |
| Visible minority | 75.0% | 55.3% | 51.4% |
| Non-visible minority | 21.3% | 39.4% | 46.5% |

In low-poverty neighbourhoods, for example, the tenants were slightly more likely to be: older; Canadian-born; single or couples without children in the home; with higher incomes and higher levels of education; compared to either the 'other high-poverty' neighbourhoods; or the high-poverty neighbourhood clusters.

In high-poverty clusters, on the other hand, tenants were more likely to be: non-senior; single parents; racialized communities; with lower incomes; and lower levels of education.

6.3 A Comparison of the Housing Experience of Private-Sector and Non-Profit Tenants

Key differences and similarities in the housing experiences of private-sector and non-profit housing tenants

All of the survey data presented to this point has focused exclusively on the private-sector tenants. This section looks at how housing conditions for this group compare to non-profit tenants.

The findings show some remarkable similarities between the non-profit and private-sector buildings, as well as defining differences. In general, the wear and tear on apartment units and the need for major unit repairs are nearly identical in both ownership types. But in many other respects, the physical conditions of the non-profit buildings are worse, as are environmental conditions and security and social disorder.

Paying the rent

Private-sector tenants worry more about being able to pay the rent each month, than their non-profit counterparts (44.2 per cent and 29.3 per cent respectively). Paying an average of \$1,053 per month, but with nearly half having annual incomes of less than \$29,000, this is to be expected. Non-profit tenants in the study paid a much lower average rent of \$373 per month, so being able to cover their rent was less of a worry for them.

The actual incomes of the non-profit tenants, however, were quite a bit lower. So, they were just as likely as the market-rent paying tenants in the private-sector buildings to say that they did without necessities on a regular basis in order to cover the rent. The percentages who had been in arrears in the previous 12 months and who owed back rent at the time of the interview were only slightly higher among the private-sector tenants.

The wear and tear on apartment units and the need for major unit repairs is remarkably similar in private and non-profit high-rise buildings, while in other respects, the physical and environmental conditions in non-profit buildings are worse.

Apartment unit conditions

The nearly identical incidence of repair problems reported by non-profit and private-sector tenants was one of the most surprising findings in the study. Three-quarters of both groups of tenants said they had had a major repair problem in the twelve months prior to the interview. About 20 per cent of both types of tenants had had one major repair; close to 20 per cent of both groups had had two; and slightly more than a third of each said that they had had three or more major repair issues. Thus the wear and tear on units in both buildings types is high, and remarkably similar (Table 43).

Table 43 Number of major unit repairs required over 12-month period, private-sector and non-profit tenants

| | No. of tenants | No major repairs required | One major repair | Two major repairs | Three or more major repairs | NA |
|------------------------|----------------|---------------------------|------------------|-------------------|-----------------------------|------|
| Private-sector tenants | 2,176 | 25.2% | 19.9% | 17.1% | 35.9% | 1.8% |
| Non-profit tenants | 627 | 24.7% | 18.8% | 17.9% | 36.0% | 2.6% |

What's more, both types of tenants were experiencing the same kinds of repair problems. Most common were plumbing problems in bathrooms and kitchens, affecting about a third of all tenants. The need for repairs to kitchen counters and cupboards were also high, affecting about one-quarter of the tenants, as was the need for repairs to fridges and stoves.

Unsafe windows were also just as likely to be found in private buildings as non-profit. Nearly one-in-five of the family tenants in both the private and non-profit groups said that there were windows in their units that posed a safety hazard for their children.

When it comes to the actual repair of the problems, there was also similarity between the two ownership groups. Nearly all had asked their landlord to fix at least one problem in the 12-month period prior to the interview, and the number of times they made the request before the repair was actually done was quite similar. In both groups, the landlord appears to have made the repair in a fairly timely fashion—within a few days to a week for almost 80 per cent of the private-sector tenants and for 75 per cent of the non-profit tenants. Satisfaction levels were also similar—44 per cent of private tenants being very satisfied with the repairs, compared to 48 per cent of non-profit tenants.

Table 44 Type of major unit repair problems over 12-month period, private-sector and non-profit tenants

| Did your landlord make the repairs that you requested? | Private-sector tenants (2,176) | Non-profit tenants (627) |
|--|--------------------------------|--------------------------|
| Taps or Plumbing in kitchen | 33.1% | 30.3% |
| Toilet, Shower or plumbing in bath | 40.8% | 36.8% |
| Electrical (other than lights) | 12.6% | 9.9% |
| Heating and cooling | 12.9% | 14.7% |
| Insufficient hot water | 9.4% | 10.2% |
| Window door drafts | 10.5% | 17.2% |
| Kitchen counters & cupboards | 26.1% | 30.3% |
| Fridge or stove not working | 23.2% | 21.2% |
| Holes in walls, ceiling | 15.3% | 16.7% |
| Broken windows | 8.9% | 9.6% |
| Peeling paint | 19.8% | 21.2% |
| Lights not working | 7.6% | 6.5% |
| Smoke alarm not working | 3.8% | 2.6% |

Common area conditions

While the need for unit repairs in the two building types was similar, the general condition of common areas was not.

We have seen how big a problem elevator breakdown is in the private-sector buildings. But it is actually an even greater problem in the non-profit buildings. Almost half of the non-profit tenants said that the elevators in their buildings broke down at least once a month or even more frequently, compared to slightly more than a third of the private-sector tenants (Figure 35).

Private-sector and non-profit tenants experience the same type, and high frequency of unit repairs.

Figure 35 Percentage of tenants who report monthly or more frequent elevator breakdown, by ownership type

Non-profit tenants report higher levels of elevator breakdown and higher incidence of disrepair in common areas of their buildings.

Some tenants talked about not using the elevators at all. Many carried groceries up many flights of stairs for fear of getting trapped in the elevator. Nearly one in five non-profit tenants in the study (19.7%) said that their children were sometimes late for school because the elevators were not working, although the percentage was almost as high among private-sector tenants (16.5%).

Repair problems to interior common areas of the buildings were also more frequent in non-profit buildings, with one-third of non-profit tenants reporting three or more common area repairs in their buildings in the previous 12-month period, compared to about 20 per cent of private-sector tenants (Table 45). The removal of graffiti from common areas, repairs of loose or broken steps, repairs to common area floors and ceilings and repairs of broken locks were all more common in non-profit buildings. One of the biggest differences was the need for repair of entry door locks, with 41 per cent of non-profit tenants saying that this kind of repair had been needed at least once in the previous 12-month period. This corroborates evidence which is presented later in this section of the high incidence of vandalism and trespassing in non-profit buildings (Table 46).

Building grounds

The appearance and upkeep of the building grounds receives fairly similar and favourable assessments by both private-sector and non-profit tenants.

Seventy-seven per cent of private-sector tenants said that their building grounds were well maintained and free of litter as did 71.6 per cent of non-profit tenants.

Table 45 Percentage of tenants reporting number of repairs to common areas over 12-month period, private-sector and non-profit tenants

| | No. of tenants | None | One repair | Two repairs | Three or more repairs |
|------------------------|----------------|-------|------------|-------------|-----------------------|
| Private-sector tenants | 2,176 | 39.1% | 23.9% | 17.5% | 19.5% |
| Non-profit tenants | 627 | 32.9% | 18.2% | 16.7% | 32.2% |

Table 46 Percentage of tenants reporting specific types of repairs to common areas over 12-month period, private-sector and non-profit tenants

| | No. of tenants | Removal of graffiti | Repairs to loose or broken steps | Repair to laundry machines | Repairs to floors and ceilings | Repairs to entrance door locks |
|------------------------|----------------|---------------------|----------------------------------|----------------------------|--------------------------------|--------------------------------|
| Private-sector tenants | 2,176 | 12.1% | 9.5% | 40.2% | 34.6% | 29.1% |
| Non-profit tenants | 627 | 20.4% | 15.9% | 48.5% | 42.3% | 41.1% |

Slightly more than 80 per cent of private-sector tenants said the green space around the buildings was attractive and pleasant, as did 72 per cent of non-profit tenants.

The majority of tenants of both groups say that the outdoor garbage areas are kept tidy and generally free of bad smells (69 per cent of private-sector tenants and 65 per cent of non-profit tenants).

Building environment

The physical and environmental conditions reported by tenants of non-profit and privately-owned buildings were also quite similar.

The percentage of tenants from each sample who said that their buildings were too cold in winter or too hot in summer was about the same. About half the tenants in both groups said that their apartments were always or sometimes too hot in summer, and approximately one-quarter of both groups said they were sometimes or always too cold in winter.

Three-quarters of the tenants in both groups said they had no control over the heat or cold in their units.

The number of tenants who said mould and mildew was a problem was low and almost equal—12.0 per cent of private-sector tenants and 12.2 per cent of non-profit tenants.

There were some differences reported in air quality. Nearly 30 per cent of non-profit tenants said that stuffiness and airlessness was a problem in their buildings, compared to slightly more than 20 per cent of private-sector tenants.

The problem of pests and vermin such as cockroaches and mice are widespread in high-rise apartment buildings, but more common and more persistent in non-profit buildings.

And 44 per cent of non-profit tenants said that bad smells coming from hallways, garbage rooms or other common areas were a problem, compared to 37 per cent of private-sector tenants.

Pests and vermin

One of the biggest differences between the two types of housing was the extent to which vermin and pests such as mice, rats, cockroaches, and bedbugs were a problem. In Section Four of the report we reported that the presence of these creatures is very high in private-sector buildings, but it is actually much higher in non-profit buildings.

Nearly three-quarters of the non-profit tenants said that their buildings had these problems (71.5%), compared to over half of the private-sector tenants (55.7%). Cockroaches were by far the most common, reported by 61 per cent of the non-profit tenants and 43 per cent of the private-sector tenants. Bedbug infestations were reported by nearly 30 per cent of non-profit tenants compared to 12 per cent of private-sector tenants (Figure 36).

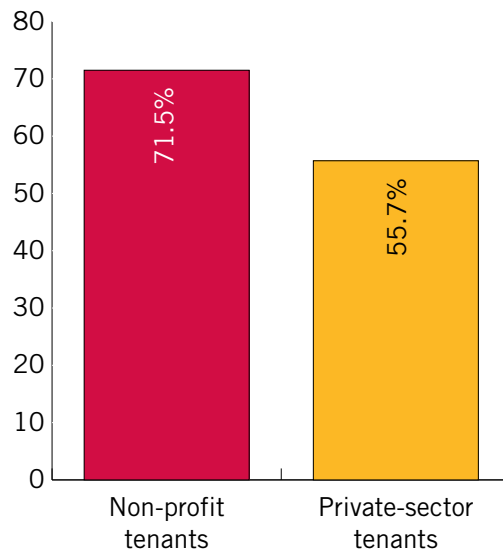


Figure 36 Percentage of tenants reporting the presence of pests and vermin, by ownership type

Not only was their presence widespread, but the problem of pest and vermin appears to be extremely persistent. Nearly three-quarters of the non-profit tenants said that their buildings had these problems either all the time (43.3%) or fairly often (30.6%). While still a persistent problem for private-sector tenants the percentages were not as high, with over half of them saying the problem was a frequent one—23.2 per cent all of the time, and 29.5 per cent fairly often.

For many tenants the problems had gotten out of control. Almost half of the non-profit tenants who had vermin in their buildings said that the landlord was not able to solve the problem, compared to one-third of the private-sector tenants.

Safety and victimization

Like private-sector tenants, a high percentage of non-profit tenants report that their apartment buildings are safe places to live. There was, however, a sizable 20 per cent of the tenants that said their buildings are not safe—twice the percentage of private-sector tenants. Nearly one-quarter say that their buildings have gotten less safe in the last couple of years compared to 16 per cent of private-sector tenants.

Non-profit tenants were also more likely to be fearful about carrying out routine activities like walking alone to their apartment after dark (21.3% versus 13.3% of private-sector tenants); taking the elevator or using the laundry room at night (25.1% versus 14.1% of private-sector tenants); and walking to the building parking areas at night (21.1% versus 14.4% of private-sector tenants) (Table 47).

Non-profit tenants are more likely to consider their buildings unsafe compared to private-sector tenants and more likely to report being victims of crime.

Table 47 Tenants who feel unsafe in daily activities, private-sector and non-profit tenants

| Percent who feel 'very' or 'fairly' unsafe | No. of tenants | Walking alone to apartment after dark | Using the laundry room at night | Walking to building parking areas at night |
|--|----------------|---------------------------------------|---------------------------------|--|
| Private-sector tenants | 2,176 | 13.3% | 14.1% | 14.4% |
| Non-profit tenants | 627 | 21.3% | 25.1% | 21.1% |

In addition, non-profit tenants, for the most part, were more likely to report being victims of crime. For example, a higher percentage of them said someone had broken into, or tried to break into their apartment or a neighbour's apartment in the previous 12 months (21.9 per cent non-profit versus 15.2 per cent private-sector tenants). A much higher per cent said that they or other tenants had been attacked in the apartment building or grounds in the 12 months prior to the interview (21.3 per cent non-profit versus 8.2 per cent private). They were also more likely to say that someone had tried to take something from them

or from other household members by threat or force, although the percentages were very small (6.6 per cent of non-profit tenants and 3.1 per cent of private-sector tenants).

Property damage was the one area where there was no difference between tenants in the two ownership groups: 10.5 per cent of private-sector tenants and 10.7 per cent of non-profit tenants said they had had property deliberately damaged or destroyed in the previous 12-month period. Of significance however, is that this is double the rate reported by Canadians as a whole, as discussed in Section Four.

It is interesting that even though more non-profit tenants consider their buildings unsafe, and for the most part report higher rates of crime, there was little difference between the two types of tenants when it came to taking precautions against crime, such as changing one's routine, avoiding certain people or areas of the building or grounds, installing new locks on their door, or adding barriers to balcony doors.

Non-profit tenants in one of the resident focus groups offered an explanation. They said that residents simply developed immunity to the dangers or threats in their environment as a way of coping and getting on with life. Being able to do this seemed to be a matter of pride, and being able to brush these things off, a sign of their resilience. There may be more victimization among non-profit tenants but they did not live as victims, or want others to view them as such.

Although the extent of victimization was greater among non-profit tenants, the percentages of tenants who actually experienced these problems were relatively small, as we have seen. Of far greater magnitude was the incidence of certain types of social disorder within non-profit housing—differences that to a large extent define the non-profit building environments.

Social disorder

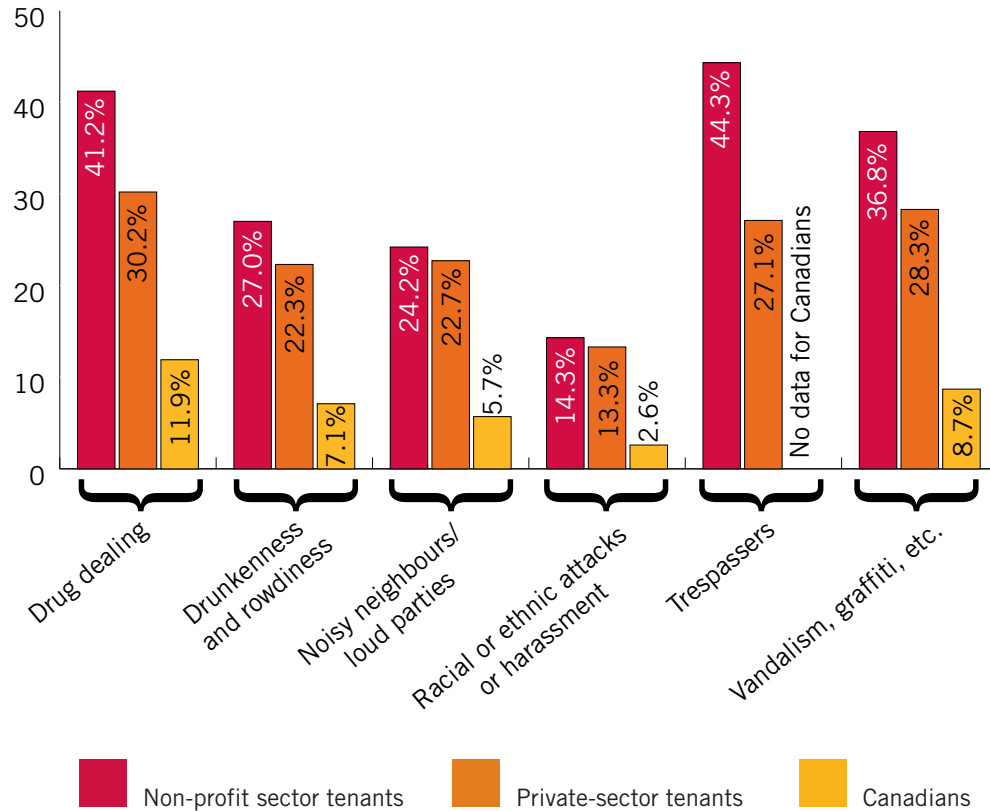
Social disorder is more often reported to be a problem by non-profit tenants.

Social disorder of all kinds was more prevalent in non-profit buildings, with the biggest differences in drug problems, trespassing and vandalism. For example, 44.3 per cent of non-profit tenants in the study said that trespassers were a problem in their buildings compared to 27.1 per cent of private-sector tenants. Over 40 per cent said drugs and drug dealing were a problem compared to 30.2 per cent of private-sector tenants. More than a third (36.8%) said vandalism, graffiti, and

other forms of deliberate property damage were problems, compared to 28.3 per cent of private-sector tenants (Figure 37).

The rates were also higher in non-profit buildings in the other areas of social disorder, but the magnitude of the problem was not as high and the differences between the two groups not as great.

Figure 37 Experience of social disorder, by private-sector tenants, non-profit tenants, and Canadians in 2009



*Information on Canadians experience of social disorder is drawn from Statistics Canada's General Survey, Cycle 23 on Victimization, 2009.

Although social disorder is a bigger problem in non-profit buildings compared to private-sector buildings, the rates in both are still much higher than among Canadians overall. This leads us to conclude that high-rise rental living in the City of Toronto brings with it higher than normal problems of social disorder and, within this housing form, still bigger problems in the not-for-profit buildings.

Understanding the differences

The results show that conditions in the non-profit buildings are poorer in many respects, although not all.

To understand why certain conditions would be worse in non-profit buildings, it is necessary to consider the occupancy histories of the two types of housing, and the role that non-profit housing plays today in the rental market.

The respondents in this study were drawn from buildings built between 1950 and 1979. This means that the non-profit segment of our sample was drawn almost exclusively from the old public housing buildings that were built largely in the 1960s and early 1970s. These buildings, for much of their history, housed the neediest-of-the-neediest, relying on a point-rating system to assess need.

Today, this stock continues to house the lowest income segment of the city's population. We see this reflected in our study sample. For example, 66 per cent of the non-profit tenants had annual incomes of less than \$20,000, compared to 27 per cent of the private-sector tenants; 43 per cent relied on social assistance as their main source of income compared to 16 per cent of the private tenants. Their financial circumstances were also precarious in other ways: two-thirds were single parents, compared to 40 per cent of private tenants; and nearly 30 per cent had less than a high-school education, compared to 16 per cent of private tenants.

Families struggling with poverty, often alone, and the greater vulnerability of many non-profit tenants explain many of the differences in the physical and social conditions of private-sector and non-profit housing.

Non-profit housing also houses some of the city's most vulnerable people, in other respects. Toronto Community Housing records show that 28 per cent of its tenant population self-identifies as having a disability and about 9 per cent self-identify as having serious mental health problems.⁷⁶ Oftentimes, these tenants have decreased capacity to deal with the general maintenance of their homes and with special problems such as insect infestations.

The combination of these factors—of people struggling with very low-incomes, often alone; others with debilitating mental and physical health problems—all have a big impact on the cost of maintaining the housing in good repair and containing the higher than normal incidence of social problems, which so often come with poverty concentration.

76. Key informant interviews with Toronto Community Housing officials. 2010

The private-sector buildings have had a very different history. Many were originally built for middle-income households; others for a mix of middle and moderate-income tenants. While there has been a major shift in the income profile of the tenant in these building over the years, private-sector tenants are still considerably better off than their non-profit counterparts, in terms of income, employment, education, and health, and therefore more able to do their part in maintaining their housing in good repair.

The greater management challenges that non-profit housing providers face, as a result of the special needs and problems of its tenant population, clearly speak to the necessity of adequate and sustained funding to rehabilitate and maintain this stock in good repair for the future. And its also underscores the need for major revitalization of many properties in order to create better integrated, mixed-income income communities with mixed forms of tenure, as is currently underway in Regent Park and in the planning stages in Lawrence Heights.

7

Impact of Housing on Tenants' Connections to Their Community



Having addressed the wide range of conditions in apartment buildings—good and bad, physical and social—this section now assesses the extent to which these impact residents' overall satisfaction and sense of belonging to their neighbourhoods.

Does life in apartment buildings prevent people from getting to know their neighbours and building communities? Do poor physical conditions, crime and social disorder encourage residents to move elsewhere as soon as they can?

What are the key learnings?

The study's findings confirm that poor conditions in apartment buildings were very much associated with lower satisfaction with the neighbourhood. The more problems a person had with their unit or their building, the less likely they were to consider their neighbourhood a good place to live and a good place to raise children.

Poor housing conditions were associated with a weaker sense of belonging to neighbourhoods. The more problems with a unit or building, the more likely tenants were to say that their sense of belonging to the neighbourhood was weak.

The study's findings also showed that poor housing encouraged people to leave their neighbourhood. Again, the more problems tenants experienced with their unit or building, the more likely they were to want to move to another neighbourhood, if they were to move.

So where housing conditions are bad, there is a clear association with residents' connection to the neighbourhood and, hence, their ability to contribute to building strong neighbourhoods.

But, overall, the data demonstrated that people's sense of belonging to their neighbourhood depended on a wide variety of factors. Poor housing conditions were only part of the story. People stayed in a neighbourhood because of the important social connections they had there and because it might be convenient for them to get to work or school. They might want to move away for other reasons not associated with a building's condition—most notably, to become homeowners.

Poor housing conditions affect view of neighbourhood

Most apartment residents rated their local neighbourhood favourably. Around three-quarters considered it to be a good place to live and a just under two-thirds thought it was a good place to raise children.

But when we look at this data according to the number of problems that tenants face, there is a clear relationship between 'bad buildings' and perceptions of the neighbourhood. The building problems used in this analysis are those listed on page 131.

Figure 38 shows responses to the question of whether people agreed that their neighbourhood was a good place to live. It demonstrates that positive responses declined as problems increased. The drop was relatively small when going from no problems to one to two problems, but becomes steeper as problems mount up. In total, 86.9 per cent of tenants that experienced no problems in their apartment building thought that their neighbourhood was a good place to live. This fell to 54.9 per cent among those with five or more building problems.

Figure 38 also shows the inverse relationship: the proportion of people disagreeing that their neighbourhood was a good place to live increases as problems increase. There is a significant jump from 2.5 per cent for those with no problems to 21.4 per cent for those experiencing five to seven problems.

The same pattern was seen when we looked at the question of whether tenants thought of their neighbourhood as a good place to raise children. Positive responses were less frequent overall, but still declined as the number of problems in the building increased. Negative responses also increased.

Figure 38 Private-sector tenants' assessment of their neighbourhood as a good place to live, by number of problems in the building

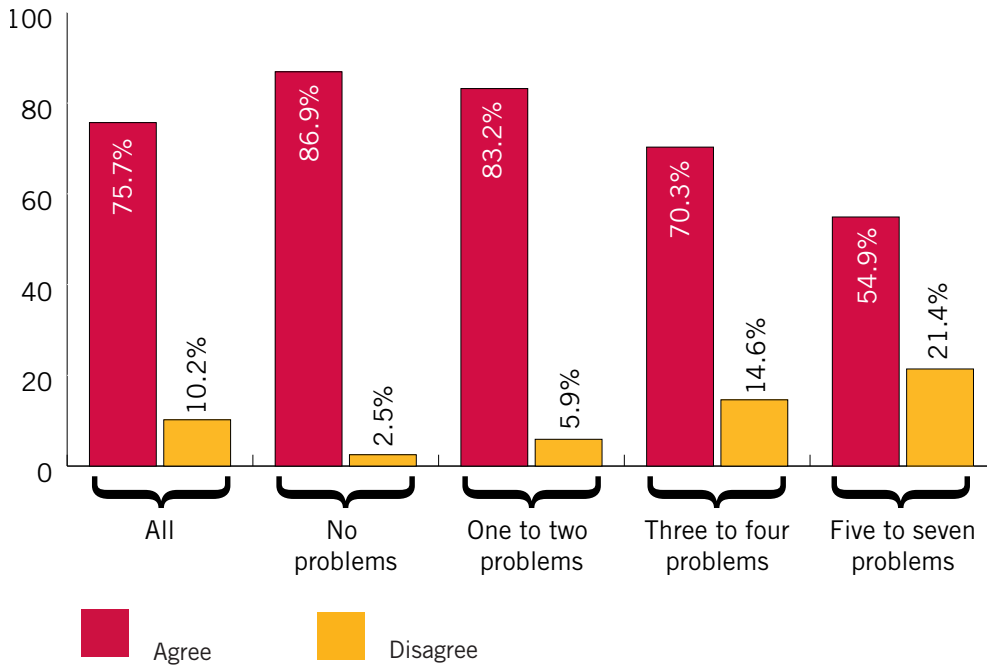
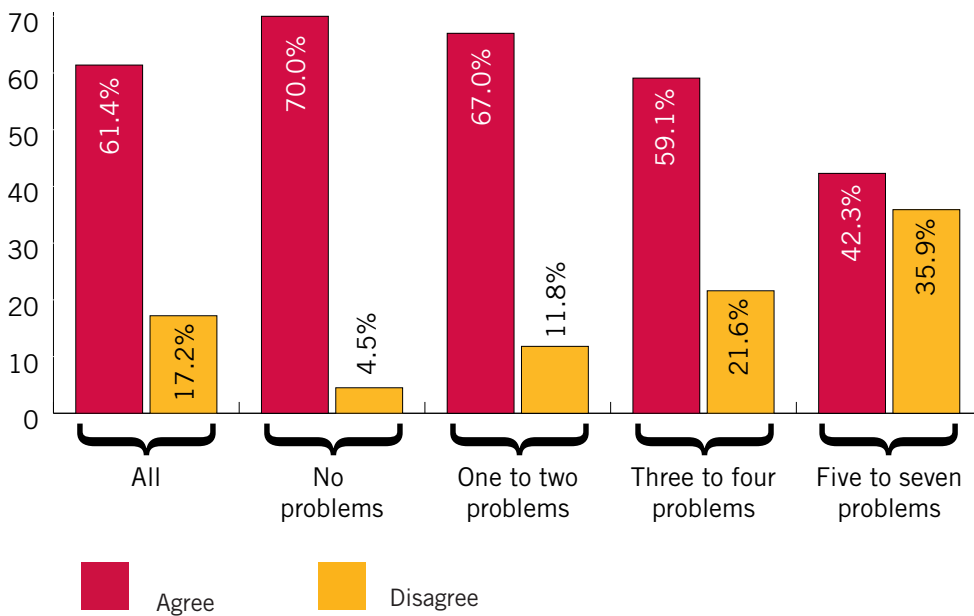


Figure 39 Private-sector tenants' assessment of their neighbourhood as a good place to raise children, by number of problems in building



In neither case does the data tell us that poor housing causes unfavourable assessments of the neighbourhood—or vice versa—but there is an association between the two.

Of course, we should remember that more than 50 per cent of those living in buildings with five or more problems still considered their neighbourhood to be a good place to live. And more than 40 per cent thought their neighbourhood was a good place to raise children.

Housing conditions are connected to a weaker sense of belonging

Toward the end of the survey, respondents were asked about their sense of belonging to their neighbourhood. Did the ties they had to their local area create a strong sense of belonging? Or did people feel, given their experiences, that they did not really belong there?

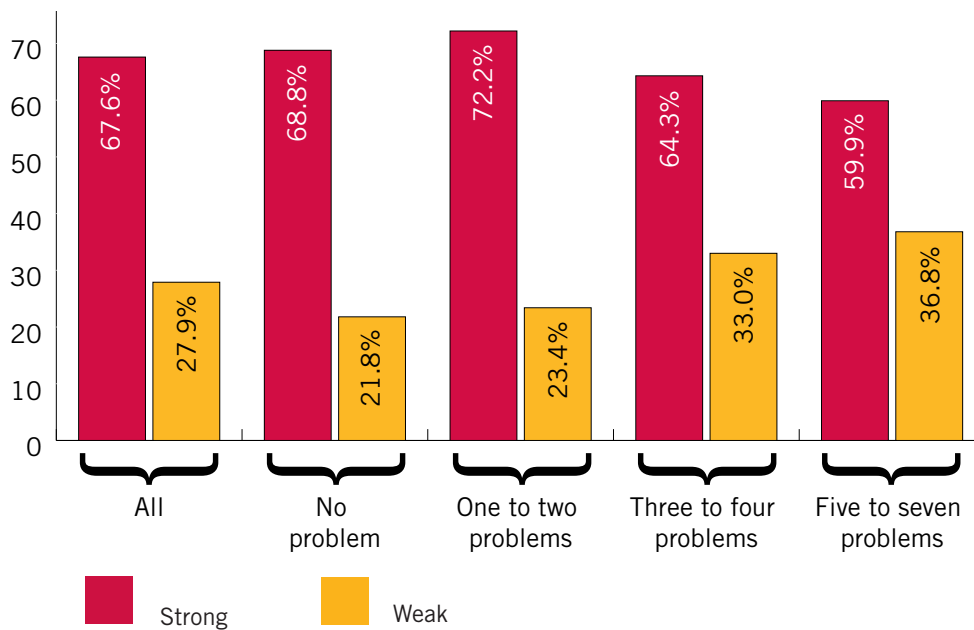
Overall, most people (67.6%) suggested that their sense of belonging was strong—either “very” or “somewhat”.

However, when this response was compared with the incidence of problems in apartment buildings, we see that there was a relationship, although it is not as strong as with the perceptions of the neighbourhood above. A total of 68.8 per cent of those with no problems in their building suggested that their sense of belonging was strong, compared to 59.9 per cent of those with five to seven problems in the building (Figure 40).

The number of people who felt their sense of belonging was weak increases with the number of problems—from 21.8 per cent among those with no problems, to 36.8 per cent for those with five or more problems.

Therefore, the condition and quality of apartment buildings do contribute to individuals’ feelings of belonging to their neighbourhood. However, other—perhaps more significant—factors are at play as well.

Figure 40 Private-sector tenants' sense of belonging, by number of problems in the building



Poor conditions encourage people to move

Finally, in order to assess the extent to which building conditions affect people's sense of belonging, we looked at their desire to move. Not all tenants plan to leave their apartment and not everyone can. But if people were to move, would they remain in the neighbourhood or would they go somewhere else? What impact do building conditions have on their decision?

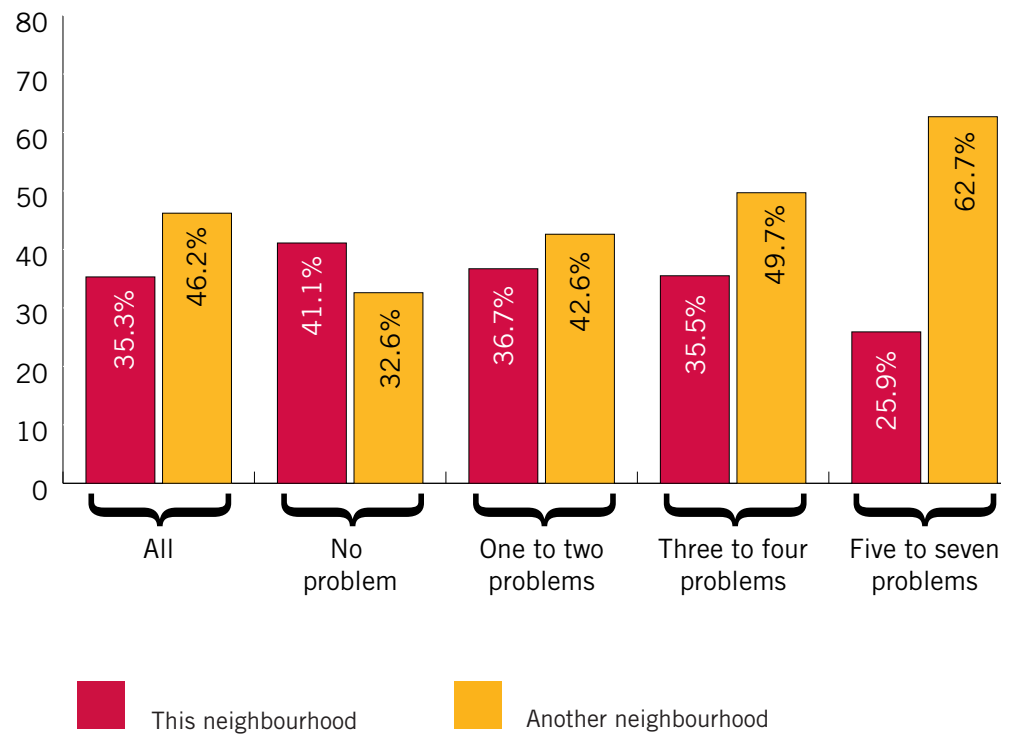
Figure 41 shows that, among all 2,176 private tenants, more people wanted to move away from the neighbourhood than wanted to stay: 46.2 per cent compared to 35.3 per cent. What is not shown is the 18.5 per cent of people that did not know or did not answer the question. When we looked at this data in relation to building conditions, we see that people who experienced no problems in their building were more likely to remain in the neighbourhood than move elsewhere—41.1 per cent compared to 32.6 per cent. We know from Section 6.1 that this group is likely to include a disproportionate number of people living in 'low-poverty neighbourhoods'.

As the number of problems increased in their building, there was a gradual decline in the percentage of people wanting to remain in the neighbourhood. Only 25.9 per cent of those experiencing five to seven problems would stay, compared to the 41.1 per cent among those with no problems.

We see the relationship most clearly, however, when we look at those that want to leave their neighbourhood. As mentioned, 32.6 per cent of people with no problems in their building still said they would move out of the neighbourhood if they were to move. This figure almost doubles to 62.7 per cent for those that experienced between five and seven problems.

Interestingly, as well as fewer people suggesting they would remain in the neighbourhood, there were also fewer people saying they “do not know”. Where conditions were bad, people were clearer that they wanted to move away.

Figure 41 Private tenants’ desire to stay in or move out of the neighbourhood, by number of problems in the building



Housing conditions tell only part of the story

The above data shows, for the most part, that there is a strong connection between poor building conditions and individuals’ sense of belonging to their neighbourhood. When people experienced problems with where they live, they were more likely to: have negative views of their neighbourhood; feel a weaker sense of belonging; and were more likely to want to move away.

However, the data indicate that there are also other factors at play. Many people living with poor conditions still appreciated their neighbourhood. Sense of belonging was clearly determined by more than building conditions. For a large number of apartment residents the choice to remain in their neighbourhood was seemingly unaffected by the condition of their building.

Section 5 highlighted some of the other factors that affected people's desire to remain in their neighbourhood. These included the strong social connections that exist in apartment buildings. Residents often moved to their neighbourhoods because of friends, family, and others from their ethno-cultural group. These networks provide comfort and support that might be lost if they moved away.

The convenience and accessibility of the neighbourhood also motivated people to move there in the first place and were likely encouraging them to remain.

But in addition to the factors that were keeping residents in their neighbourhoods, people wanted to move for all kinds of reasons that had nothing to do with building conditions.

Table 48 sets out the reasons that survey respondents gave for wanting to move from their apartment building. These can mostly be divided into those that 'push' people out of their buildings and those that 'pull' them elsewhere. For private tenants, the balance between these two types of factors was almost equal.

The most important individual reason that people wanted or needed to move was to buy a house or condo (29.0%). This was followed by having to move because their current place was too expensive (19.5%).

The push factors associated with poor building conditions—poor maintenance, poor safety, issues with neighbours, pests—represented a relatively small proportion of responses.

However, when asked if they would stay in their building longer if the landlord made improvements, almost a third of people said that they would. Of these, 48.5 per cent cited improvements to maintenance; 21.1 per cent improvements to safety and security; and 17.2 per cent suggested that improved amenities in the building would encourage them to remain.

Table 48 Factors affecting private-tenants' decision to move from the apartment building

| | Percentage |
|---|-------------|
| Push factors | 41.3 |
| Too expensive | 19.5 |
| Require bigger unit | 7.8 |
| Poor maintenance | 7.5 |
| Too unsafe | 5.7 |
| Lack of recreational amenities | 0.2 |
| Location | 0.2 |
| Management | 0.2 |
| Issues with neighbours or neighbourhood | 0.1 |
| Pests | 0.1 |
| Pull factors | 41.2 |
| To buy a house/condo | 29.0 |
| To be nearer to work | 6.2 |
| Getting married or moving in together | 2.4 |
| To be closer to family | 2.3 |
| Closer to school | 0.6 |
| Leaving city, province, or country | 0.6 |
| Immigration status change | 0.1 |
| Other factors | 9.0 |
| DK/NA | 8.5 |

The high-rise population is generally stable

An in-depth investigation of population turnover in inner-suburban neighbourhoods is beyond the scope of this study. Building conditions are part of the story when it comes to assessing residents' sense of belonging and commitment to their neighbourhood. But the decision to stay or to go is associated more broadly with where people are in their lives. For many, it is the desire to 'move up' from renting to owner-occupation that is likely to pull them from the neighbourhood. Or, of greater concern, they need to move because their accommodation—despite being relatively affordable—is still too expensive.

But, overall, what we see in the data are neighbourhoods where the population is generally fairly stable. A sizeable number of people have lived there quite a long time. Around half of all respondents have been in their neighbourhood for more than three years—with most of these for more than five. A further 12.7 per cent have lived in the neighbourhood between two and three years and 36.5 per cent for less than two (Table 49).

Table 49 Length of time private-sector tenants have lived in the neighbourhood

| | Number | Percentage |
|-------------------------------------|--------------|--------------|
| Less than two years | 794 | 36.5 |
| Two years to less than three years | 276 | 12.7 |
| Three years to less than five years | 323 | 14.8 |
| More than five years | 780 | 35.8 |
| DK/NA | 3 | 0.1 |
| TOTAL | 2,176 | 100.0 |

Looking to the future, around half of all tenants see themselves moving within the next two years, but most not doing so immediately. A relatively high proportion of people, (25.8%), simply do not know, or are unable to answer (Table 50).

Table 50 Length of time private-sector tenant intends to live in apartment building

| | Number | Percentage |
|-------------------------|--------------|--------------|
| Less than six months | 214 | 9.8 |
| Six months to one year | 459 | 21.1 |
| 13 months to two years | 413 | 19.0 |
| 25 months to five years | 212 | 9.7 |
| More than five years | 316 | 14.5 |
| DK/NA | 562 | 25.8 |
| TOTAL | 2,176 | 100.0 |

There is also some indication that a relationship exists between the length of time a person has lived in their neighbourhood and the length of time they anticipate doing so in the future. Table 51 shows that people that have been in the neighbourhood the longest amount of time—more than five years—are much more likely than those that have moved there more recently to want to remain longer. In other words, what we start to see are distinct ‘movers’ and ‘stayers’ within the broad group of apartment renters.

Taken together, these findings do not appear to confirm the high rates of turnover that have often been reported to exist in the inner suburbs.

Poor conditions in apartment buildings clearly influence people’s desire to remain in their neighbourhood. These must be addressed not just because tenants have the right to a decent home, but also because it undermines neighbourhood stability.

Further analysis is required to more fully understand who is staying and who is going. Beyond this, consideration also needs to be given to how apartment buildings and the communities they house can help to meet the various needs of those that will stay for a long time (either by choice or by necessity) and those that will not. This raises important implications for public policy and program changes given the diversity of people living in apartment buildings.

Table 51 Length of time private-sector tenants intend to live in their building, by length of time they have lived in the neighbourhood

| How long have you lived in this neighbourhood? | How long do you intend to live in the apartment building? | | | | |
|--|---|------------------------|-------------------------|----------------------|--------------|
| | Up to one year | 13 months to two years | 25 months to five years | More than five years | DK/NA |
| Less than one year | 40.8% | 20.8% | 8.3% | 6.6% | 23.5% |
| One year to less than two years | 35.4% | 23.1% | 8.8% | 10.4% | 22.3% |
| Two years to less than three years | 41.3% | 16.7% | 9.8% | 7.2% | 25.0% |
| Three years to less than five years | 27.9% | 19.8% | 14.6% | 13.0% | 24.8% |
| More than five years | 21.2% | 16.5% | 9.0% | 24.0% | 29.2% |
| TOTAL | 30.9% | 19.0% | 9.7% | 14.5% | 25.8% |

8

Summary and Recommendations for Strengthening Toronto's High-Rise Communities



Strong neighbourhoods are vital for the future health and prosperity of Toronto. Good housing is an essential component of their stability.

This report draws attention to factors that are putting pressure on the health and stability of Toronto's neighbourhoods. It highlights the serious challenge of concentrated poverty in Toronto's inner suburban neighbourhoods. It documents how high-rise housing has increasingly become the location of concentrated poverty within neighbourhoods. And it shows how the quality of this housing in areas of highly concentrated poverty is being affected.

At the same time, the report reveals positive attributes of the buildings, and of the relationships among the people who live there. This tells us that, despite the problems, this housing stock still provides a valued living environment for thousands of low- and moderate-income households.

In this section, we consider these challenges along with the positive attributes, setting out recommendations for reversing the trend in concentrated poverty and for strengthening the quality of the older high-rise communities. Had we discovered that the condition of the high-rise housing is uniformly bad across the inner suburbs our conclusions and our suggestions for change would be very different. We did not find this. There are problems, and some of them are serious. But we believe that there are solutions that can be brought to bear on these issues, which will restore the aging high-rise housing stock to acceptable standards well into the future.

The first section—*Restoring Mixed-Income Neighbourhoods in Toronto*—considers the concentration of poverty and recommends a set of strategies for turning around a trend that is creating deep geographic divide of incomes in our city.

The second section—*Sustaining the High-Rise Stock in Good Repair for the Future*—considers the physical state of repair in the buildings and their environments. It makes suggestions for how the conditions of the stock can be improved and sustained at acceptable standards.

The last section addresses the issues of social disorder and the loss of community space, and proposes solutions for how the social environment and the experience of community in these buildings can be improved. This is discussed under the sub-heading: *Building Community through Partnerships*.

8.1 Restoring Mixed-Income Neighbourhoods in Toronto

The poverty data presented in Part Two of the report confirm that the City of Toronto remains on a worrisome trajectory of rising poverty levels, marked by its growing spatial concentration. There is no sign of this trend stopping. The data in Section Three confirm that high-rise apartment buildings are increasingly the sites of poverty within neighbourhoods.

In Section Six, the data show that the conditions of high-rise buildings located in most high-poverty clusters are generally worse than in areas where the rate of poverty is low. There is more social disorder in buildings in the high-poverty clusters, more frequent problems with building systems, and more problems of pest and vermin infestation. Tenants living in apartments where conditions are poor are more likely to want to leave the neighbourhood, when they move from their current place of residence.

This gives us clear evidence that broader decline is taking place in high-poverty neighbourhoods. It corroborates what we know of the experience of other cities, that once neighbourhoods reach a certain level of poverty concentration, it is all but impossible to turn around, and that further decline and disinvestment will likely follow. So while it is important to improve the quality of the housing within these buildings, there is a much bigger question about how the trend in the geographic concentration of poverty can be reversed in the first place.

The factors that are driving this trend are complex so a strategy that takes a multi-faceted approach is necessary.

The main driver behind this trend is the global growth in income inequality, which is affecting cities around the world, including Toronto. Most households simply have lower incomes today than they did in the early 1980s, after taking inflation into account.

This trend represents a great challenge to the economic well-being of the city raising serious questions about its future. How does the city attract more investment? How does it link investment and the new employment opportunities it creates to moderate-income and underemployed households? How does it create better jobs that pay living and dependable wages?

The geographic divide of households along income lines is one of the serious consequences of this trend. As discussed in Part Two, many factors have contributed to this trend, such as the gentrification of neighbourhoods and the loss of rental stock, and the fact that the construction of new housing stock over the last couple of decades has been almost exclusively for better-off households. In addition, the dwindling supply of new non-profit housing since the mid-1990s has played a role. The result of all these factors has been the movement of low- and moderate-income households into particular neighbourhoods in the city, and into the relatively affordable rental high-rise housing that they provide.

Policies that reverse the concentration of poverty and the poorer housing conditions that are associated with it, and that restore greater income mixing within neighbourhoods are necessary for the long-term health and stability of the city's neighbourhoods.

Across the country, there is growing desire for the federal government to establish a national housing strategy, which will create a foundation upon which adequate, accessible and affordable housing can be provided for all Canadians. United Way Toronto strongly supports the need for such a strategy and adds its voice to the recommendation that:

- 1. The federal government establish a National Housing Strategy which sets out standards for adequate, accessible and affordable housing.**

In Ontario, there is much more that all levels of government can do to create the conditions for achieving greater income mix in Toronto's neighbourhoods, and to reverse the growing geographic concentration of poverty.

In its recently released Long-Term Housing Strategy, the Ministry of Municipal Affairs and Housing has raised the possibility of working with the Ministry of Community and Social Services to explore the creation of an Ontario Housing Benefit and other options for low-income Ontarians.

Because continued and strategic investment in affordable housing is critically important not only in meeting the needs of low-income households but in turning around the growing geographic concentration of poverty, United Way Toronto strongly recommends that:

2. **The province establish an Ontario Housing Benefit that addresses the affordability gap created by rising rents and declining incomes. This benefit would be available to both people who are working and those out of the labour market. It should be designed to take into account the gap between local rent levels and household income. United Way urges the Province to review the need for a Housing Benefit in the context of its upcoming Social Assistance Review.**
3. **The federal and provincial governments increase funding for the construction of new non-profit housing, and the province and City of Toronto implement allocation policies that ensure mixed-income neighbourhoods.**
4. **The province amend the Planning Act to enable municipalities to implement mandatory inclusionary zoning requirements on new housing developments, in order to ensure that they include a portion of affordable housing.**
5. **Municipal zoning amendments be made to permit mixed-use infill development, including mixed forms and tenures of housing.**
6. **The City of Toronto, together with partners from the private and non-profit sectors, launch economic development programs and opportunities specifically targeted to neighbourhoods with highly concentrated poverty.** These could include elements such as government procurement initiatives, investment incentives, training or skills development opportunities for residents. The City and other vendors should consider how the purchasing power gained through infrastructure investments can be leveraged to stimulate the local economy.

8.2 Sustaining the High-Rise Stock in Good Repair for the Future

Our analysis of census data confirms that the city's high-rise rental stock is housing a growing proportion of the city's low- and moderate-income households. This makes it an important housing resource for this sector of the population.

However, our survey findings show that there are significant problems of disrepair within the private-sector high-rise buildings, and even greater problems within non-profit buildings.

Some of these problems have to do with the normal wear and tear on the buildings from long use and increasing density levels in the buildings. In the non-profit sector, the disrepair is worse, most likely because the majority of its pre-1980 buildings are the original public housing stock that has been housing Toronto's neediest households for forty to fifty years.

Other problems have to do with the age of the building and what appears to be long overdue replacement of major components, such as elevators.

We have seen that most landlords are doing their best to maintain the buildings in reasonable condition, and to respond to tenant requests for unit repairs in a timely way. However, this kind of maintenance alone is not enough to ensure the longevity of high-rise apartment buildings. The evidence in this report suggests that landlords are falling behind with the far more expensive major replacement of building systems that are required.

As the buildings continue to age, and as the population density within them continues to grow, it is highly likely that the buildings will reach a point when their maintenance costs exceed their rent revenue. There is concern that at this point owners may no longer be interested in operating them as rental buildings. This concern is a primary reason for the city's adoption of a tower renewal strategy, aimed at preserving this rental housing resource for future generations.

At present, it still costs considerably less to upgrade existing rental buildings than it does to construct new ones from scratch⁷⁷, but this may not be the case in the future.

The non-profit sector has recently received a major infusion of federal and provincial funding for the rehabilitation of its aging buildings. But leaders in this sector believe that much more investment will be needed in the years ahead in order to extend the life of all the buildings in their portfolios.

For private landlords, the only government support that is available for the upgrading of their buildings is the long-standing federal government Residential Rehabilitation Assistance Program. The amount of funding that comes to Toronto through this program is quite small, however, and the amount available to private-sector owners of multi-unit residential buildings considerably smaller still.

The evidence in this report of growing concentrated poverty in particular areas of the city underscores the urgent need for government to take a place-based approach in its actions to sustain high-rise housing stock in good repair, and also to improve the social and community environment of high-rise buildings, which is the subject of the next section. For this reason, United Way recommends that:

- 7. The province, in the next phase of its Poverty Reduction Strategy, work with the City of Toronto and community partners to build a place-based response to the continued growth of poverty and geographic concentration of poverty in Ontario's largest city.** United Way believes that a place-based approach that addresses the unique conditions contributing to poverty in different communities is an important part of a provincial Poverty Reduction Strategy.

To ensure that the city's affordable, privately-owned and non-profit rental stock, is preserved for the city's low- and moderate-income households for the future, and at adequate standards of repair, United Way Toronto further recommends that:

- 8. The City of Toronto continue to take a dedicated program approach to revitalizing the social and physical conditions of aging high-rise apartment buildings across the city, and sustaining this important housing resource for the city's lower income and newcomer populations.**

77. Pomeroy, 2009.

9. The province match federal funding for the Residential Rehabilitation Assistance Program, and with the federal government, carry out a thorough examination of the need for private landlord assistance, funding levels and eligibility criteria with a view towards the long-term sustainability and good quality of the private-sector high-rise housing stock.
10. The province expand its eligibility criteria for the Infrastructure Ontario Affordable Housing Loan Program to private sector, multi-unit housing providers.
11. The federal and provincial governments continue to reinvest in the upgrading of non-profit housing beyond the current commitment of \$700-million over the next two years.
12. The provincial government, as part of its new long-term infrastructure investment program and 10-year budget, consider housing as essential public infrastructure, thereby opening up a new source of funding. The Province should consider housing to be a key public asset as part of its long-term planning for investments in improving Ontario's infrastructure.
13. The City of Toronto's Municipal Licensing and Standards team work with community-based organizations to increase tenant awareness of their rights to request in-unit inspections and, where applicable, to increase awareness of planned building inspections as part of the **Multi-Residential Apartment Building Audit and Enforcement program**. While most landlords are keeping up with tenant requests for repairs, there is still a sizable number who are not. United Way believes that increased tenant awareness of the municipal standards—and of tenants' rights to in-unit inspections in particular—will help improve tenant take-up of this service.
14. The provincial government convene a special working group of representatives from Canada Mortgage and Housing Corporation, the Greater Toronto Apartment Association, Social Housing Services Corporation, the Federation of Rental-Housing Providers of Ontario, the Ontario Non-Profit Housing Association, the Technical Standards and Safety Authority, and the City of Toronto to examine the problem of chronic elevator breakdown in aging high-rise buildings, and to develop strategies that address the financial and technological challenges of **replacement of these systems**. United Way Toronto believes that such measures are required in order to achieve standards of reliability that meet the needs of tenants and their children in these buildings.

15. The Greater Toronto Apartment Association promote and expand among its members the Certified Rental Building Program, a voluntary accreditation scheme developed by the Federation of Rental-Housing Providers of Ontario, which ensures that each successfully certified building practices over 36 established building management and customer service standards.
16. The City of Toronto expand its work with property owners and tenants to develop and implement a range of approaches to help keep tenants safe during summer heat alerts, including opening up community space inside buildings for use as 'cooling stations'.
17. The City of Toronto lead partners in a coordinated approach to dealing with problems associated with pests and vermin in apartment buildings. This should include outreach, engagement and education of tenants and landlords in order to create an integrated approach to pest management. Resources should be especially targeted at vulnerable communities.
18. The provincial government provide funding for the City of Toronto's specific request for new resources to establish an effective, integrated and sustainable city-wide solution to the growing problem of bedbugs in Toronto.

8.3 Building Community through Partnerships

The report findings suggest that there is a real opportunity to strengthen the community life within high-rise buildings and to restore greater social order to many.

The data show that large numbers of residents of high-rise buildings are putting up with high levels of social disorder in their buildings, especially drug dealing, vandalism and trespassing. Not only are these problems violating tenants' right to privacy and their wish for control over their personal living spaces, but because landlord efforts to control these situations are often ineffective, many residents are reporting that the situation in their buildings is out of control.

The findings also reveal that nearly half of the high-rise buildings no longer have common rooms or recreational spaces for tenant use – something that tenants consider to be a particular problem for the children, youth, and seniors who live in these buildings. Where this is the case, social isolation of tenants and disruptive youth behaviour are problems, as are high levels of distrust among the people in the buildings who do not know each other. Tenant associations are almost non-existent in the private-sector buildings and there were few instances where tenants said that they had worked together with others to address a problem in the building.

Yet despite these problems, the study findings show that there are positive relationships among tenants, and between tenants and landlords. This suggests that tenants and landlords could work together effectively to build a stronger and richer community life within the buildings and to reduce, if not eliminate, much of the social disorder that exists there. For example, the strong bonds of friendship and mutual support that already exist among many tenants are important assets that can be brought to bear on the broader building issues. While few formal resident associations currently exist, the vast majority of tenants say they are willing to work together with other tenants to improve their community. The generally good relationships between tenants and their landlords is an important attribute that

could make a partnership of this type possible, as is the respect that tenants say their landlords generally show towards tenants and their responsiveness to tenant requests for repairs.

There is also a strong desire among tenants for change – both in terms of restoring social order in the buildings and in creating more and better on-site spaces and facilities for tenants’ cultural and recreational use. Programming for children and youth, and for health and well-being activities for adults was at the top of tenants’ wish list.

The positive relationships, the desire for change, and the willingness to work together to create a better community are all important building blocks for revitalizing the community life of the apartment towers.

There is a brilliant example right in Toronto of landlords and residents coming together to do just this. In the San Romanoway community in north-west Toronto landlords, residents, NGOs and businesses have partnered since the beginning of the last decade to rebuild the community life within this large tower cluster. Their goal was to reduce the problems of vandalism, drug dealing and youth crime, and bring services and activities to the area to enrich and strengthen the community. An evaluation of the impact of this work five years after it began, showed that the rate of violent crime victimization had been reduced by half, and property crime by 13 per cent. The percentages of residents who felt safe walking alone in their neighbourhood after dark increased by 36 per cent, and higher percentages of tenants thought vandalism, drug dealing and drug use, loitering, graffiti, noise and theft were less of a problem at the time of the follow-up evaluation than five years earlier when the initiative began.⁷⁸ A more detailed description of the San Romanoway community revitalization project is included on page 182.

United Way Toronto has taken initial steps to do similar work in tower communities with its Action for Neighbourhood Change (ANC) initiative, successfully bringing together residents and local stakeholders to improve community conditions.

We suggest that these kinds of partnerships be launched in other high-rise buildings and in high-rise building clusters where social and recreational spaces for tenant use no longer exist; are inadequate; or in disrepair; and where problems of social disorder are high. Buildings in some of the high-poverty clusters where conditions are worst would be a place to start.

78. George S. Rigakos. The San Romanoway Community Revitalization Project: Executive Report, 2006 (Ottawa, Ontario: Carleton University, December 2007).

In order to create the conditions for building ‘community’ and for addressing the issues of safety and social disorder in buildings, United Way Toronto recommends that:

19. **The Greater Toronto Apartment Association, United Way Toronto, and the City of Toronto bring together residents, community organizations and business leaders to promote and develop partnerships aimed at revitalizing the community and cultural life of towers, through the creation of common spaces and facilities where social, cultural and recreational programming can be delivered, that meet the needs of children, youth, families and the elderly.**
20. **The provincial government establish a program of financial assistance for private building owners to open up, upgrade and make accessible amenity spaces and recreational facilities in their buildings for the use of tenants. Assistance would be targeted to owners that house substantial numbers of low-income families in areas of concentrated poverty.**
21. **The City of Toronto identify supports and incentives for landlords to open up and, upgrade or make accessible amenity spaces in their rental buildings.**
22. **The provincial government make its Community Opportunities Fund accessible to private-sector tenant groups for the purpose of engaging tenants and building their capacity to be active participants in the revitalization of their tower communities.** United Way Toronto believes that putting residents at the centre of this work is essential for successful community revitalization.
23. **Other funding bodies such as the Trillium Foundation and other charitable foundations provide support to tenants’ community building activities.**
24. **The provincial government, the City of Toronto, United Way Toronto, and its community partners explore ways to locate in tower communities’ after-school programming and other activities that will help the province to achieve its poverty reduction goals aimed at children and youth.**
25. **Municipal zoning amendments be made to permit the diversification of land uses in tower properties, to enable service delivery and local economic development, as well as commercial uses that support the creation of complete communities.**
26. **The City of Toronto establish and lead local partnerships of building owners, tenants, and relevant social service and other agencies to**

address issues of safety and social disorder in buildings. This should include an approach to tackling the problems associated with alcohol and other drugs that is based on the integrated components of prevention, harm reduction, treatment and enforcement.

Owners, residents and businesses join forces to build community in Toronto's San Romanoway Towers

Despite past claims about it being Canada's worst community, the high-rise neighbourhood of San Romanoway, also known as The Palisades, in the heart of Jane/Finch, is leading the way when it comes to community revitalization.

The three towers that make up The Palisades on San Romanoway were built during the high-density building boom of the 1970s and are typical of the cluster-style at the time. Today, the 892 units in the three towers are home to approximately 4,000 people, 2,800 of whom are children and youth. One of the towers, 5 San Romanoway, has been converted into condominiums, while 10 and 25 San Romanoway have remained private rental units.

During the 1970s and 1980s, the broader area of Jane/Finch received an influx of newcomers working in low-paying jobs. Social services in the area did not keep pace with the rising population density and residents found that extensive green space, deemed priceless in the initial building plans for fostering a sense of community, soon became empty zones where crime moved in. According to one critic, "By the end of the 1980s Jane-Finch was an under-serviced and under-resourced, poor, high crime community".⁷⁹ The Palisades typified this – from 1987 to 2000, crime in San Romanoway was 122 per cent above the national average.⁸⁰

In 2000, eager to turn things around, property owners and managers partnered with the head of the security company

79. Gregory Saville. "Safe Growth: Moving Forward in Neighbourhood Development," Built Environment 35, no. 3 (2009):386-402.

80. Peggy Edwards and Robert Wraith. "Strengthening Canadian Communities: A National Showcase on Community Safety, Health and Well-Being" Presented at The Coalition of Community Safety, Health, Well-Being. (winnipeg, Manitoba: March 2007)

Intelligarde to put together a research team with the goal of trying to find solutions to the crime and social disorder that was rampant in San Romanoway.⁸¹ The assembled research team hired a community organizer from the area, who was instrumental in engaging residents in this process. Interviews and focus groups with residents concluded that there was a lack of social cohesion among neighbours and few social programs in which they could be engaged. Following from these findings, a Quality of Neighbourhood Life Survey was used as a tool to engage residents in establishing a starting point for the community and goals going forward. The result of this collective effort was a succinct list of key challenges that existed, ideas to address them, and the identification of who could help these ideas become a reality.

Since its creation in 2002, the San Romanoway Revitalization Association (SRRA) has provided a forum for residents to work in partnership with property owners, security company representatives, the police, and other private stakeholders to improve their community. In keeping with the SRRA motto—making it happen together- their collective achievements are significant as there are now a wealth of on-site programs, services and activities available for the residents of San Romanoway. Whereas once there was an issue with students going to class with empty stomachs, there are now well-attended breakfast and after-school programs. These are lead by a local teacher from the Toronto District School Board. Where once it was commonplace to see gang members hanging out in the parking lots selling drugs, there are now well-used basketball courts and youth programs that provide valuable job skills training and that deal with issues of violence. There are March Break and summer camps that give young people in the neighbourhood an opportunity to train on the refurbished tennis courts with coaches from the Doug Philpott Inner City Children’s Tennis Fund that are supported by Tennis Canada and Highway 407. There is a flourishing community garden maintained by the active seniors group with help from local children. As well there are positive parenting and domestic violence programs offered on-site. There are summer BBQ’s put on by the residents, where they socialize and get to know one another. There is even a recording studio for youth, who not only manage the space but also participated in its

81. Saville, 2009.

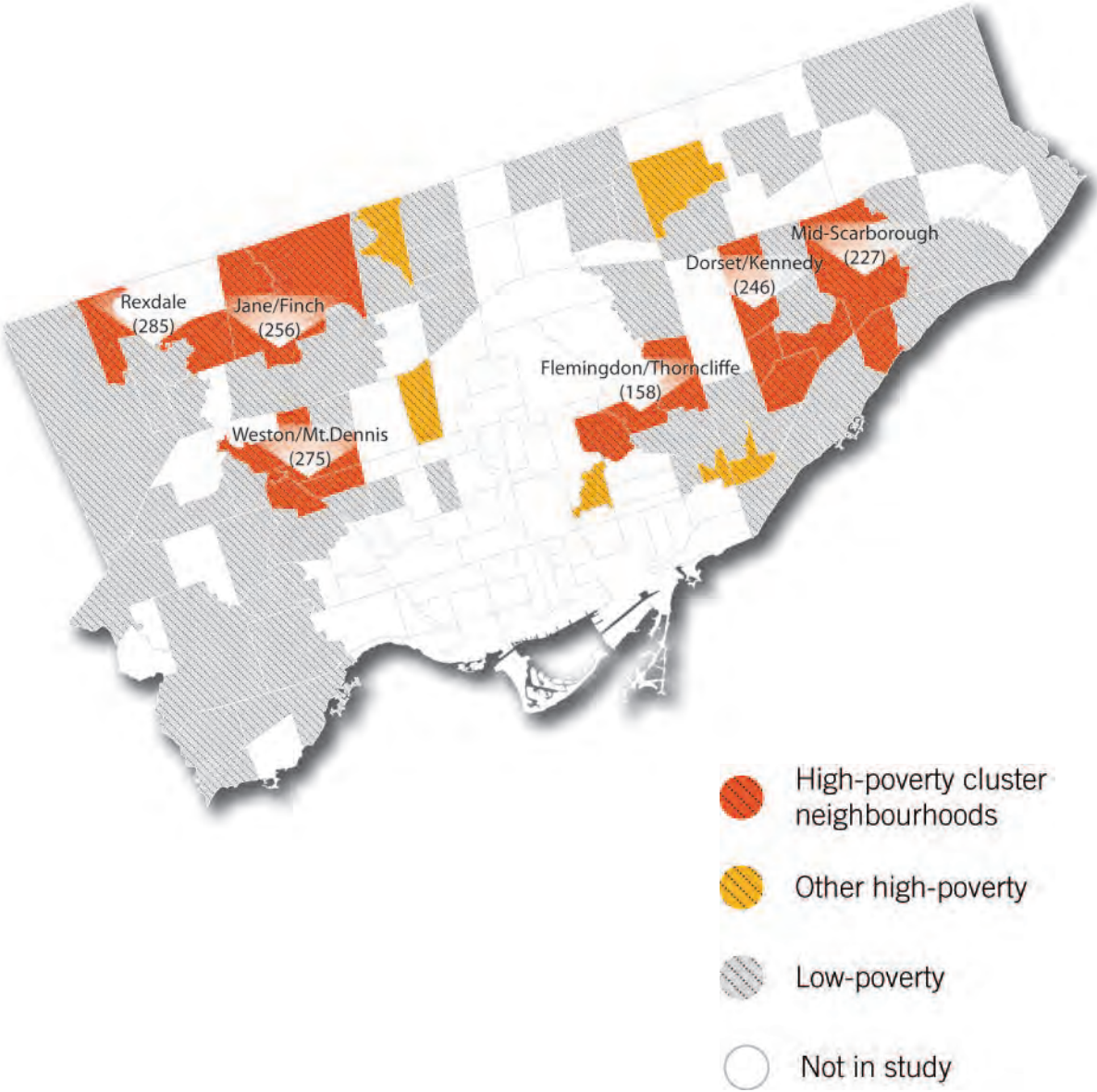
construction. There is a new playground, which residents helped to construct with materials donated by Home Depot, and there are computers for seniors and youth donated by Rogers Communications. In the place of an old swimming pool that had been in disrepair, there is now a movie theatre, made possible with the generosity of Cineplex Odeon. And there are more programs and services planned.

Thus far the collaborative efforts of the San Romanoway Revitalization Association have had a positive impact on building social cohesion in the neighbourhood, and reducing crime. In 2006, researchers found a 173.4 per cent increase in the number of residents who felt their neighbourhood was getting better and an increase in monthly interactions between neighbours. In addition, researchers found a significant drop in both violent (49.9 per cent) and property (13.4 per cent) crimes between 2002 and 2006. The San Romanoway Revitalization Association is a successful example of the ways that residents and property owners can collaborate with different stakeholders to build community and social cohesion in high-rise neighbourhoods.

Appendix



Appendix A: Map of sampled neighbourhoods



Appendix B: Study methods

Defining the high-rise apartment

High-rise apartments in this study, for both the census data analysis and the survey, were defined as having five or more storeys.

For the survey, the high-rises included in the study were:

- Built between 1950 and 1979; and
- Located in Toronto's pre-amalgamation, and former cities of Scarborough, North York, Etobicoke and York, and the borough of East York.

Sources of data

The report draws upon five sources of data.

First, census data for the years 1981, 1991, 2001, and 2006 were used to track changes in the geographic concentration of poverty and in the income levels of tenants of high-rise buildings, poverty levels, and household density.

Second, face-to-face interviews were conducted with the sample of 2,803 high-rise apartment tenants, using a structured questionnaire developed for the study.

Third, a series of five focus groups were held with small groups of tenants from some of the high-poverty neighbourhood areas to investigate more fully issues that arose from the survey results. These sessions focused on: social isolation; physical repair of buildings; the role of building amenities; safety and security; social connections and cohesion.

Fourth, Statistics Canada data from its General Social Survey and Victimization Survey was used to compare the results from the tenant survey to Canadians overall.

Finally, key informant interviews were held with a number of housing experts within government and working at the community level.

The survey sample

The sample was randomly drawn from the total number of apartment units within the universe of apartment buildings across the inner suburbs. One exception to this approach was used to select the sample of tenants from low-poverty neighbourhoods, which is explained more fully on the next page. The total sample was comprised of 2,803 tenants.¹

Of these, 2,176 made up the primary sample of tenants from privately-owned buildings, and 627 comprised a secondary sample of tenants living in non-profit buildings.

The primary sample of tenants in privately-owned buildings was made up of tenants from high and low-poverty neighbourhoods. The City of Toronto's 140 neighbourhood planning areas was the neighbourhood unit used in the study. The primary sample consists of:

- Tenants, 1,711 in total, from neighbourhoods with family poverty rates of 25 per cent or greater; and
- Tenants, 465 in total, from low-poverty neighbourhoods with rates of family poverty below 25 per cent. A stratified sampling approach was used to select the respondents from low-poverty areas. This involved selecting a sample of low-poverty neighbourhoods first, then drawing a random sample of tenants from this building sub-sample.

The 1,711 tenants in high-poverty neighbourhoods were drawn from either:

- Clusters of high-poverty neighbourhoods where two or more neighbourhoods of high-poverty were located next to one another. There were six clusters, with a total of 1,447 respondents. Over sampling was done in the clusters in order to have approximately 250 respondents in each.
- 'Other high-poverty' neighbourhoods, which were not adjacent to other high-poverty areas. There were 264 respondents in this category.

1. Sampling units were randomly selected from a database from the 2009 City of Toronto Tax Assessment File. The file includes privately-owned rental buildings and non-profit buildings including Toronto Community Housing Corporation housing stock, co-operative non-profit, and private non-profit buildings. The sampling approach utilized Statistical Analysis System (SAS) Programs.

The six high-poverty clusters included the following neighbourhood areas:

- **Cluster A – Mid-Scarborough:** 227 respondents: Scarborough Village, Eglinton East and Woburn.
- **Cluster B – Dorset/Kennedy:** 246 respondents: Ionview, Dorset Park and Kennedy Park.
- **Cluster C – Weston/Mt. Dennis:** 275 respondents: Weston, Mt. Dennis, Rustic, Beachborough and Brookhaven.
- **Cluster D – Jane-Finch:** 256 respondents: Black Creek, Glenfield, and York University.
- **Cluster E – Rexdale:** 285 respondents: Mount Olive, and Humber Mede.
- **Cluster F – Flemingdon/Thorncliffe:** 158 respondents: Victoria Village, Flemingdon and Thorncliffe.

A map showing the location of the six clusters is included in Appendix A on page 186 of this report.

While the original sample was randomly drawn from City of Toronto tax assessment files, from the total pool of units in high-rise buildings, it was necessary to allow some flexibility to interviewers in actually obtaining participants for the study. In many cases, tenants in a selected unit were not at home when the interviewer called, or others were at home but did not agree to participate. In these circumstances interviewers were instructed to try other apartments on the same floor or other units located one floor above or one floor below the originally selected unit. And in a small number of cases, interviewers were refused access to apartment buildings so replacement units were randomly selected from buildings in the area of similar size, age and ownership. In this way, the original target sample size of 2,800 was achieved.

Because of this flexibility, there will have been some bias introduced into the results. One area where the results may have been affected is in the area of safety and security. In many cases, interviewers reported problems getting tenants who lived in buildings located in some of the ‘rougher’ neighbourhoods in the city to answer their knock. The tenants who participated in the survey may have been less fearful individuals and provided more favourable assessments of the safety of their buildings than tenants who were not willing to answer their doors when our interviewer’s knocked.

The apartment building representation

In 2009, there were 827 apartment buildings of five storeys or more located in the inner suburbs. Because of the stratified sampling approach for the low-poverty neighbourhoods, the study sample was drawn from a lesser number—586 buildings in all.

The questionnaire's design

The areas of enquiry were selected after an extensive literature review of housing quality studies, drawing extensively from certain Statistics Canada surveys that have investigated housing quality in Canada, and from meetings with housing and health experts from: the Ontario Ministry of Municipal Affairs and Housing, the City of Toronto, Toronto Public Health, Toronto Community Housing, The Greater Toronto Apartment Association, and the Social Housing Services Corporation.

A Reference Group of experts in the housing field was also established at the study design stage, to provide advice on the development of the questionnaire and sampling methods. A list of the members of the Reference Group is included in the acknowledgments at the front of this report.

The survey's fieldwork

Three Fieldwork Coordinators were hired in the summer of 2009 to oversee the interviewing work and a group of 48 interviewers were hired and trained in summer 2009 to conduct the interviews.

Appendix C: Profile of the sample

This brief section provides a profile of the tenants who participated in the study. The data is summarized in Tables on page 195 and 196, for the entire sample of 2,803 tenants, as well as for the private sector and non-profit sub-samples.

In general, the private-sector tenants in the study were more likely to be in the prime working age group, more likely to be married, in a two-parent family, a recent immigrant, have a higher education, to be employed, and with somewhat higher incomes.

The non-profit tenants, on the other hand, were more often older, widowed, separated or divorced, a single parent, and an older immigrant, with less education, lower incomes, and much more likely to be dependent upon social assistance, pensions or other forms of income other than employment.

Gender: Slightly more than two-thirds of the total sample of 2,803 tenants is female (67.2%) and one third male. This is significantly different from the 52 per cent female—48 per cent male split in the Toronto population as a whole.

Women make up an even higher percentage of the non-profit sub-sample compared to the private sector sample (73% and 65.5% respectively).²

Age: The majority of the sample is in the prime working age group of 30 to 59 years (57.3%). About one-quarter is 30 years of age or less, and another 18 per cent is 60 years or more.

The two samples differ considerably in terms of age. A greater percentage of the private sector tenants are in the prime working age group of 30 to 59 years and in the 'under 30' age group, while a much larger percentage of non-profit tenants are seniors (42.1% compared to 11% of the private sector tenants).

Marital status: Half of the sample are married or living common-law (49.4 per cent); about one-quarter are widowed, separated or divorced (23.2%) and slightly more than one quarter are single (27.0%).

2. Female-led households make up 64 per cent of Toronto Community Housing's tenant population, so their representation in this study is only slightly higher.

There are major differences between the private sector and non-profit samples. The majority of the private sector tenants are married (57.4%), while the largest percentage of the non-profit tenants is widowed, separated or divorced (46.9%).

Family type: More than half of the tenants are families, with children living at home (1,589 tenants or 56.7% of the total sample). One-third of these families are led by a single parent (34.9%) and two-thirds are led by two parents (65.%).

Again, there are major differences between the private sector and non-profit tenants. More than two-thirds of the private sector families are two-parent families (70.7%), and just 29.3 per cent are single parents. The situation is reversed for non-profit sector tenants, with 66.9 per cent of them single parents and only 33.1 per cent two-parent families.

Educational attainment: Close to half of the sample had a college or university education (46.7%); 5.6 per cent had a trades certificate; 26.5 per cent had completed high-school education; and 18.6 per cent had less than high-school. These education levels of the study sample are remarkably similar to Toronto's adult population as a whole where the percentages are 49 per cent, 6 per cent, 24 per cent and 20 per cent respectively.

There are major differences between the two types of tenants in the study. The private sector tenants are much more likely to have a completed college or university degree, compared to non-profit tenants (50.5 per cent and 33.5 per cent respectively). Non-profit tenants, on the other hand, are considerably more likely to have less than a completed high school education (27% of non-profit and 16.2% of private sector tenants).

Household income: While education levels are similar, the incomes of the tenants in the study are significantly lower than the annual incomes of Toronto households, as a whole. In 2006 for example, 40 per cent of Toronto's households had incomes of \$50,000 or more annually, compared to just 12.7 per cent of the tenants in this study.

Looking at the income distribution of the two sub-samples in this study, one can describe the non-profit group as 'very low-income', with 81 per cent of them having annual incomes below \$29,000. And the private

sector group can be described as ‘low to moderate-income’, with almost two-thirds of the tenants in this group having incomes of less than \$39,000 per year.

Residency: Almost three quarters of the tenants in the sample are immigrants (74.2%), which is a much higher proportion than in the total Toronto population, (52%).

There are marked differences between the two tenant groups here as well. Nearly a third of the private sector tenants are recent immigrants (30.0%) compared to just 6.1 per cent of non-profit tenants. The latter, on the other hand, are much more likely to be older immigrants who arrived in Canada sometime before 2004.

Country of origin: The vast majority of the tenants in the sample were born outside of Canada, accounting for approximately three-quarters of both the tenant groups. More of the private sector tenants were of Southern Asian origin compared to non-profit tenants (23.9% versus 7.8%). As well more of the non-profit tenants were born in Africa or the Caribbean (28.9% vs. 18.1%).

Profile of the total study sample, private-sector tenant and non-profit tenant sub-samples

| | Total sample | Private-sector tenants | Non-profit tenants |
|------------------------------|--------------|------------------------|--------------------|
| Gender | | | |
| Male | 32.1% | 33.6% | 26.6% |
| Female | 67.2% | 65.5% | 73.0% |
| Age | | | |
| Under 30 years | 24.0% | 26.8% | 14.2% |
| 30 - 59 years | 57.3% | 61.4% | 42.9% |
| 60 years or more | 18.0% | 11.0% | 42.1% |
| Marital status | | | |
| Married/common law | 49.4% | 57.4% | 21.5% |
| Widowed, separated, divorced | 23.2% | 16.4% | 46.9% |
| Single | 27.0% | 25.8% | 31.1% |
| Family type | | | |
| Single parent (554) | 34.9% | 29.3% | 66.9% |
| Two-parent (1035) | 65.1% | 70.7% | 33.1% |

Profile of the total study sample, private-sector tenant and non-profit tenant sub-samples *(continued)*

| | Total sample | Private-sector tenants | Non-profit tenants |
|-------------------------------------|--------------|------------------------|--------------------|
| Education attainment | | | |
| Less than high school diploma | 18.6% | 16.2% | 27.0% |
| Completed high school | 26.5% | 25.0% | 31.9% |
| Trade certificate | 5.6% | 5.4% | 6.2% |
| College or university degree | 46.7% | 50.5% | 33.5% |
| Household annual income | | | |
| < \$10,000 | 10.3% | 6.8% | 22.6% |
| \$10,000 - \$19,999 | 25.0% | 19.8% | 43.1% |
| \$20,000 - \$29,999 | 19.3% | 20.4% | 15.6% |
| \$30,000 - \$39,999 | 14.2% | 16.7% | 5.7% |
| \$40,000 - \$49,999 | 9.0% | 11.0% | 2.1% |
| \$50,000+ | 12.7% | 15.9% | 1.4% |
| Income source | | | |
| Employment | 56.4% | 67.0% | 19.5% |
| Pension | 11.5% | 7.4% | 25.7% |
| Social assistance | 21.9% | 15.9% | 42.9% |
| Other | 8.9% | 8.2% | 11.3% |
| Residency | | | |
| Recent immigrant (5 years or less) | 24.7% | 30.0% | 6.1% |
| Older immigrant (more than 5 years) | 49.5% | 44.7% | 66.0% |
| Canadian-born | 25.9% | 25.3% | 27.9% |
| Region/country of birth | | | |
| Canada | 24.2% | 23.8% | 25.7% |
| Southern Asia | 20.3% | 23.9% | 7.8% |
| South-East Asia | 3.6% | 3.8% | 3.0% |
| Eastern Asia | 2.9% | 2.7% | 3.8% |
| West-Central Asia & Middle East | 4.1% | 4.5% | 2.7% |
| Africa | 5.3% | 3.7% | 10.8% |
| Europe | 8.2% | 7.5% | 10.5% |
| Caribbean | 16.8% | 15.3% | 22.0% |
| Central & South America | 7.1% | 7.6% | 5.3% |
| Other | 6.8% | 6.6% | 7.7% |
| Visible minority status | | | |
| Visible minority | 67.2% | 68.0% | 64.6% |
| Non-visible minority | 29.6% | 28.6% | 33.2% |

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