POVERTY BY POSTAL CODE

The Geography of Neighbourhood Poverty • 1981–2001

A Report Prepared Jointly by
United Way of Greater Toronto and
The Canadian Council on Social Development

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City of Toronto, 1981 - 2001

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UNITED WAY OF GREATER TORONTO AND

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UNITED WAY OF GREATER TORONTO

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Why worry about poor neighbourhoods? Shouldn't we concentrate on helping poor people? Of course, United Way of Greater Toronto cares deeply about both. We are concerned about the profound human cost of poverty on individuals and families who struggle not only to survive, but to participate fully as citizens. This report, however, focuses on the geography of poverty, because neighbourhood poverty has a devastating human cost and also damages the economic and social vitality of an entire region, affecting the quality of life for everyone in Toronto.

Healthy neighbourhoods are the hallmark of Toronto's civic success. Their strength comes from the rich mixture of cultures of residents, safe streets, abundant green space, diversity of shops and cultural amenities, and the social infrastructure of community services and programs. All these factors bring Toronto worldwide recognition as one of the best cities in the world.

But there are troubling signs that all is not well with our neighbourhoods. Poverty is rising, and deepening, and the income disparity between rich and poor is widening. Toronto's population is growing much faster in the inner suburbs yet there has been no commensurate investment in social infrastructure.

Poverty by Postal Code details the dramatic increase in the number of poor Toronto neighbourhoods. It shows that the city now has many more concentrated areas of poverty than it did 20 years ago. This rapid and extensive growth in the number of neighbourhoods with a high proportion of families living in poverty not only undermines their strength - and Toronto as a whole - it also makes children, single parents, newcomers and visible minorities particularly vulnerable.

We must emphasize that United Way does not wish to stigmatize neighbourhoods or their residents. Rather, our goal is to highlight the real challenges and multiple barriers facing these communities to educate, influence, and create a catalyst for collective action.

The increase in neighbourhood poverty is especially alarming for two reasons. First, we know that the consequences of living in a poor neighbourhood are significant - and long-term - for children and youth, for newcomers to our country, for the entire community. Second, poor neighbourhoods can spiral into further decline, cause increases in crime and abandonment by both residents and businesses. And, shockingly, Toronto is losing ground faster than any other urban centre in Canada.

Poverty by Postal Code was undertaken as part of United Way's ongoing research into social issues, and to help determine its funding priorities. With the assistance of the Canadian Council on Social Development, it was written to provoke governments and communities to act. Neighbourhood decline is not inevitable, and investments in communities do make an enormous difference. That is the lesson to be learned from successful neighbourhood revitalization efforts in the United States and Britain. Both countries experienced the bitter consequences of neighbourhood-based social and economic exclusion; they learned these lessons the hard way - after many of their urban neighbourhoods had become areas of intense, racialized poverty and urban desolation. And both countries have seen these neighbourhoods transformed - through reinvestment and collaboration - into strong, vibrant foundations of healthy cities offering their citizens an improved quality of life and economic opportunities.

United Way of Greater Toronto builds for the future with a history of solid research, thoughtful response, and action. A Decade of Decline, released in 2002, provided Toronto with hard evidence of growing poverty and income disparity that occurred during a period of robust economic growth. Despite the economic recovery of the late 1990s, Torontonians were falling behind financially, the gaps between the city's rich and poor had widened significantly, and poverty was increasing in neighbourhoods outside the downtown core.

Three months later, United Way launched Strong Neighbourhoods, Healthy City, a pilot to help address the lack of social infrastructure in several of the city's most underserved communities. This strategy funds innovative service partnerships in neighbourhoods across the inner suburbs, directs more donor dollars to these areas, and strengthens social service agencies.

Other United Way research has exposed challenges facing our communities. In 2002, our concern about the loss of access to public infrastructure led to the creation of a special task force, which published Opening the Doors: Making the Most of Community Space. This report linked adequate community programs and the health of the city, and called for the preservation of community use of school and city-owned space.

United Way co-chaired the 2002 Toronto City Summit, participated in the Toronto City Summit Alliance, and was instrumental in calling for the establishment of a tripartite agreement among the City of Toronto, the province and the federal government to support community services infrastructure, particularly in our poorest neighbourhoods.

Torontonians Speak Out (2003) - the result of extensive consultations across the city - described Torontonians' profoundly mixed feelings about their neighbourhoods. Their clear pride of place is combined with concern about the onset of decline and urban decay in many parts of the city, and a shared anxiety about the lack of programs, services and opportunities for youth. People spoke passionately about wanting a better life for their children. Perhaps the most poignant message was about growing stigmatization, fear that the rest of Toronto might abandon poorer neighbourhoods.

Poverty by Postal Code charts profound changes, the rapid, dramatic rise and intensification in the number of high-poverty neighbourhoods, particularly in the former cities of North York and Scarborough. The response from governments and communities must be prompt and comprehensive, aimed at transforming high-need neighbourhoods. The consequences of inaction are grave - for the present, and for the future.

United Way's concern for Toronto's future led us to examine families, family poverty, and the trends in the geography of family poverty in this report. Families comprise the most vulnerable, and the largest, group of people living in poverty, and foreshadow limitations on the future, on individual futures, and the city's future.

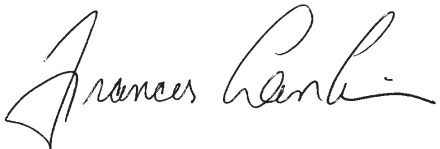
In response to these data and community consultations, United Way of Greater Toronto has established new priorities to help address the systemic causes that contribute to poverty. We will apply increased resources to building stronger neighbourhoods, with an emphasis on newcomers and young people. The voluntary sector has a strong role to play in addressing threats to the vitality of our neighbourhoods. We have an opportunity to take action before our neighbourhoods reach a crisis. But we must act soon. And we must act in partnership - government, business, labour, community organizations, and local residents - to turn the tide of neighbourhood neglect and decline.

Government action is crucial, and it must start with a renewed commitment to the construction of affordable housing. The expansion of poverty outside the downtown core is inextricably linked to the search for lower housing costs, a search that is proving increasingly elusive. Investments must be made in neighbourhood social infra-

structure - facilities, programs and social networks - a system that includes everything from local parks and community centres to crisis intervention programs. These services contribute to the health and vitality of neighbourhoods. They provide a social safety net in times of vulnerability and foster social cohesion.

Finally, governments must review income supports, minimum wage, and programs designed to promote labour market attachment through training, employment, and the economic integration of immigrants. Alleviating poverty cannot happen without a combination of renewed income supports and a market economy that promotes employment. As a society, we have failed to make the most of newcomer skills and credentials. This failure has profound effects on not only individuals and families, but the very cohesion and productivity of our community.

The statistics in Poverty by Postal Code are significant, and grim. Rather than provoke despair and paralysis, they can motivate a collective vision - a determination to profoundly change our city. Toronto's greatest challenge is to restore and rebuild. Our greatest strength is our network of neighbourhoods, a network that connects citizens to one another, promotes the participation of children and youth, and welcomes newcomers. Revitalizing neighbourhoods is an opportunity to reclaim our legacy, while we build a stronger future for everyone in Toronto.



Frances Lankin
President and CEO
United Way of Greater Toronto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CONTENTS


L 1K9 M1K 2J5 M5E 1B3 M6J 2X4 M5E 1W2 M6L 1K9 M2N 1H0 M7G 2N6 M6L 1K9 M1K 2J5 M6L 1K9 M1K 2J5 M5E 1B3 M6J 2X4 M5E 1W2 M6L 1K9 M2N 1H0 M6L 1K9 M1K 2J5 M5E
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INTRODUCTION

"A successful city neighbourhood is a place that keeps sufficiently abreast of its problems so it is not destroyed by them".

Jane Jacobs
The Death and Life of Great American Cities

Poverty by Postal Code is a research study of the spatial concentration of family poverty in the City of Toronto over the past two decades. The study findings are deeply disturbing. Twenty years ago, most 'poor' families in Toronto lived in mixed-income neighbourhoods. Today, they are far more concentrated in neighbourhoods with high levels of poverty. The increase in the number of higher poverty neighbourhoods in our city has been rapid, and they cover a much broader portion of the city now than they did twenty years ago. The growing spatial concentration of poverty has impacted certain vulnerable groups much more acutely than others. And the challenge of growing numbers of higher poverty neighbourhoods is something that the City of Toronto alone is facing in the Greater Toronto Area.

In presenting the findings of this report, United Way of Greater Toronto emphasizes that it does not wish to stigmatize neighbourhoods or their residents. Our aim is to raise public awareness of the stresses on many of our neighbourhoods; to influence government and community leaders to work together to develop strategies that will turn the tide of growing neighbourhood poverty.

Neighbourhoods are enjoying a renaissance of public policy attention today in a number of the developed nations in the world. Fuelled by the need to make their cities more globally competitive, city and national governments are recognizing the need to tackle growing poverty concentration, and the socio-economic problems that are entrenching disadvantage in their communities.

Nowhere has this renewal been more evident than in Great Britain, where the government of Prime Minister Tony Blair has taken unprecedented action to address the decline in cities and towns across that country. Beginning with the 'New Deal for Communities' in 1998, it will spend approximately £2 billion on 39 of England's most distressed communities, and will combat growing problems of poor job prospects, high levels of crime, educational underachievement, poor health, and deteriorating housing and physical environments.

In 2001, Britain followed the 'New Deal for Communities' with a more comprehensive plan – the 'Neighbourhood Renewal Strategy' – with the ambitious

goal of narrowing the socio-economic gap between its most deprived neighbourhoods and the rest of England. Adding another £1.875 billion pounds, the ultimate vision is that in 10 to 20 years, "no one (in that country) should be seriously disadvantaged by where they live." In effect, the plan is to eliminate what the British refer to as 'postal code' poverty.

In the United States, the federal government has adopted an equally aggressive approach to revitalizing communities, investing billions of dollars in a range of initiatives. The Community Empowerment Fund supports business investment and job creation in distressed communities. The Empowerment Zones and Enterprise Community Initiative, targeted to areas of pervasive poverty and high unemployment, are designed to help local businesses provide more jobs and promote community revitalization. In 2001, Empowerment Zones were eligible for an additional $11 billion for low-income housing. A Community Development Block Grants Program is directed toward revitalizing neighbourhoods, economic development, and providing community facilities and services.

Just as governments in the United States and Europe have been taking measures to revitalize their cities, Canadian cities are beginning to show severe signs of strain after decades of rapid economic and population growth.

TD Economics:
Special Report, 2002

These community revitalization strategies are informed by a long tradition of neighbourhood research in the United States and a new, flourishing one in Great Britain. In the U.S., the interest in what was happening to its neighbourhoods goes back three decades, at the time of the flight of the middle and upper classes out of the inner cores of American cities, leaving deeply segregated and racialized poor neighbourhoods in their wake. A large body of research has been built up, which has tracked these trends and attempted to understand the forces at play in the growth and concentration of poverty at the neighbourhood level and the process of neighbourhood decline.

In Canada, there have been two, targeted community revitalization initiatives – one in Vancouver and one in Winnipeg – governed by tri-paritite agreements among all three levels of government in each jurisdiction. The aim is to improve the social and physical infrastructure of the distressed downtown areas in these cities, and enhance the economic opportunities of their residents. While there have been other more narrowly focused initiatives in certain jurisdictions, neighbourhoods in Canadian cities have not enjoyed the same kind of public policy attention at senior government levels as in Great Britain and the United States. Nor has there been the same degree of interest in neighbourhood distress and the concen-

tration of poverty at the neighbourhood level among researchers and academics until relatively recently.

But that is starting to change, sparked by the now well documented growing income disparity between the rich and poor in our cities, and the intense attention that the state of our cities is being given by municipal politicians and community leaders across the country. And what the new research is telling us is that the number of neighbourhoods with high poverty in the country's largest urban regions is indeed growing [Hajnal (1995), Kazwmipar and Halli (1997), Hatfield (1997), Myles, Picot and Pyper (2000), Kazemipur (2000)].

Ironically, while we in Canada are just beginning to turn our attention to the intensification of neighbourhood poverty, new U.S. research is showing an astonishing turnaround in the number of high poverty neighbourhoods in that country, declining by more than one-fourth between 1990 and 2000, after doubling over the previous two decades (Jargowsky, 2003). A decade of strong economic growth in the 1990s and the impact of the government's revitalization efforts are thought in large part to lie behind the improvements.

Toronto's claim to fame has been that of the well-planned, liveable, yet urbane city with an exemplary quality of life. Walking around many big U.S. cities – and then walking around ours – it's no longer safe to assume our primacy. I never thought in my lifetime the tables might be turned.

Joe Berridge
Reinvesting in Toronto: What the Competition is Doing

The concerted actions that other governments are taking to revitalize their communities, and the evidence of their success, make it all the more worrying that so little is being done in this country to address the signs of growing distress in our neighbourhoods. It raises many serious questions about their future. Could our neighbourhoods ever reach the level of social deprivation and discord that has characterized poor neighbourhoods in the U.S. and in England? Do we know how, and do we have the resolve to prevent further decline?

To be sure, our social histories are different. The depth of the racial divisions creating the highly segregated communities in the U.S. have no precedent in Canada. Nonetheless, research has shown there is a strong association between race and minority status, and living in neighbourhoods of concentrated poverty in Canada [Kazwmipar and Halli (1997), Hajnal (1995)]. So perhaps the situation here is not as dissimilar as we would like to think.

It may also be true that the differences relate to the fact that our cities are younger than their counterparts at least in Great Britain, and that the decline in our distressed neighbourhoods simply lags behind theirs by a decade or so.

One thing appears certain from the evidence that we have so far. We can no longer afford to ignore how the growing income disparities within our population are impacting neighbourhoods. Toronto has always taken pride in its strong neighbourhoods. The Report of the GTA Task Force in 1996 put it this way: "A healthy respect for neighbourhoods has been a hallmark of communities across the GTA" .... and, "this commitment to preserving and regenerating urban neighbourhoods, no longer as strong as it once was, needs to be rediscovered" (Greater Toronto: Report of the GTA Task Force, 1996).

Our belief that healthy and inclusive neighbourhoods are essential to the quality of life of all Torontonians, and to the creation of a strong and vibrant city provides the impetus for this study of poverty concentration.

The study seeks to obtain a much better understanding of what has been happening to Toronto's neighbourhoods over the past two decades. It does this by examining the changing geography of neighbourhood poverty in the City of Toronto between 1981 and 2001. It looks at the increase in the number of high poverty neighbourhoods, identifies the areas of the city which have experienced the greatest increase, and considers how the resident profile of these communities, as well as other 'stressors' associated with high poverty concentration have changed – factors like unemployment levels and low education.

The report tells an unsettling story. Not only has the concentration of neighbourhood poverty in Toronto been increasing, it has done so at a rapid rate. There has been a major shift in who has been most affected by growing poverty concentration. Today, residents of high poverty neighbourhoods are much more likely to be newcomers to Canada and visible minorities.

The findings raise many more questions that can be answered in this report, however, our hope is that it will accomplish two purposes. First, that it will raise awareness and stimulate public debate about the changing nature of our neighbourhoods. Second, that it will serve as a wake-up call for effective action. Toronto is one of the primary economic engines in the country, and we cannot afford to let our neighbourhoods drift further and further into deepening poverty. While the causes are complex and the solutions challenging, they must be confronted if Toronto is to maintain the high quality of life it has enjoyed for so many decades and which has made it one of the best cities in the world to live.

DO NEIGHBOURHOODS MATTER?

"Neighbourhoods are what make this city great. We must value what is distinct about our neighbourhoods, and recognize that which has value beyond its cost".

David Miller
Inaugural address, December 2, 2003

One school of thought would have it that local neighbourhoods are less important today because they have been replaced by 'communities of interest' which now provide the social and supportive networks previously found in one's local community. Additionally, the majority of urban dwellers can now choose to access a vast array of services and shops outside their immediate neighbourhoods.

While there may be some truth to this, neighbourhoods still have great importance for most people, especially for those who are less well off, and do not have the same opportunities for making connections beyond their local communities. For them, the neighbourhood is often central to their social, recreational and service needs.

If we think about the kinds of decisions that people make in their lives, few are more important than *where* they choose to live and raise their families. Selecting the best neighbourhood and the best accommodation that they can afford is of singular importance. A recent survey of over 20,000 households conducted by the ESRC Centre for Neighbourhood Research in Great Britain confirms this (Parkes et al 2002). Of a wide range of neighbourhood characteristics, housing satisfaction and the general appearance of the area where they lived were the two factors most strongly related to neighbourhood satisfaction among the people surveyed.

But safe and attractive neighbourhoods are not just important to the people living there; they are also fundamentally important on a much larger scale – to the economic health of the city overall, both today and in the future. Increasingly, cities and countries around the world are recognizing the importance of healthy, inviting and affordable neighbourhoods as a critical element in attracting and retaining the kind of qualified workforce required to successfully compete in the knowledge-based, global economy. Neighbourhoods should be affordable and appeal to upper, middle, and lower income workers.

This idea is captured in a City of Toronto report, which notes that "attracting the very mobile labour and intellectual capital that drives regional economic development is highly dependent upon making that region an attractive place to live." The report goes

on to say that "this means providing cultural and recreational opportunities, a safe and healthy environment, and a vital urban culture" (City of Toronto, 2000).

We know why attractive and affordable neighbourhoods are important to the individual and why they are essential to the economic vitality of the city as a whole; we also know what we do not want our neighbourhoods to become.

In its study of how neighbourhoods decline, Canada Housing and Mortgage Corporation paints a stark portrait of the factors that are associated with the decline process: poverty, high levels of crime, conversion of single family homes to multi-family housing units, abandonment of housing stock, out-migration of better-off families to the suburbs, exit of retail business, conversion to lower forms of non-residential land use for businesses that cater to the poor, decline in land values, increase in absentee landlords, poor building maintenance, and the in-migration of economically marginalized populations. Once decline has reached a certain point, CMHC suggests that it is very difficult to turn the process of disinvestment around.

> *The literature makes clear that (neighbourhood) disinvestment is the result of decline, and not its initial trigger. Once underway, decline and disinvestment tend to be evolutionary and accretive.*
>
> CMHC
> Disinvestment and the Decline of Urban Neighbourhoods

The Honourable Judy Sgro, in her Task Force Report on Urban Issues, points to the need to address the marginalization of the poor in our cities, as a critical element of the broader reinvestment needed to ensure the long-term sustainability of our cities. She warns that "our urban areas are home to a growing number of vulnerable people and more must be done to address social problems such as poverty, drug and alcohol abuse, and marginalization" (Sgro, 2002).

Finally, there is the question of how growing up in a poor and marginalized community may affect the life chances of children and youth. A great amount of research has been done in this area, now known as the study of "neighbourhood effects". The idea is that the neighbourhood has an influence on the lifeline of a person, independent of other factors such as the level of family poverty or a person's education level – in effect, that the whole (the neighbourhood) is greater than the sum of its parts. The stigmatization of living in a distressed neighbourhood is one way that 'place' can have an independent, detrimental effect. The strength of peer influence when large numbers of young people are living in circumstances of socio-economic disadvantage is another.

Certainly there is a well-documented association in the research literature between poverty and such adverse outcomes as poorer health, low birth weight, shorter life expectancy, lower educational achievement, and lower reading and writing abilities of children. A considerable body of research has also found a strong association between living in a poor neighbourhood and a variety of health, social and developmental problems [Wilkins et al (2000), Boyle et al (1998), Kohen et al (1998), Ross & Roberts (1999), Hertzman (2002), Boardman et al (2001), Ross & Mirowsky (2001), Pearl et al (2001), Ainsworth (2002), Overman & Heath (2000), Crane (1991)].

Isolating the precise impact of the neighbourhood from other important influences on a person's life chances, such as the family income level and the quality of parenting in the home, is extraordinarily difficult, however. Reviewers conclude that while neighbourhood does make a difference, precisely how much is still uncertain [Seguin & Divay (2002), Diez Roux (2001)].

The significance of this has more to do with public policy and the kinds of interventions that are needed to improve the life chances of people living in disadvantaged circumstances. No one argues that a healthy and safe neighbourhood isn't essential to quality of life. The issue that the research on neighbourhood effects raises is simply where best to target interventions – at the individual or family level, or at the structural, neighbourhood level.

In fact, the research strongly suggests that a comprehensive and integrated approach is necessary to successfully turn the tide of neighbourhood decline – an approach that focuses at both neighbourhood and individual levels. This includes initiatives to improve the social and physical infrastructure, promote economic growth and enhance economic opportunities, reduce crime and repair housing. Research also suggests a strong need to build community capacity in low-income disadvantaged neighbourhoods, by promoting partnerships among local organizations and residents so that residents can build the leadership skills and knowledge necessary to advance the interests of the community.

When you apply for a job you never say you're from the Park. One of my friends got a job at a bank but he didn't put his address. You have to lie so they don't think you're a thug.

United Way consultation with young black youth in Regent Park, Summer 2002

THE RESEARCH APPROACH

Research on neighbourhoods indicates that one of the prime triggers of neighbourhood decline is highly concentrated poverty, and the associated 'stressors' that accompany it – high levels of unemployment, low education levels, and residential overcrowding, to name just a few. This is why researchers in this country have begun to show such interest in the growth in the concentration of neighbourhood poverty.

But in almost all cases, their work has focused at the Census Metropolitan Area (CMA), which encompasses much larger city regions. The focus of this study is the pattern of neighbourhood poverty at the city level, in this case, the City of Toronto.

PUTTING THE GEOGRAPHY OF POVERTY INTO A WIDER CONTEXT

To understand the forces underlying the growth in poverty at the neighbourhood level, our study begins by looking more broadly at the increase in poverty and income disparity in major urban centres in Canada, and particularly in the Toronto region.
The City of Toronto is the centre of a much larger economic region, the Greater Toronto Area (GTA). At its core is the old City of Toronto, circled by inner suburbs – the former municipalities of Etobicoke, York, North York, East York and Scarborough. Beyond the City of Toronto boundaries lie the outer suburbs – cities like Mississauga, Markham, Richmond Hill, and Whitby. While different governance structures operate within this huge region, it is, in effect, one continuous expanse of residential, commercial and industrial development, with its population linked by jobs, transportation systems, services, and housing. Because the geographic distribution of poverty across city-regions like the GTA follow distinctive patterns, with city cores typically exhibiting much higher poverty levels than the outer, newer suburbs, it is important to understand if this polarity is intensifying in the Toronto region.

EXAMINING THE GROWTH AND CONCENTRATION OF NEIGHBOURHOOD POVERTY

This study examined the changing spatial concentration of poverty in the City of Toronto in three ways, by:

- Determining the percentage of the city's 'poor' families that were living in higher poverty neighbourhoods in each of the three years - 1981, 1991 and 2001;
- Identifying the number of higher poverty neighbourhoods that existed at each of the three points in time; and,
- Plotting the changes in neighbourhood poverty over time on maps of the City of Toronto.

The study asked the following questions:

- Has there been a change in the number of high poverty neighbourhoods in the City of Toronto over this twenty-year period?
- Has there been a change in the proportion of the city's poor families that live in high poverty neighbourhoods – in effect, has poverty become more concentrated?
- Has there been a greater increase in the number and concentration of high poverty neighbourhoods in certain parts of the City, compared to others?
- Has the resident profile of higher poverty neighbourhoods changed?
- Are there differences between the City of Toronto and the rest of the Toronto CMA[1], in terms of the change in the number of high poverty neighbourhoods?

FOCUSING ON FAMILIES

To answer these questions, the economic family was selected as the primary focus of analysis (see definition on next page). It should be noted that this measure tends to undercount the incidence of family poverty because families who are doubled or tripled up – a practice which United Way member agencies report is common in many of Toronto's poorest, and most densely populated communities – are counted as only one 'economic family'. Our results will therefore be somewhat conservative.

SOURCES OF DATA

All neighbourhood income and population data are derived from the long-form, 20% sample of the 1981, 1991 and 2001 census. Poverty is measured using Statistics Canada's, pre-tax low-income cut-offs (LICO), which is the only measure available from the census (see definition next page).

DEFINING NEIGHBOURHOOD

Census tracts are used to define neighbourhoods. There were 428 census tracts in 1981 with sufficient data to permit analysis, 476 in 1991, and 522 in 2001. While they by no means perfectly define how local residents would delimit their neighbourhoods, they are the best measure available to us to quantify changes in poverty concentration over time.

DEFINING HIGH POVERTY NEIGHBOURHOODS

Our definition of high neighbourhood poverty is derived from researchers who have previously studied the spatial concentration of poverty in both Canada and the United States. Using their work

[1]Toronto CMA

The Toronto Census Metropolitan Area includes the City of Toronto, plus 23 surrounding municipalities: Ajax, Aurora, Bradford, West Gwillimbury, Brampton, Caledon, East Gwillimbury, Georgina, Halton Hills, King Township, Markham, Milton, Mississauga, Mono Township, Newmarket, Tecumseth, Oakville, Orangeville, Pickering, Richmond Hill, Uxbridge, Whitchurch-Stouffville and Vaughan.

as a model, we have established four levels of neighbourhood poverty, against which changes in Toronto's neighbourhoods are tracked.

We begin with Hatfield's definition of 'high' poverty neighbourhoods, which is a measure double or greater than the national average poverty rate of economic families. By selecting the 1981 average poverty rate of 13.0%, then 26.0% becomes the level at which neighbourhoods are considered to be in 'high' poverty. We then adapted Hatfield's measure by using the 1981 average as a fixed measure against which changes are tracked in Toronto neighbourhoods in 1991 and 2001.

To define 'very high' poverty levels, we draw upon the work of U.S. researchers. Although a 30% neighbourhood poverty rate has sometimes been applied, 40% has now become the more commonly used measure in the U.S. to identify extremely distressed communities. (Jargowsky, 1997; Jargowsky, 2003; Kingsley et al, 2003).

ECONOMIC FAMILY

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. By definition, all persons who are members of a census family are also members of an economic family. Examples of the broader concept of economic family include the following: two co-resident families who are related to one another are considered an economic family, and two co-resident siblings who are not living with parents are considered an economic family.

LOW-INCOME CUT-OFF (LICO)

The LICO is a measure developed by Statistics Canada to compare the relative economic well-being among Canadian households. We use the pre-tax LICO, which is the only measure of low-income available from the census. The LICO has traditionally been used by social researchers as a measure of poverty and is the one used in this study. The LICO expresses the amount of income that a family of a particular size and living in a particular urban area, would need to live. Families with incomes lower than this amount are said to be in 'straightened circumstances'. Using this measure, a Toronto family of a husband and wife and two children in 2004 is considered poor if their income is less than $36,247.

CENSUS TRACTS

A census tract is defined by Statistics Canada as a relatively compact, permanent area, resembling a small urban neighbourhood or rural community, which follows permanent and easily recognizable physical features. Census tracts have a population ranging from 2,500 to 8,000 (4,000 is the preferred level) and to the greatest extent possible, social and economic homogeneity. In 2001, there were 527 census tracts in the City of Toronto, of which data was reliable for 522.

On this basis, the level of family poverty within neighbourhoods was categorized into the following ranges:

Lower Poverty:

- 0 - 12.9% (below the Canadian average poverty rate of economic families in 1981)

Moderate Poverty:

- 13.0 - 25.9% (above, to nearly double the national 1981 average)

High Poverty

- 26.0 - 39.9% (double the national 1981 average to 39.9%)

Very High Poverty

- 40% + (more than three times the national 1981 average)

If the efforts of society, the economy and governments have been productive, then one would expect that rates of 'high' poverty and 'very high' poverty neighbourhoods in 1991 and 2001 would be at least equal to those of 1981, if not lower. However, should there have been changes that increase the level of poverty prevailing in Canada, as measured using LICO figures, over the period from 1981 to 2001, then our fixed levels will show an increase in the number of neighbourhoods that can be considered as 'high' or 'very high' poverty. It must be remembered that the aim of the analysis is not to compare poverty levels to some national average at each point in time, since this simply masks any general increase. Rather, the aim is to establish a fixed level – we have chosen two, 'high' and 'very high' – and to see how there has been fluctuation around this fixed point over time. Unlike inflation, rates of poverty over time do not have to be standardized, as they are adjusted annually for inflation.

DEFINING POVERTY CONCENTRATION

In this study, poverty concentration is defined as the percentage of all poor families in a geographic area that reside in higher poverty neighbourhoods. The geographic areas that were examined were the entire City of Toronto, and each of the former municipalities that make up the new City of Toronto.

DEFINING GEOGRAPHIC VARIATIONS

A key question is whether there have been variations across the city in the number of high poverty neighbourhoods and the concentration of neighbourhood poverty. This is important because the social infrastructure in Toronto is heavily concentrated in the city centre, and if need is growing at a faster rate in the inner suburbs, this has implications for where new investments in social infrastructure should be directed.

To gain an understanding of geographic variations, the neighbourhood poverty data was analyzed using the boundaries of the former municipalities which now make up the new City of Toronto – Toronto, Scarborough, North York, York, Etobicoke, and East York.

POVERTY AMIDST PROSPERITY: AN AGE OF EXTREMES

"With the shift to cities, many of society's inequities and ills are also becoming more and more urban. We see stark contrasts: contrasts in wealth and opportunity; contrasts in urbanization patterns; and contrasts between housing costs and the salaries offered by labour markets".

Kofi Annan, Secretary-General, United Nations
Conference on Sustainable Urban Development
Moscow, June 5, 2002

Our focus on neighbourhood poverty may seem incongruous, at first glance, given the prosperity that has typified the Toronto region for so many years. It is, after all, one of the prime generators of wealth in the country, accounting for 44% of the Ontario's GDP, making it and the Province of Ontario major economic engines in the country (Sgro, 2002). It houses 40 per cent of Canada's head offices, and has an impressive array of highly competitive industry clusters, including financial services, bio-medical, aerospace, and automotive. These industries are generally considered to have weathered, extremely well, the major restructuring of the economy in the 1990s, and the shift from a largely Canadian market to a North American, and in many cases, global market, (TD Bank Financial Group, 2002). Today, Toronto's food and beverage manufacturing sector and its automotive industry rank second largest in North America, its financial services sector third largest, and its biomedical & biotechnical industry fourth largest (Toronto City Summit Alliance, 2003).

The success that Toronto has achieved has brought it world-wide recognition as one of the best cities in which to live. In 2000, it ranked as the 7th best place to live in North America, by the Places Rated Almanac, based on job markets, cost of living, educational standards, quality of public transportation, health care, recreational facilities, and crime rates. And it was ranked 12th of 215 cities worldwide in William M. Mercer's Quality of Life Survey, which considers political, social, economic, health, education, recreation, housing, and environmental factors (2003).

With its highly skilled labour force, young population, institutions of higher learning, and culturally and linguistically diverse population, the Toronto region is thought by many to be well positioned to sustain its prosperity and competitiveness in the next decades.

Yet, there is a deep unease in Toronto, as there is in other cities in the country, about whether they can truly keep up with the competition from cities in other

countries. The reason has to do with the declining state of the physical and social infrastructure in our cities, and the lack of financial tools at their disposal to do the necessary rebuilding that has been going on in competitor cities in the U.S. and elsewhere. Much has been written in the last few years about our cities' lack of a diverse revenue base, their over-reliance on property taxes, and the fact that they have not enjoyed the kind of reinvestment from senior levels of governments that has occurred elsewhere. There is widespread concern that unless these financial tools are made available, Canadian cities may soon start to fall behind.

But it is not just the need for reinvestment in infrastructure that is causing concern. There is also wide recognition that successful cities of the future will have to offer attractive, vibrant and inclusive communities – ones that not only provide good jobs, but also are places where people will want to live. Hence, the growth of poverty in our cities is considered to be a serious detriment to their future health – and nowhere has this trend been more acutely felt than in the City of Toronto.

The problem is that Toronto is losing ground faster than most other urban regions in the country. It is this trend which we want to highlight in this section of the report, in order to put our examination of the spatial aspect of growing poverty in the City of Toronto into a broader context.

REASONS FOR GROWING POVERTY

The trends of growing urban poverty and income disparity between rich and poor, which are occurring in cities around the world, are thought to be getting worse because of the impact of economic restructuring on vulnerable workers, the loss of jobs in the manufacturing sector, the high cost of urban living, and an erosion of the social safety net which has taken place in many countries, including Canada. And it is the core areas of city regions that have been the most seriously impacted by these changes.

If we look at employment growth as an example, we see that the City of Toronto is lagging significantly behind the rest of the city region. Over the last five years, the employed labour force in the Toronto CMA, excluding the City of Toronto, grew by 23%. In the City of Toronto itself, the rate was only 11.7%, or roughly half the growth rate in the outer regions. And while Toronto's numbers were better than the Canada average at 10.3%, the momentum in growth is clearly in suburbs such as Richmond Hill (38%), Vaughan (46%), Brampton (27%) and Markham (26%) (see Table 1.1 in Appendix One).

Not only has there been slower growth in jobs, but most of these jobs have been in the lower paying service sector, while a sizeable number of higher paying manufacturing jobs have disappeared. In the twenty year period from 1983 to 2003,

total jobs in the manufacturing sector in the City of Toronto declined by 73,213 – a 30% loss. The losses in certain sectors have been particularly heavy (see Table 1.2 in Appendix One for sectoral breakdown).

At the same time as good paying, stable jobs have been lost, the cost of accommodation has continued to rise, and the social safety net has weakened. Data from the 2001 census indicate that approximately 197,270 tenant households had affordability problems in the City of Toronto, spending 30% or more of their total household income on rent. This equates to 43.2% of all tenant households experiencing housing affordability issues, or 4 out of every ten tenant households (Chart 1.1 in Appendix One).

There have been no increases in social assistance rates since 1993, and a 21.6% reduction in benefits in 1995. The levels established at that time have since lost ground to inflation each year. The new minimum wages, while an improvement, do not provide a living wage; a single parent with one child would need to earn almost two times the minimum wage to be above the Statistics Canada low-income cut-off for a family of this size living in Toronto. And the barriers to economic integration that newcomers face – getting accreditation and finding employment in the fields for which they are trained – are forcing many newcomer families into poverty.

Added to all these trends were the economic cycles of slow, then robust growth with which vulnerable workers have had to contend: from the poor economic conditions that existed in the early 1980s, which were followed by a period of economic recovery, to the deep recession of the early 1990s, which was again followed by economic growth, lower unemployment and a general recovery.

TABLE 1

CHANGE IN MEDIAN INCOME FOR CANADIAN CENSUS FAMILIES, CANADA AND LARGE CMAs, 1990-2000 (CONSTANT 2000$)

	MEDIAN INCOME ($)		PERCENTAGE CHANGE
	1990	2000	1990 - 2000
CANADA	54,560	55,016	0.8
MONTREAL	53,624	53,385	-0.4
OTTAWA-HULL	68,088	69,518	2.1
TORONTO	66,520	63,700	-4.2
HAMILTON	61,260	63,031	2.9
WINNIPEG	53,755	55,634	3.5
CALGARY	61,408	65,488	6.6
EDMONTON	58,242	60,817	4.4
VANCOUVER	60,254	57,926	-3.9

Source: Statistics Canada, 96F0030XIE2001014, Census 1991 & 2001

Not everyone shared in the recoveries, and large portions of the population are experiencing growing financial insecurity.

A DECADE OF DECLINING MEDIAN INCOME

One way to see how Torontonians are losing ground is to look at what has happened to median incomes.[1] In the country as a whole, the median family income barely budged over the last decade, rising by just 0.8% in real dollars (Table 1). For some city regions, however, median incomes actually went down; this is the case for the Toronto CMA where incomes dropped by 4.2%, the largest decline of any of the largest census metropolitan areas in the country. Only Vancouver, with a decline of 3.9% was near Toronto's. In other city regions, median incomes grew between 1990 and 2000, most notably in Calgary where the increase was 6.6%, but also in Edmonton, Winnipeg, Hamilton and Ottawa.

INCOME GAP IN TORONTO WIDEST IN THE COUNTRY

Evidence of greater financial stress in the Toronto region is seen in the income gap between rich and poor. For Canada as a whole, there was a substantial $174,729 dollar gap between families in the bottom 10%, ranked by average income, compared to families in the top 10%. But what is alarming, is how very much larger that gap was in the Toronto region – a difference of $251,471. This means that families in the Toronto region in the highest decile had 27.3 times the income of families in the lowest decile (Table 2).

TABLE 2

AVERAGE INCOME OF CENSUS FAMILIES IN LOWEST AND HIGHEST INCOME DECILES, CANADA & CMAs, 2000 (CENSUS 2001)

	AVERAGE INCOME ($)		INCOME OF THOSE IN THE HIGHEST DECILE FOR EVERY DOLLAR OF INCOME OF THOSE IN LOWEST DECILE
	LOWEST DECILE	HIGHEST DECILE	
CANADA	10,341	185,070	17.9
MONTREAL	10,405	179,725	17.3
OTTAWA-HULL	12,823	214,037	16.7
TORONTO	9,571	261,042	27.3
WINNIPEG	11,429	169,626	14.8
CALGARY	13,037	248,604	19.1
EDMONTON	11,949	184,642	15.5
VANCOUVER	8,723	205,199	23.5

Source: Statistics Canada, 96F0030XIE2001014

[1] Median incomes of Canadian families are determined by sorting all families in order of earnings and then by picking the family in the middle of the list, the median family is determined. Half of all families have more income, half have

THE NEIGHBOURHOOD INCOME GAP

When we examine the poverty gap at the neighbourhood level in the City of Toronto, we see the same stark differences. The average family income in the bottom 10% of neighbourhoods actually declined between 1981 and 2001, from $41,611 in 1981 to $39,298 in 2001 (constant 2000$). Even when the bottom 25% are considered, we still see a drop in real income over the two decades, from $45,462 to $44,773 (Table 3).

The exact opposite trend is observed in the richest 25 per cent or the richest 10 per cent of neighbourhoods by average census family income. Here, the richest neighbourhoods experienced continuous and very large increases in average census family income. Over the 1981 to 2001 period the top 10 per cent of neighbourhoods experienced an average increase of about $85,000 in constant dollars, or 59%.

THE GROWTH IN POVERTY

The trends in poverty show a similar pattern of greater financial stress in the City of Toronto. In the country as a whole, the rate of poverty among economic families remained fairly flat over the last twenty years, actually dipping slightly by 2001 (Table 4). The rates were higher among the 25 largest census metropolitan areas, as one would expect given the trend of greater poverty in urban areas. But, as in the country as a whole, the average rate of the 25 CMAs had decreased slightly in 2001, from 1981 figures.

In the Toronto CMA, the low-income rate for families in 1981, at 11.4%, was lower than the national and average rate among all 25 CMAs in that year, but by 2001 it stood at 14.4%, surpassing both rates. Thus, contrary to the national trend of stagnation, the Toronto regional trend had moved higher (Table 4).

TABLE 3

CENSUS FAMILY AVERAGE INCOME PER CENSUS TRACT

	1981	1991	2001
BOTTOM 10% OF CTs (constant 2000$)	$41,611	$43,976	$39,298
BOTTOM 25% OF CTs (constant 2000$)	$45,462	$49,252	$44,773
TOP 25% OF CTs (constant 2000$)	$103,289	$125,472	$150,853
TOP 10% OF CTs (constant 2000$)	$135,801	$170,018	$221,111
RATIO OF BOTTOM 25% TO TOP 25% OF CTs	2.3	2.5	3.4
RATIO OF BOTTOM 10% TO TOP 10% OF CTs	3.3	3.9	5.6

Source: Statistics Canada, 96F0030XIE2001014

Of great significance is the pronounced poverty trend that occurred in the City of Toronto, where the total number of economic families increased 15.3% between 1981 and 2001, compared to the much larger 68.7% rise in the total number of 'poor' families.

The number of 'poor' families in the City of Toronto increased by almost 69% between 1981 and 2001, compared to just a 15% increase in the number of families overall.

This disproportionate rise in the number of 'poor' families over the twenty-year period, caused the family poverty rate to rise from 13.3% in 1981, to 16.3% in 1991, to 19.4% in 2001. This means that by 2001, nearly one in every five families was living in poverty (Table 4).

Finally, it is instructive to examine the growth in poverty rates in the City of Toronto compared to other cities in the Toronto region. Looking at the poverty level of the entire population (not just families), we see that the City of Toronto had by far the largest poverty rate in 2000 at 22.6%. This was nearly double the next closest rate of 12.7%, which was in the city of Mississauga. (See Table 1.4 in Appendix One for poverty rates of individuals municipalities within the Toronto CMA).

TABLE 4

RATE OF POVERTY AMONG ECONOMIC FAMILIES, CANADA, TORONTO CMA, CITY OF TORONTO

	1981	1991	2001	% CHANGE 1981-2001
CANADA	13.0%	13.2%	12.8%	
AVERAGE OF 25 LARGEST CMAs	14.1%	13.0%	13.9%	
TORONTO CMA	11.4%	12.4%	14.4%	
CITY OF TORONTO (CSD 2001)	13.3%	16.3%	19.4%	
NUMBER OF FAMILIES	556,300	586,800	641,400	15.3%
NUMBER OF POOR FAMILIES	73,900	95,800	124,700	68.7%

Source: Statistics Canada, Census 1981, 1991 and 2001

THE SHIFTING POVERTY LANDSCAPE

"Quality of life isn't something that exists in isolation. Our quality of life is shaped by our economic opportunities and the degree to which we can all share in our city's prosperity."

Toronto at a Crossroads: Shaping Our Future
City of Toronto

Falling median incomes, widening income gaps between rich and poor, and rising poverty levels are having a profound effect on the spatial distribution of poverty in Toronto. The examination of the nature and magnitude of this change is the focus of this section of the report.

To understand what has taken place, it is important to first consider where low-income families lived in the city prior to 1981, when our analysis begins.

Traditionally, many of Toronto's poorest families have been concentrated in public housing buildings that were built in the 1960s and early 1970s, which housed people on the basis of greatest need. Hence, poverty concentration was largely the result of public policy, rather than the natural settlement patterns of families. The location of these public housing developments create the familiar poverty 'U', starting in the Jane-Finch area in the north-western part of the city, down through the former City of York, to the Parkdale community, across the southern portion of the city to Alexander Park, Regent Park and Moss Park, and across to a few scattered neighbourhoods in the east, in the former City of Scarborough. Private rooming and boarding houses in the Parkdale and downtown areas of the city, and housing adjacent to the railway in the western part of the city also provided relatively inexpensive accommodation for families and individuals with low incomes, filling out the poverty 'U'. In spite of this distinctive pattern of poverty concentration, however, the vast majority of families living in poverty were widely dispersed in mixed neighbourhoods across the former cities.

A number of changes have taken place since the early 1980s that have affected the residential options of low-income households. The cost of rental housing in the city has soared. Over just a ten-year period, between 1992 and 2002, the average rental cost in Toronto (in current 2002 dollars) increased 42.1%,[1] yet in the 1990s, median incomes of Toronto households declined (UWGT and CCSD, 2002). Rooming and boarding house stock has been lost, and gentrification has put once affordable neighbourhoods beyond the reach of low-income households. In addition, almost no new assisted housing has been built for nearly a decade.

[1] CMHC Rental Market Survey

While these changes were taking place, the demand for affordable neighbourhoods has grown. This is not just the result of increasing poverty, but also because many of the more than 50,000 newcomers arriving each year in the city, who must struggle to get an economic foothold in their new home, have a great need for affordable housing.

This study questions how settlement patterns of low-income families have changed, in light of the high cost of urban living, declining affordable housing options, and stagnating incomes. Have existing pockets of high poverty expanded geographically? Are there new pockets of concentrated poverty, and if so, how many more? Has the profile of the families living in these neighbourhoods changed?

MAPPING THE POVERTY LANDSCAPE

Plotting the changes in poverty by census tract enables us to observe how neighbourhoods are spatially distributed and how the geography of poverty has changed over time.

The maps on page 21 show the level of family poverty within each census tract, using the poverty levels discussed on page 11. The colours on the map correspond to the following family poverty ranges in neighbourhoods:

- 0 -12.9 % . . . . . LOWER POVERTY
- 13.0 - 25.9 % . . MODERATE POVERTY[1]
- 26.0 - 39.9 % . . HIGH POVERTY
- 40.0%+ . . . . . VERY HIGH POVERTY

Neighbourhoods with family poverty rates in the 0-12.9% range (white on the maps) are ones that are below the average poverty rate of economic families in Canada in 1981. In other words, these are neighbourhoods that were doing better than the Canadian average. All other neighbourhoods have family poverty rates that exceed the 1981 national average.

Two aspects about the 1981 map are striking. One is the distinctive poverty 'U' described previously. The second is the number of Toronto neighbourhoods that had 'lower' poverty rates in 1981 – 228 of 428 neighbourhoods, or 53% of the total. Twenty years later, Toronto's neighbourhoods had fallen far behind, with only 177 of 522 neighbourhoods with poverty levels below what the average family poverty level had been in 1981.

The visible changes are dramatic in the 1991 and 2001 maps. We see large portions of the city that had 'lower' poverty in 1981 now having 'moderate', 'high', and even 'very high' poverty levels by 2001. The poverty 'U' has been replaced by a shape more like an 'O' around par-

[1] Moderate Poverty

The term 'moderate poverty' is used to differentiate between 'lower' and 'high' levels of poverty. However, census tracts with poverty levels at the upper end of the 'moderate poverty' range, approaching the level which is double the national average rate, actually have quite significant poverty levels.

ticular affluent areas in the former cities of Toronto and Etobicoke.[1]

Another striking aspect of the change that occurred over the twenty-year period is the large growth in neighbourhood poverty in the inner suburbs, especially in the north-western part of the city in what was the former City of Etobicoke, across the former City of North York, to the east, over much of the former City of Scarborough.

There has been a dramatic rise in the number of higher[2] poverty neighbourhoods in the City of Toronto between 1981 and 2001, approximately doubling every ten years.

THE GROWTH IN HIGH POVERTY NEIGHBOURHOODS

With the declining number of 'lower' poverty neighbourhoods, there was, of course, a corresponding increase in the number of neighbourhoods with poverty rates above the 1981 average, from 46% in 1981, to 66% in 2001.

The largest increase was in the number of 'moderate' poverty neighbourhoods, which grew from 166 in 1981 to 223 in 2001 – a 34% increase. However, the greatest *percentage* increases were in the 'high' and 'very

TABLE 5

NUMBER OF NEIGHBOURHOODS BY FAMILY POVERTY RATE

CITY OF TORONTO (TORONTO CSD) [3]	1981	1991	2001	% CHANGE 1981-2001
LOWER POVERTY (0-12.9%)	228	220	177	-22.4
MODERATE POVERTY (13 -25.9%)	166	189	223	34.3
HIGH POVERTY (26 -39.9%)	26	57	97	273.1
VERY HIGH POVERTY (40% +)	4	9	23	475.0

Source: Statistics Canada, Census 1981, 1991 and 2001

[1]A map of the City of Toronto showing the boundaries of the former municipalities is shown in Chart 1.2 in Appendix One, as a reference for reading the maps on pages 21, and 31 thru 41.

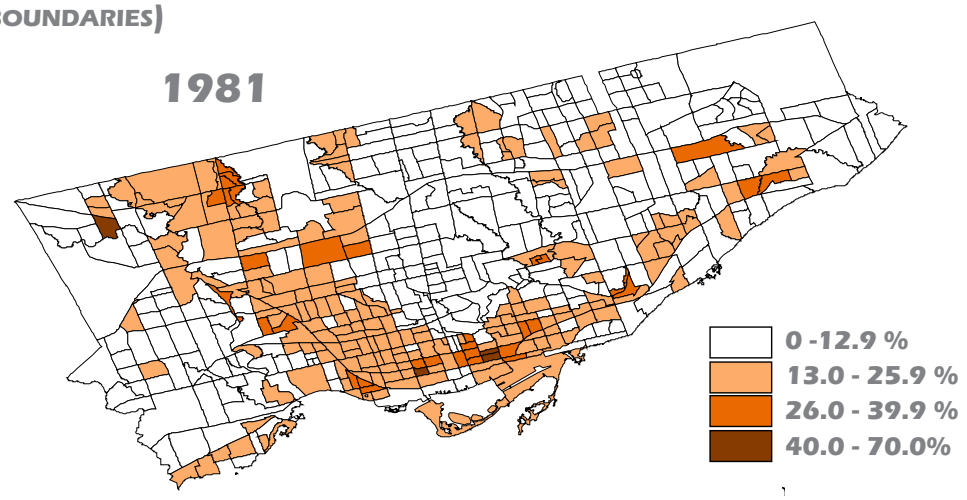
[2]Higher Poverty: Throughout the report the term 'higher' poverty neighbourhoods is used when the data for both 'high' and 'very high' poverty neighbourhoods are combined.

[3]Toronto CSD: All 1981 and 1991 neighbourhood data in Tables and Charts throughout the report are based on the boundaries of the new City of Toronto (Toronto CSD), and include the former municipalities of Toronto, Scarborough, North York, York, Etobicoke, and East York.

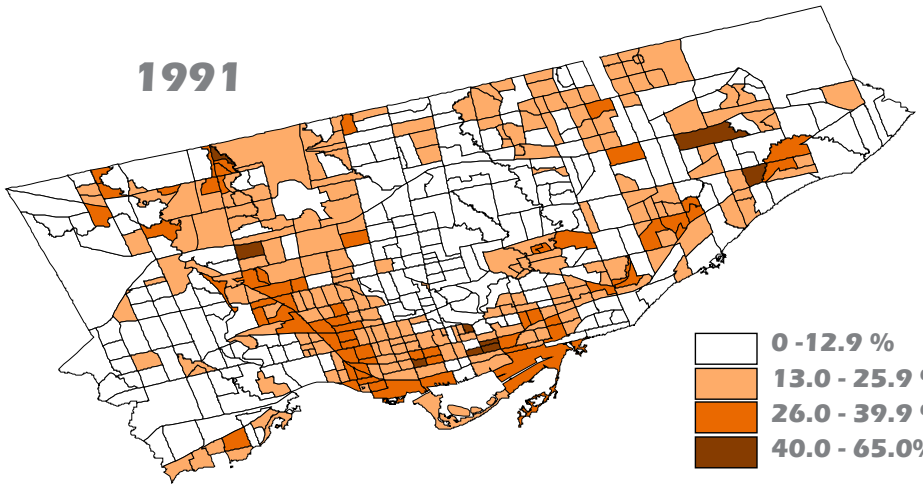
CITY OF TORONTO - POVERTY LEVEL BY NEIGHBOURHOOD

(2001 BOUNDARIES)

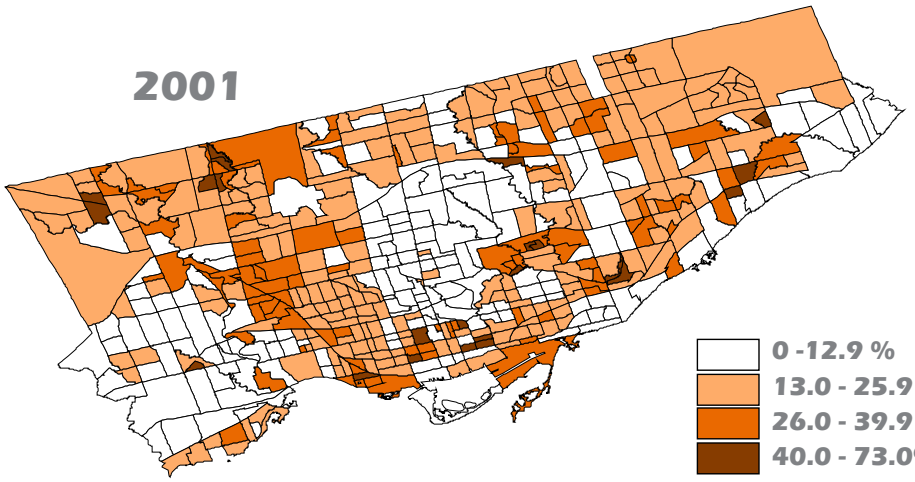
1981



1991



2001



high' poverty categories (Table 5 & Chart 1).

In 1981, there were 26 'high' poverty neighbourhoods and just 4 with 'very high' levels, for a total of 30 neighbourhoods that were double or greater than the average poverty rate of economic families in the country in that year.

Ten years later, the number of 'high' poverty neighbourhoods had increased to 57, and 'very high' to 9, for a total of 66.

Ten years after that, in 2001, the number of 'high' poverty neighbourhoods had climbed to 97 and 'very high' to 23, for a total of 120.

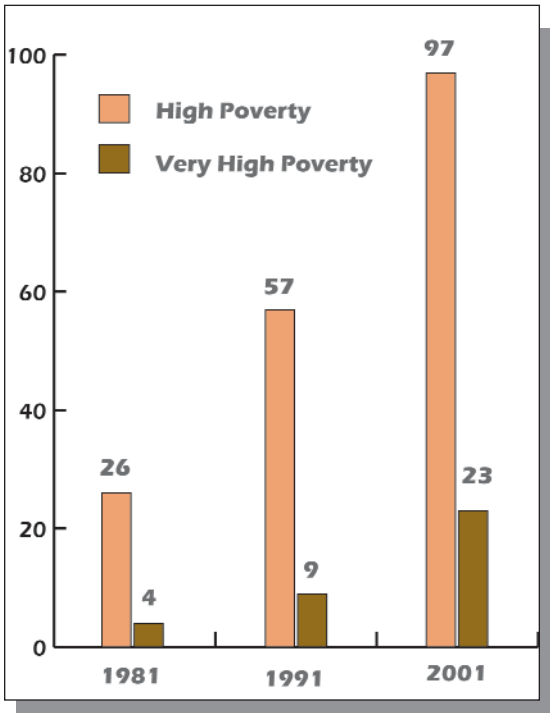
Clearly, there are a great many more pockets of high poverty today in the City of Toronto than there were twenty years ago, approximately doubling every ten years, from 30, to 66 to 120.

A similar trend is observed if you consider just the 'very high' poverty neighbourhoods. By 2001 the number was nearly six times what it was in 1981.

When considering these changes, it should be noted that the total number of census tracts in the City of Toronto increased between 1981 and 2001, in response to the overall population growth, and Statistics Canada's policy of keeping census tracts within a particular size range. One question could be whether the large increase in the number of higher poverty neighbourhoods is simply a reflection of the subdivision of census tracts. Our analysis, however, tells us that census tract subdivision accounted for a very small amount of the growth in higher poverty neighbourhoods.

Chart 1

NUMBER OF HIGH AND VERY HIGH POVERTY NEIGHBOURHOODS



Source: Statistics Canada, Census 1981, 1991, and 2001

THE GEOGRAPHY OF POVERTY IN THE REST OF THE TORONTO REGION

As the City of Toronto is part of a much larger economic region, it is important to consider the geography of poverty in the wider, city-region context, in order to understand if the patterns in the rest of the region are also changing.

High poverty neighbourhoods are almost exclusively a City of Toronto phenomenon, with only one neighbourhood outside of the City with 'high' poverty in 2001, and none with 'very high' poverty.

Table 6 shows the change in the number of 'moderate', 'high' and 'very high' poverty neighbourhoods between 1991 and 2001, for the City of Toronto and the rest of the Toronto CMA.

What is most significant is the fact that higher poverty neighbourhoods are almost exclusively a City of Toronto phenomenon. While the number of 'very high' poverty neighbourhoods in the City of Toronto grew from 9 to 23 between 1991 and 2001, the rest of the region had none in either year. And while the number of 'high' poverty neighbourhoods in the City of Toronto increased from 57 to 97 over the ten-year period, the rest of the region had none in 1991, and only one in 2001.

Although higher poverty neighbourhoods are exclusive to the City Toronto, the number of neighbourhoods with 'moderate' poverty levels has grown substantially in the rest of the CMA, from 31 in 1991 to 82 in 2001 – a 165%

TABLE 6

NEIGHBOURHOOD POVERTY IN THE TORONTO CMA

		1991 Economic Families			2001 Economic Families		
		City of Toronto (2001 borders)	Rest of Toronto CMA (2001 borders)	Toronto CMA	City of Toronto (2001 borders)	Rest of Toronto CMA (2001 borders)	Toronto CMA
Poverty Rate		16.3	7.1	12.4	19.4	8.8	14.4
Number of Neighbourhoods by Poverty Level	Moderate Poverty	189	31	220	223	82	305
	High Poverty	57	0	57	97	1	98
	Very High Poverty	9	0	9	23	0	23

Source: Statistics Canada - Census 1991 and 2001

increase in just ten years. This suggests that in the CMA the intensification of neighbourhood poverty may be in the early stages.

THE GROWTH IN CONCENTRATION OF 'POOR' FAMILIES

The increase in the *number* of higher poverty neighbourhoods is one way to look at the geographic intensification of poverty in a city. Another is to determine the percentage of an area's total poor population that is living in higher poverty neighbourhoods.

The data show a dramatic increase in the concentration of family poverty in the City of Toronto from twenty years ago, when 'poor' families were much more dispersed across the city, and more likely to be living in mixed-income neighbourhoods.

In 1981, just 17.8% of poor economic families resided in higher poverty neighbourhoods. By 1991, this had climbed to 29.6%, and by 2001, it had reached 43.2% (Table 7).

The concentration of 'poor' families in 'very high' poverty neighbourhoods was rare twenty years ago, with just 3.4% of 'poor' families living in these communities. But by 2001, more than one in ten 'poor' families resided in neighbourhoods with this extreme level of poverty.

It may seem that these finding contradict the picture of geographically spreading poverty that is illustrated on the maps on page 21. Yet, both trends – spreading high neighbourhood poverty, and the increasing concentration of families in high poverty neighbourhoods – are taking place at the same time.

TABLE 7

CONCENTRATION OF POVERTY

	1981	1991	2001
HIGH & VERY HIGH POVERTY NEIGHBOURHOODS	17.8%	29.6%	43.2%
VERY HIGH POVERTY NEIGHBOURHOODS	3.4%	5.7%	11.4%

Source: Statistics Canada - Census 1981, 1991 and 2001

THE INNER SUBURBAN STORY

In 1998, the six former municipalities that made up the Municipality of Metropolitan Toronto amalgamated to create the new City of Toronto. The oldest of these was the old City of Toronto, which dates back to the early nineteenth century, and which became the commercial and financial hub of the region. By the first few decades of the twentieth century, much of its residential areas were fully developed. Four of the remaining former municipalities – Etobicoke, Scarborough, North York, and York – developed much later. Although some were formed out of earlier amalgamations of existing villages and towns, most of the lands in each suburb were built up rapidly in the post-war years of the 1950s and 1960s. New and modern, they offered families the suburban dream of the single family home.

In 1979, twenty to thirty years after most of the development had been completed, the Social Planning Council of Metropolitan Toronto undertook a comprehensive study of the suburbs. A follow-up report entitled, *Planning Agenda for the Eighties - Part II: Metro's Suburbs in Transition*, called upon the government of the day to assume greater leadership in addressing economic and social needs that were emerging in the suburban communities. The suburbs were becoming home to increasing numbers of single parents, newcomers, unemployed, and youth, and the report identified an urgent need for community services to address their needs. It was predicted that inaction could ultimately lead to the flight of the middle classes, as had happened in American cities.

Now, a quarter of a century later, it is important to look at how the poverty levels as well as other socio-economic characteristics have changed in the inner suburbs.

In this section of the report, each of the former municipalities is considered separately. But a number of general observations are highlighted first.

GENERAL TRENDS ACROSS THE CITY

The first significant point is the fact that there has been a continuous rise in the poverty rate among economic families in all the former municipalities over the last two decades, with the exception of the former City of Toronto. Here it declined between 1991 and 2001, after increasing over the previous decade. By 2001, the former cities of York, North York and Scarborough all had poverty levels where more than one in every five of their families were living in poverty (Table 8).

A second important trend is in the concentration of poverty, which increased continuously over the twenty-year period in all the inner suburbs. In 1981, the for-

mer City of Toronto had the highest concentration of family poverty. By 2001, North York, East York and York had the highest levels. In all three of these areas, about half of their 'poor' economic families lived in higher poverty neighbourhoods (Table 8).

The increase in the number of higher poverty neighbourhoods has been especially acute in the inner suburbs, where their combined total of high poverty neighbourhoods rose from 15 in 1981, to 92 in 2001.

A third trend is the shift in the prevalence of higher poverty neighbourhoods from the central city to the inner suburbs. In 1981, the old City of Toronto had half of all the higher poverty neighbourhoods. By 2001, it had only 23% of the total, while the inner suburbs accounted for a combined 77% (Table 9).

LOCATION OF 'VERY HIGH' POVERTY NEIGHBOURHOODS

In 1981, there were just four neighbourhoods with 'very high' poverty rates. Three of them were located in the old City of Toronto, in the Regent Park and the Kensington-Chinatown areas. The fourth was in the former City of Etobicoke, in the Mount Olive-Silverstone-Jamestown community.

By 2001, there were 23 'very high' poverty neighbourhoods.[1] While the number

TABLE 8

CONCENTRATION OF FAMILY POVERTY & POVERTY RATE, CITY OF TORONTO AND FORMER MUNICIPALITIES

	CONCENTRATION OF POVERTY (%)			POVERTY RATE (%)		
	1981	1991	2001	1981	1991	2001
NEW CITY OF TORONTO	17.8	29.7	43.2	13.3	16.3	19.4
FORMER MUNICIPALITIES OF:						
TORONTO	26.2	46.3	40.2	18.5	19.1	17.6
ETOBICOKE	7.7	18.6	35.3	9.6	12.3	15.3
YORK	12.4	23.0	48.5	15.9	19.9	22.1
NORTH YORK	18.8	25.0	48.9	13.3	16.4	22.0
SCARBOROUGH	13.9	25.0	39.8	11.2	15.4	20.3
EAST YORK	–	10.6	52.1	11.3	13.8	19.7

Source: Statistics Canada - Census 1981, 1991 and 2001

TABLE 9

NUMBER OF HIGHER POVERTY NEIGHBOURHOODS IN INNER SUBURBS

	1981	1991	2001
NEW CITY OF TORONTO	30	66	120
FORMER MUNICIPALITIES OF:			
TORONTO	15	32	28
ETOBICOKE	2	5	10
YORK	2	6	12
NORTH YORK	7	12	36
SCARBOROUGH	4	10	26
EAST YORK	0	1	8

Source: Statistics Canada - Census 1981, 1991 and 2001

TABLE 10

NUMBER OF 'VERY HIGH' POVERTY NEIGHBOURHOODS

	1981	1991	2001
CITY OF TORONTO	4	9	23
FORMER MUNICIPALITIES OF:			
TORONTO	3	5	7
ETOBICOKE	1	0	3
YORK	0	0	0
NORTH YORK	0	2	7
SCARBOROUGH	0	2	5
EAST YORK	0	0	1

Source: Statistics Canada - Census 1981, 1991 and 2001

in the old City of Toronto increased from 3 to 7, the far greater increase occurred in the inner suburbs. The former City of North York had 7 'very high' poverty neighbourhoods by 2001, equalling the number in the old City of Toronto. Scarborough had 5, Etobicoke 3, and East York, 1 (Table 10).

The two neighbourhoods with the highest rate of family poverty in 2001 are located in the Regent Park community in the old City of Toronto, with one having an extraordinary high family poverty rate of 72.8%. A second part of the same community has a 59.1% poverty rate (Table 11).

There were four more neighbourhoods in 2001 that had more than half of their families living in poverty. Two of these are in the former City of North York – one in the Flemingdon Park community, with a family poverty rate of 57.8%, and the other in the Glenfield-Jane Heights area, with a 50.1% poverty rate.

[1] Table 11 lists the 23 neighbourhoods with family poverty rates of 40% or greater. There are six communities on the list that have two census tracts within them with poverty rates that are 40% or greater.

The former City of Scarborough also had two neighbourhoods where over half of the families are living in poverty – one in the Oakridge community, at 57.1% and the other in the Morningside area, with a 50.9% poverty rate.

In the next pages of the report, each of the former municipalities are considered separately. Additional information about the population growth in each of the former municipalities, growth in the number of economic families, and the growth in the number of 'poor' economic families are contained in Tables 1.5, 1.6 and 1.7 in Appendix One.

TABLE 11

NEIGHBOURHOODS WITH 'VERY HIGH' POVERTY RATES IN 2001, RANKED BY POVERTY LEVEL

COMMUNITY IN WHICH CENSUS TRACT IS LOCATED	POVERTY RATE	FORMER MUNICIPALITY
REGENT PARK	72.8%	TORONTO
REGENT PARK	59.1%	TORONTO
FLEMINGDON PARK	57.8%	NORTH YORK
OAKRIDGE	57.1%	SCARBOROUGH
MORNINGSIDE	50.9%	SCARBOROUGH
GLENFIELD-JANE HEIGHTS	50.1%	NORTH YORK
BLACK CREEK	49.0%	NORTH YORK
MOSS PARK	48.8%	TORONTO
BLACK CREEK	48.1%	NORTH YORK
KENSINGTON-CHINATOWN	47.7%	TORONTO
WOBURN	45.0%	SCARBOROUGH
THORNCLIFFE PARK	44.3%	EAST YORK
GLENFIELD-JANE HEIGHTS	43.3%	NORTH YORK
NORTH ST. JAMESTOWN	43.0%	TORONTO
MOUNT OLIVE-SILVERSTONE-JAMESTOWN	43.0%	ETOBICOKE
UNIVERSITY	42.6%	TORONTO
MOUNT OLIVE-SILVERSTONE-JAMESTOWN	42.6%	ETOBICOKE
SCARBOROUGH VILLAGE	42.4%	SCARBOROUGH
FLEMINGDON PARK	41.7%	NORTH YORK
ISLINGTON-CITY CENTRE WEST	41.5%	ETOBICOKE
SOUTH PARKDALE	40.9%	TORONTO
OAKRIDGE	40.1%	SCARBOROUGH
PARKWOODS-DONALDA	40.0%	NORTH YORK

Source: Statistics Canada - Census 2001

THE FORMER CITY OF TORONTO

The former City of Toronto is the economic and cultural centre of the city-region. Its downtown is a mix of corporate head offices, cultural facilities and public institutions, including major banks, insurance companies, museums, art galleries, theatres, sports centres, hospitals, universities and colleges. Most of its residential housing stock is between 75 and a 100 years old. The income disparity between its rich and poor households is greater than in any other part of the country. The former city has the largest and oldest public housing community in the country, built in the late 1940s and 1950s.

There has been an increase in the number of both lower poverty, and higher poverty neighbourhoods in the former City of Toronto in the last twenty years.

Between 1981 and 2001, the total population of the old City of Toronto grew by 12.9%; economic families by 27.2%; and 'poor' economic families by 21.2%.

The neighbourhood poverty data show that the income polarity in the city continues to widen. The former City of Toronto was the only one of the six former municipalities to experience both an increase in the number of 'lower' poverty neigh and 'higher' poverty neighbourhoods between 1981 and 2001. The increase in 'lower' poverty neighbourhoods was likely due to the condominium booms of the late 1980s and the 1990s to the present time, which added nearly 40,000 units, which was 43% of the total number built in the entire city during this period of time.[1]

The number of higher poverty neighbourhoods increased from 15 in 1981, to 32 in 1991. While there was some improvement in the subsequent ten years, down to 28 in 2001, the number is still almost double what it was in 1981.

In 1981, 26.2% of the former city's 'poor' families lived in higher poverty neighbourhoods – the highest concentration of all the former cities (Table 8). Although poverty concentration increased to 40.2% in 2001, three other former municipalities surpassed these levels by 2001.

TABLE 12

NUMBER OF NEIGHBOURHOODS BY POVERTY STATUS

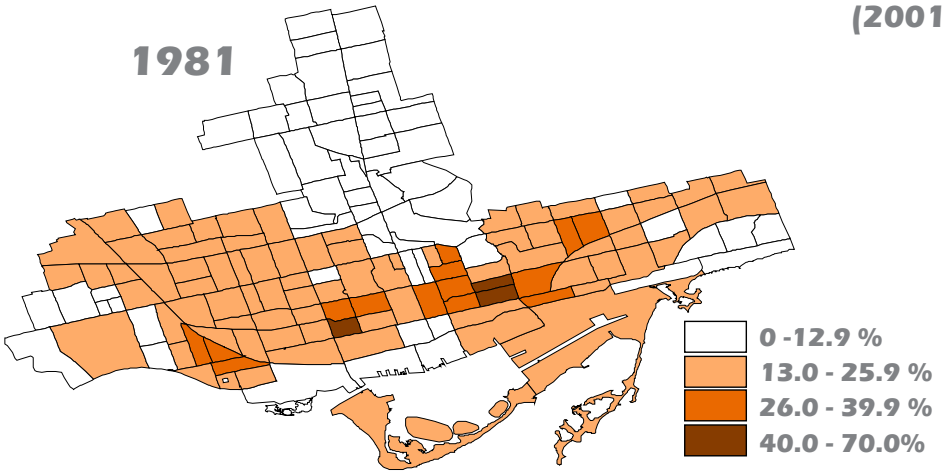
FORMER CITY OF TORONTO	1981	1991	2001
LOWER POVERTY (0-12.9%)	49	53	61
MODERATE POVERTY (13 -25.9%)	73	59	62
HIGH POVERTY (26 -39.9%)	12	27	21
VERY HIGH POVERTY (40% +)	3	5	7

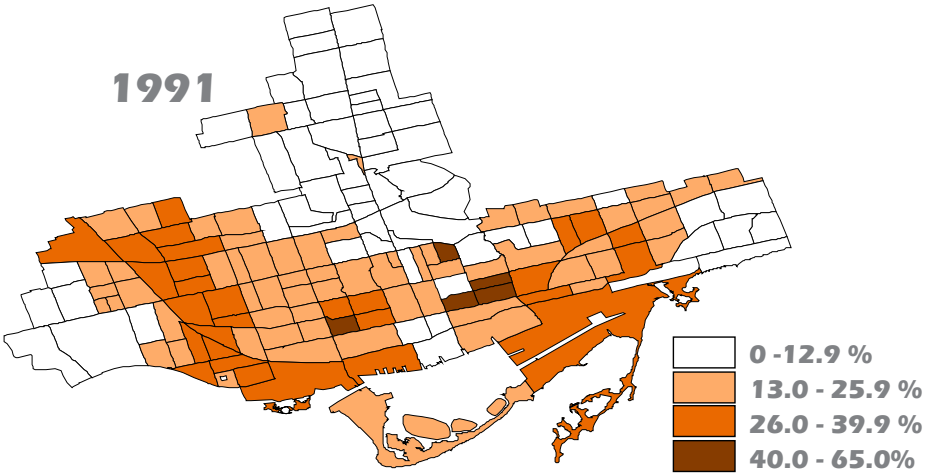
Source: Statistics Canada - Census 1981, 1991 and 2001

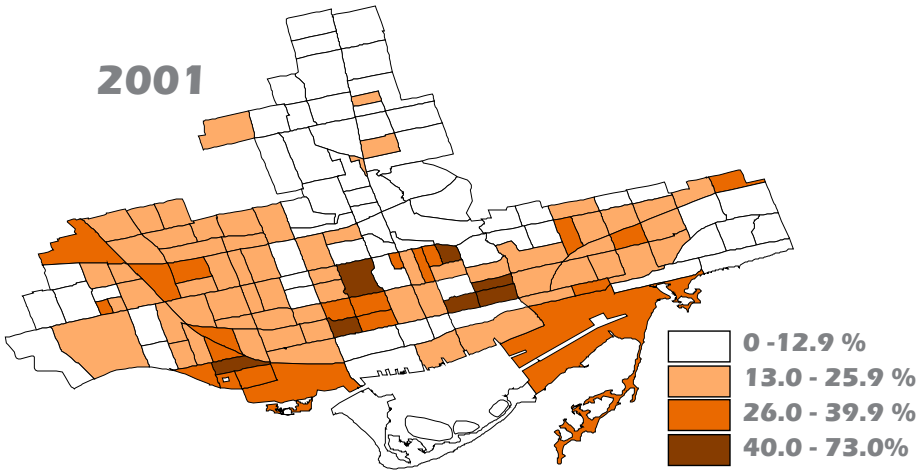
[1] Source: CMHC housing starts data.

FORMER CITY OF TORONTO - POVERTY LEVEL BY NEIGHBOURHOOD

(2001 BOUNDARIES)







THE FORMER CITY OF ETOBICOKE

The former City of Etobicoke is located in the western portion of the City of Toronto. It encompasses the former lakeshore villages of Mimico, New Toronto and Long Branch in the south and the large industrial area of Rexdale in the north. Its central area is home to middle and upper income families, while the northern and southern areas house more modest income families.

The disparity between 'poor' and better-off neighbourhoods is widening in the former City of Etobicoke, as in the old City of Toronto.

The total population of Etobicoke grew by 13.2% between 1981 and 2001, while its economic family population increased by 6.6%, and its 'poor' economic families by 70%.

Etobicoke experienced an intensification of neighbourhood poverty over the twenty-year period, although it was not as severe as in other areas. In fact, by 2001, half of all census tracts in Etobicoke still had poverty rates below the 1981 average family rate.

The major change that took place in Etobicoke was in the number of neighbourhoods that moved from 'lower' to 'moderate' poverty. There was also considerable growth in higher poverty, from only one neighbourhood with 'high' and another with 'very high' poverty in 1981, to 7 and 3, respectively, by 2001.

The most significant change occurred in the northern part of the former city, where many neighbourhoods changed from 'lower' to 'moderate' poverty and from 'moderate' to 'high'. There was also a geographic expansion of 'very high' poverty in neighbourhoods in the Mount Olive- Silverstone-Jamestown communities. Poverty is also intensifying in certain neighbourhoods of the central and lakeshore regions of the former City, reaching 'very high' levels in the Islington-City Centre West community.

TABLE 13

NUMBER OF NEIGHBOURHOODS BY POVERTY STATUS

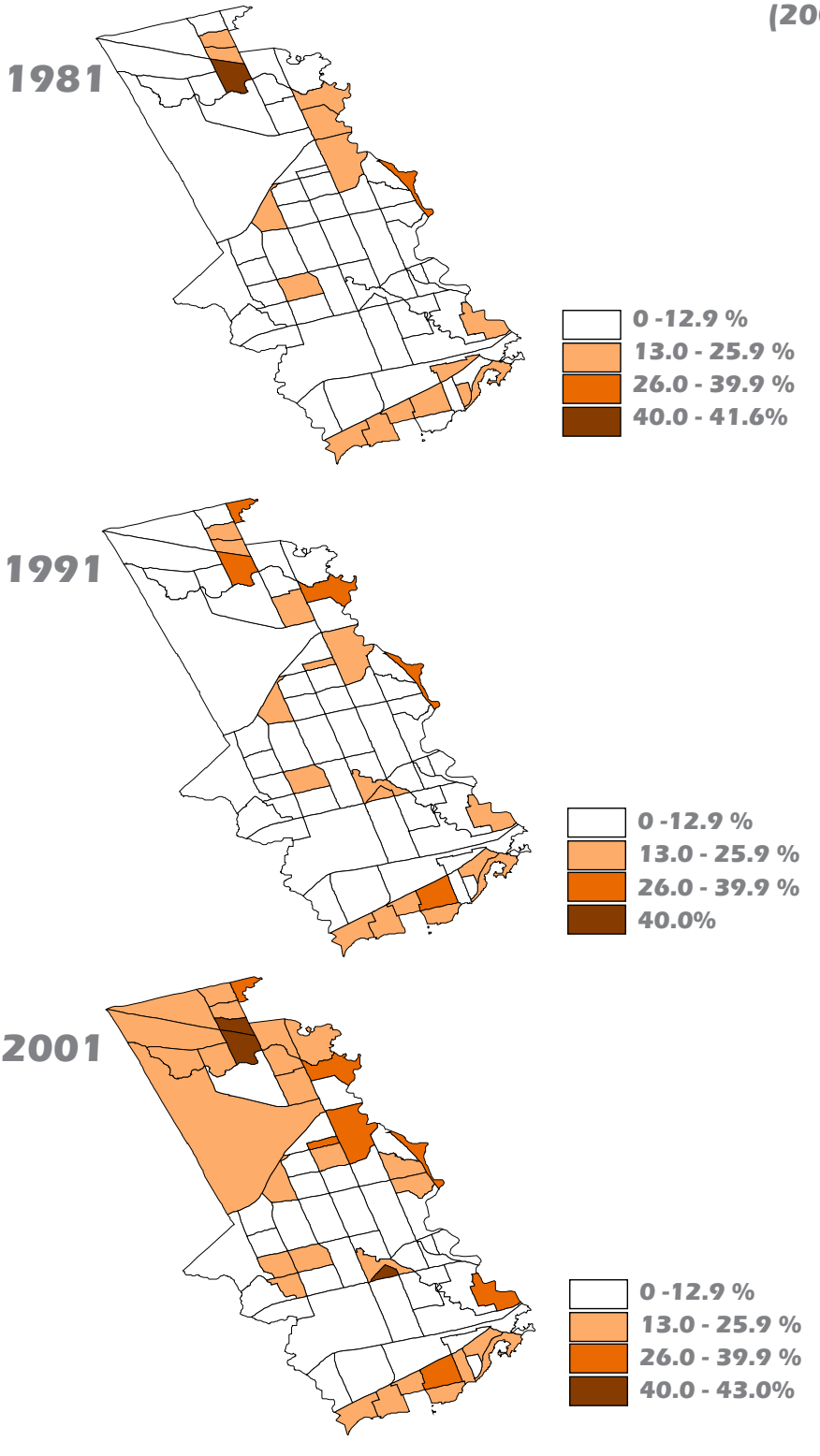
FORMER CITY OF ETOBICOKE	1981	1991	2001
LOWER POVERTY (0-12.9%)	49	49	36
MODERATE POVERTY (13 -25.9%)	12	14	26
HIGH POVERTY (26 -39.9%)	1	5	7
VERY HIGH POVERTY (40% +)	1	0	3

Source: Statistics Canada - Census 1981, 1991 and 2001

Etobicoke had the lowest concentration of poverty in 2001, of all the former cities, even though it did increase significantly over the 20 years, from 7.7% of 'poor' families in 1981, to 35.3% by 2001 (Table 8).

FORMER CITY OF ETOBICOKE - POVERTY LEVEL BY NEIGHBOURHOOD

(2001 BOUNDARIES)



THE FORMER CITY OF NORTH YORK

North York became a borough in 1967 and was later incorporated as a city in 1979, with its development having centered on two communities – Downsview and Don Mills. Both areas experienced a post-war building boom, with most of their housing built in the 1950s and 1960s and consisting of detached and semi-detached homes, executive ranch style bungalows, low-rise and some high-rise apartments. A large public housing development in the north-western part of the former city, consisting of high rise apartments and townhouses was built in the 1960s and early 1970s.

By 2001, the former City of North York had more higher poverty neighbourhoods than any of the other former municipalities

Between 1981 and 2001, the total population of North York grew by 8.7%; economic families by 9%; but 'poor' economic families by 80.5%.

The number of 'lower' poverty neighbourhoods declined dramatically in North York, from 56 in 1981 to 37 in 2001. While it experienced an increase in the number of 'moderate' poverty neighbourhoods, the more significant change was the growth in the number of higher poverty neighbourhoods. In 1981, the city had 7 such areas, but twenty years later it had 36 – more than any of the other former municipalities.

Poverty intensified in five main areas. The most prominent is the Jane-Finch area, where formerly 'high' poverty neighbourhoods evolved into four 'very high' poverty areas, and where others that had 'lower' or 'moderate' levels now have 'high' poverty.

Another cluster is located in the Parkwoods-Donalda area in the eastern area of the former city, south of Hwy 401. Its 'lower' poverty level in 1981, changed to 'very high' poverty, with adjacent communities to the north and east also experiencing growing poverty levels. A similar change is evident in the Flemingdon Park community. Two other clusters of intensifying poverty are in the extreme north-western area, as well as the western area, below Hwy. 401.

The concentration of poverty also increased, from 18.8% of all 'poor' families living in higher poverty neighbourhoods in 1981 to almost half in 2001 (Table 8).

TABLE 14

NUMBER OF NEIGHBOURHOODS BY POVERTY STATUS

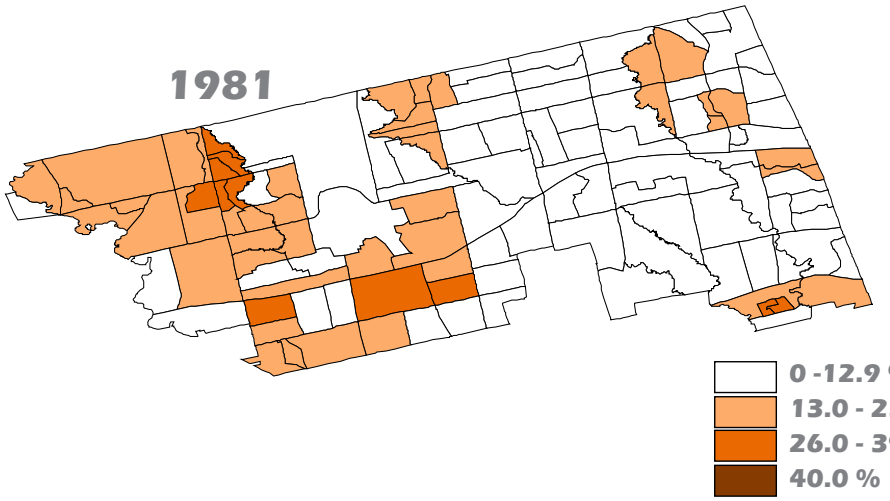
FORMER CITY OF NORTH YORK	1981	1991	2001
LOWER POVERTY (0-12.9%)	56	53	37
MODERATE POVERTY (13 -25.9%)	35	46	53
HIGH POVERTY (26 -39.9%)	7	10	29
VERY HIGH POVERTY (40% +)	0	2	7

Source: Statistics Canada - Census 1981, 1991 and 2001

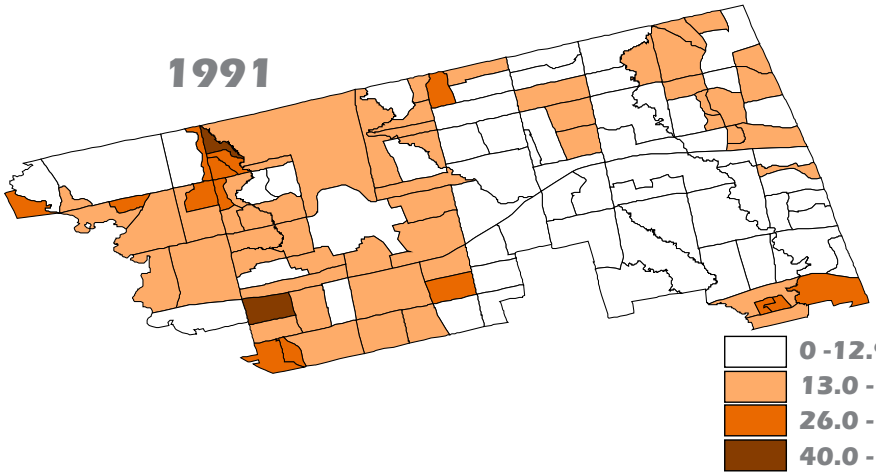
FORMER CITY OF NORTH YORK - POVERTY LEVEL BY NEIGHBOURHOOD

(2001 BOUNDARIES)

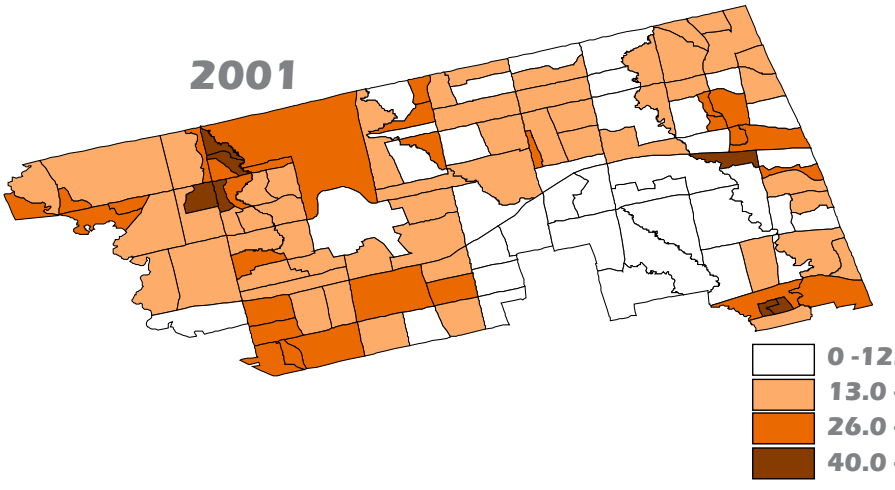
1981



1991



2001



THE FORMER CITY OF SCARBOROUGH

Incorporated as a borough in 1967, and a city in 1983, Scarborough now forms the large, eastern portion of the City of Toronto. Incorporating communities like Malvern and Agincourt in the north-east, much of the former city was built in the 1950s and 1960s, but up to the 1970s in communities like Malvern. Comprised mainly of single family homes, there is also a substantial stock of high rise rental apartment buildings located along major arterial roads, built in the 1960s and 1970s.

Between 1981 and 2001, the population of Scarborough grew by 33.8%; economic families by 30.8%; but 'poor' economic families by an astonishing 136.6%.

Like the former city of North York, Scarborough experienced a major intensification of poverty over the past twenty years. In 1981, the vast majority of its neighbourhoods had 'lower' poverty levels (70%), second only to Etobicoke. This percentage fell dramatically to just 25% of the total by 2001 (53 neighbourhoods in 1981 to 29 in 2001).

What we observe in 1991, then 10 years later in 2001, is a steady intensification of poverty, with a great many neighbourhoods shifting from 'lower' to 'moderate' poverty, from 'moderate' to 'high', and from 'high' to 'very high'.

There was an astonishing 136.6% increase in the number of 'poor' economic families in the former City of Scarborough between 1981 and 2001.

In 1981, the former city had just 4 neighbourhoods with 'high' poverty and none with 'very high' levels. Twenty years later, this had grown to 21 and 5, respectively. Two neighbourhoods had particularly high levels of poverty in 2001 – one in the Oakridge community (57.1%) and one in the Morningside area (50.9%) – putting them among the top five neighbourhoods with the highest levels of family poverty in the city. Other neighbourhoods in the Oakridge, Woburn, and Scarborough Village communities also had 'very high' family poverty levels by 2001.

The concentration of poverty increased considerably in the Scarborough area over the twenty-year period, from just 13.9% of its 'poor' families living in higher poverty neighbourhoods in 1981 to 39.8% in 2001 (Table 8).

TABLE 15

NUMBER OF NEIGHBOURHOODS BY POVERTY STATUS

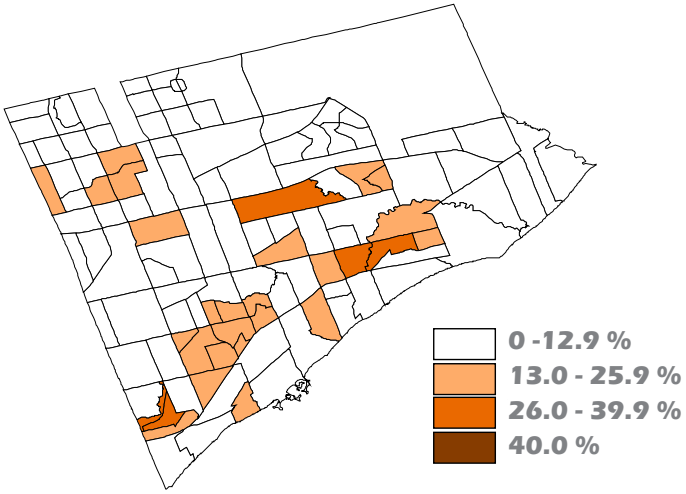
FORMER CITY OF SCARBOROUGH	1981	1991	2001
LOWER POVERTY (0-12.9%)	53	46	29
MODERATE POVERTY (13 -25.9%)	19	44	60
HIGH POVERTY (26 -39.9%)	4	8	21
VERY HIGH POVERTY (40% +)	0	2	5

Source: Statistics Canada - Census 1981, 1991 and 2001

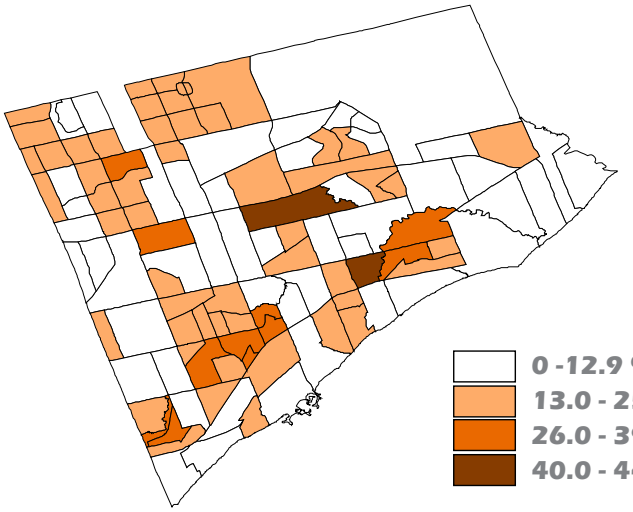
FORMER CITY OF SCARBOROUGH - POVERTY LEVEL BY NEIGHBOURHOOD

(2001 BOUNDARIES)

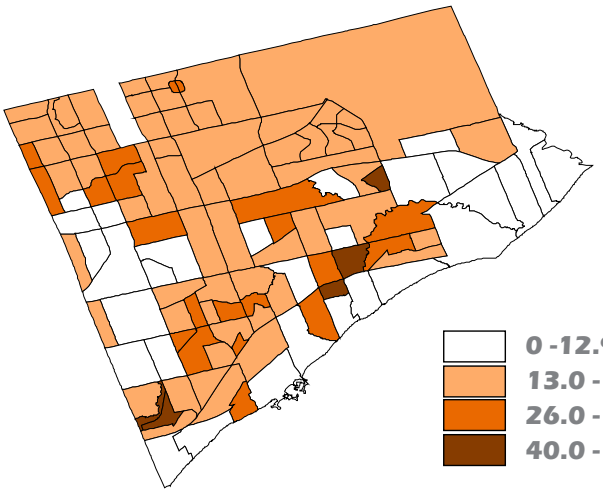
1981



1991



2001



THE FORMER CITY OF YORK

The former municipalities of York and Weston combined to become the borough of York in 1967, then incorporated as a city in 1983. Situated in the west-central portion of the new City of Toronto, along the Humber River and to the east of it, the area has been a solidly working class community for years. In the 1960s, a large stock of apartment towers were built in the Weston Road area to provide affordable housing for the growing working class population in the former city.

The major change that occurred in the former City of York was the shift in the number of neighbourhoods with 'moderate' poverty to 'high' poverty levels.

The lower-income heritage of this community can be seen in the 1981 map opposite. Unlike the other former cities, York had the smallest percentage of its neighbourhoods with 'lower' poverty levels in 1981 (27%, versus 78% in Etobicoke, 70% in Scarborough, and 57% in North York).

The area experienced a 11.6% growth in its population between 1981 and 2001; a 9.5% increase in the number of economic families; but a 53.6% in the number of 'poor' economic families.

As in the other former municipalities, poverty intensified from 1981 to 2001. The primary change in this area, however, was somewhat different. The number of 'lower' poverty neighbourhoods did not drop significantly (8 in 1981 to 6 in 2001). The major change was the shift in the number of neighbourhoods from 'moderate' to 'high' poverty levels.

In 1981 there were just 2 neighbourhoods with 'high' poverty levels, but by 2001, this had increased to 12.

The concentration of family poverty also increased substantially in the former City of York. In 1981, only 12.4% of the 'poor' families in the area lived in neighbourhoods with higher poverty. Twenty years later, this had climbed to 48.5% (Table 8).

TABLE 16

NUMBER OF NEIGHBOURHOODS BY POVERTY STATUS

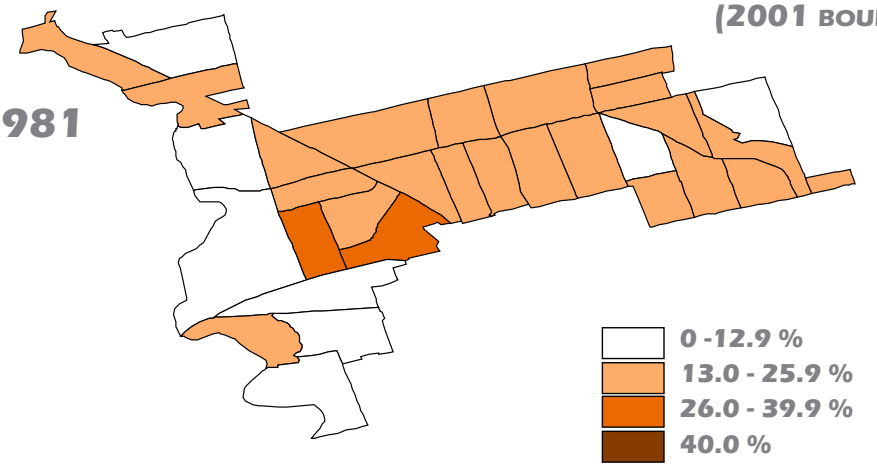
FORMER CITY OF YORK	1981	1991	2001
LOWER POVERTY (0-12.9%)	8	8	6
MODERATE POVERTY (13 -25.9%)	20	17	14
HIGH POVERTY (26 -39.9%)	2	6	12
VERY HIGH POVERTY (40% +)	0	0	0

Source: Statistics Canada - Census 1981, 1991 and 2001

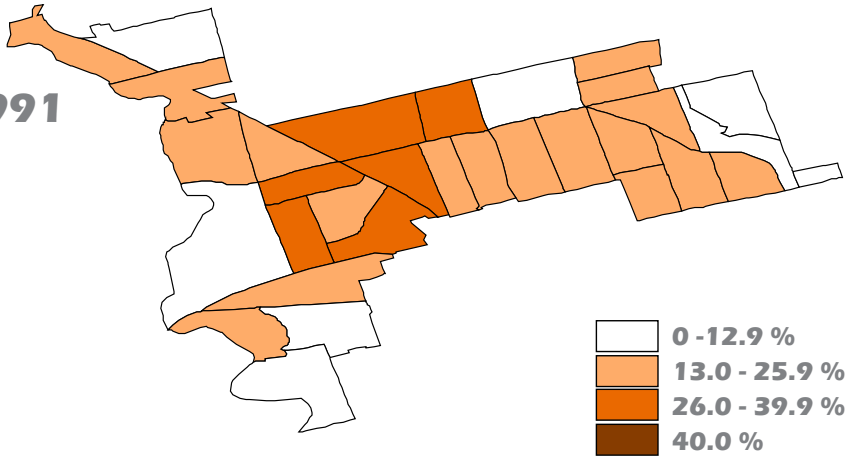
FORMER CITY OF YORK - POVERTY LEVEL BY NEIGHBOURHOOD

(2001 BOUNDARIES)

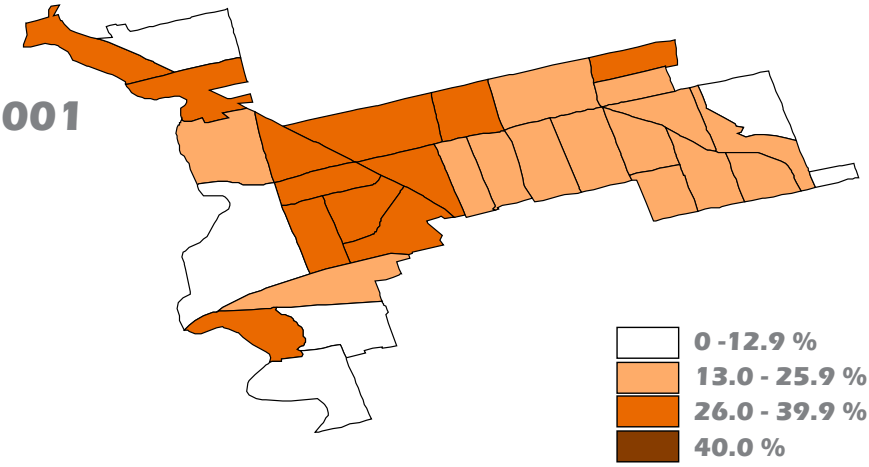
1981



1991



2001



THE BOROUGH OF EAST YORK

In 1967, the municipalities of East York and Leaside merged to become the Borough of East York, which then became part of the amalgamated City of Toronto in 1998. The area's housing stock was built in stages, beginning more than a century ago, and continuing until the 1960s. The largest period of growth took place between 1946 and 1960, when the housing supply nearly doubled. Housing stock is comprised of two storey and one-and-a-half storey detached and semi-detached homes, as well as a large number of high rise rental apartment buildings. The area has traditionally been home to modest-income households in the east and better-off households in the Leaside area.

The major change that occurred in East York was the increase in higher poverty neighbourhoods from 0 in 1981 to 8 in 2001.

The total population in East York increased by 13% between 1981 and 2001, economic families by 7.4%, but the number of 'poor' economic families by 88%.

As in the other former suburban cities, the number of 'lower' poverty neighbourhoods declined between 1981 and 2001. What is different in East York, however, is that there was almost no change in the number of 'moderate' poverty neighbourhoods. The largest change was the increase in the number of 'high' poverty neighbourhoods from none in 1981 to 7 in 2001.

Family poverty is intensifying in two clusters. One is the Thorncliffe Park area and neighbourhoods to the northwest of it. The other cluster is at the east end of the former borough, along Victoria Park on the east and above the Danforth at the southern border.

A far larger percentage of the 'poor' family population is living in higher poverty neighbourhoods today than 20 years ago. There were none in 1981, of course, as it had no neighbourhoods with poverty at the 'high' or 'very high' levels in that year. By 1991, 10.6% of 'poor' economic families were living in higher poverty neighbourhoods, and by 2001, this had risen to 52.1% (Table 8).

TABLE 17

NUMBER OF NEIGHBOURHOODS BY POVERTY STATUS

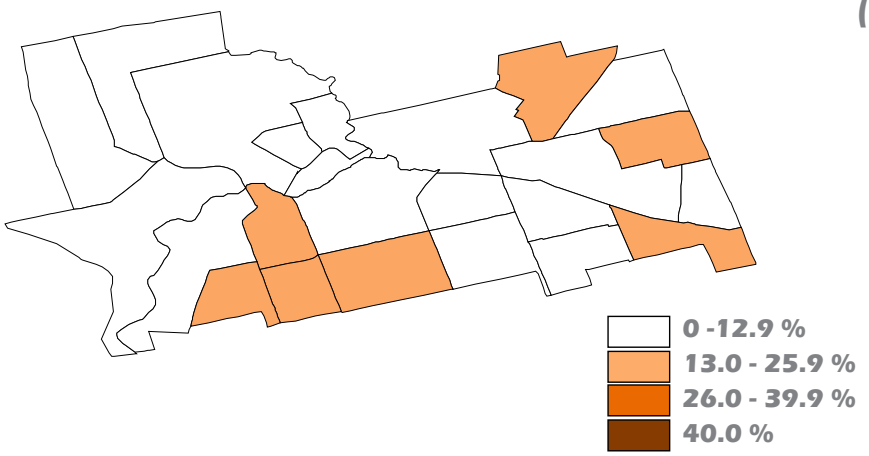
FORMER BOROUGH OF EAST YORK	1981	1991	2001
LOWER POVERTY (0-12.9%)	13	11	8
MODERATE POVERTY (13 -25.9%)	7	9	8
HIGH POVERTY (26 -39.9%)	0	1	7
VERY HIGH POVERTY (40% +)	0	0	1

Source: Statistics Canada - Census 1981, 1991 and 2001

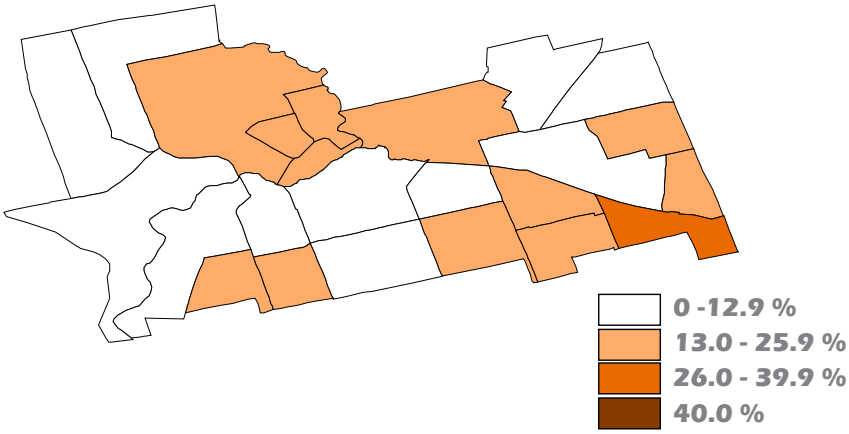
FORMER BOROUGH OF EAST YORK - POVERTY LEVEL BY NEIGHBOURHOOD

(2001 BOUNDARIES)

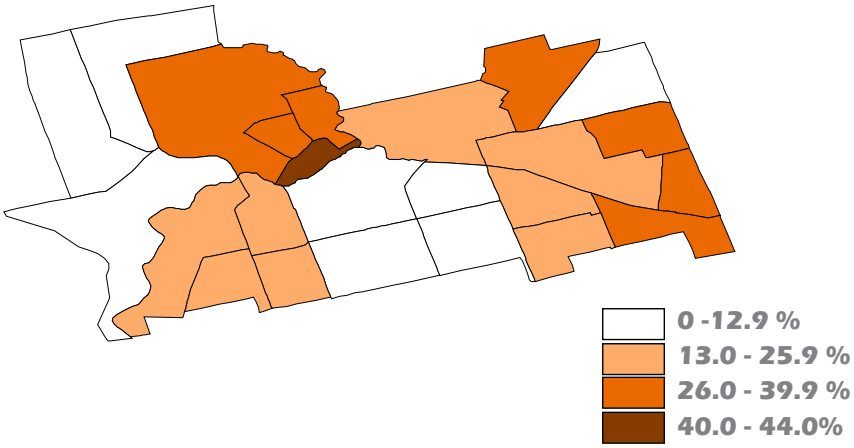
1981



1991



2001



THE CHANGING CHARACTER OF HIGHER POVERTY NEIGHBOURHOODS

Where the concentration of poverty has reached extremely high levels in other countries, it has usually been accompanied by a corresponding rise in other factors associated with neighbourhood distress. This includes high unemployment levels, low education, high numbers of single parents, and newcomers who are struggling to make a start in their new homeland. To more fully understand the change that has been taking place in Toronto's high poverty neighbourhoods, it is important to look beyond just the growth in numbers, to these other factors which may be contributing to the exclusion of higher poverty neighbourhoods from the rest of the city.

THE AGE COMPOSITION WITHIN HIGHER POVERTY NEIGHBOURHOODS

We begin by looking at the number of people within particular age ranges, and how they have changed in the last ten years. Of importance is the extent to which vulnerable groups like children, youth, and seniors have grown in number. What the data show is a substantial growth in all age groups, reflecting, of course, the increase in the number of higher poverty neighbourhoods in the city. But a closer examination shows that the numbers of children and adults increased by much larger percentages. In 1991, there were 80,590 children living in higher poverty neighbourhoods in Toronto but by 2001, the number had increased to 160,890 – a 100% increase

TABLE 18

NUMBER AND PERCENTAGE OF POPULATION IN HIGHER POVERTY NEIGHBOURHOODS, BY AGE GROUP

	1991			2001		
	NUMBER	% OF NEIGHBOURHOOD POPULATION	% OF TOTAL TORONTO POPULATION	NUMBER	% OF NEIGHBOURHOOD POPULATION	% OF TOTAL TORONTO POPULATION
CHILDREN 0-14	80,590	20.3%	16.6%	160,890	21.9%	17.5%
YOUTH 15-24	60,940	15.3%	14.0%	97,520	13.2%	12.4%
ADULTS 25-64	201,340	50.6%	51.7%	402,475	54.7%	56.5%
SENIORS 65+	55,035	13.8%	17.7%	74,980	10.2%	13.6%

Source: Statistics Canada - Census 1991 and 2001

in just ten years. The numbers of adults also increased by 100%, youth by 60%, but the number of seniors by a much smaller, 36%.

The greater growth in the number of children and adults has changed the age distribution within higher poverty neighbourhoods. The data show that by 2001 children comprised a slightly larger percentage of the total neighbourhood population than in 1991, rising from 20.3% of the total neighbourhood population in 1991, to 21.9% in 2001. The proportion of adults also increased, but youth and seniors both declined as a percentage of the total population in these communities: youth from 15.3% in 1991 to 13.2% in 2001; and seniors from 13.8% to 10.2% (Table 18).

Given the growth in the number of people living in higher poverty neighbourhoods, it is important to know whether the age distribution within higher poverty neighbourhoods differs from the city as a whole.

Children and youth are in indeed overrepresented in higher poverty neighbourhoods, while seniors and adults are underrepresented. In 2001, children made up 17.5% of the City of Toronto population overall but 21.9% of the total population in higher poverty neighbourhoods. The numbers for youth were 12.4% and 13.2% respectively. Seniors, however, made up 13.6% of Toronto's total population in 2001, but just 10.2% of the population of higher poverty neighbourhoods (Table 18).

There was a 100% increase in the number of children being raised in higher poverty neighbourhoods between 1991 and 2001, and their numbers were disproportionately higher than in the city as a whole.

The fact that so many more children are being raised in higher poverty neighbourhoods today, that their numbers are disproportionately higher than in the city as a whole, and that they make up a growing proportion of the population of higher poverty neighbourhoods is deeply troubling. It raises concerns about the life chances of these children and the impact on their futures of growing up in disadvantaged communities.

We must also be concerned about the large increase in the number of youth that will occur as the population of children reaches adolescence. In many parts of the inner suburbs, where there has been a great intensification of neighbourhood poverty, there is a great lack of community services and facilities for youth.

THE LONE-PARENT POPULATION

The prevalence of lone-parent families in higher poverty neighbourhoods is not surprising, since they have only one income and will, of necessity, be drawn to the parts of the city which offer the least expensive accommodation. Our interest is in understanding how their numbers have increased over time, relative to the growth in the number of families overall, and whether they comprise a growing share of the high poverty neighbourhood population.

One-third of all lone parents are now living and raising their families in higher poverty neighbourhoods, with their numbers in such communities increasing 91% between 1991 and 2001.

The number of lone-parent families has grown at a much higher rate than families overall, increasing 37.1% between 1991 and 2001, compared to just a 13.2% rise in the total number of families in the city.

The number of lone-parent families now living in higher poverty neighbourhoods, increased from 21,890 in 1991 to 41,955 in 2001 – a 91.7% increase (Table 19).

In 1991, lone parents in higher poverty neighbourhoods accounted for 23% of the total lone-parent population in the city. Ten years later, in 2001, approxi-

TABLE 19

LONE PARENT FAMILIES IN CITY OF TORONTO

	1991	2001
TOTAL NUMBER IN CITY OF TORONTO	95,240	130,570
NUMBER IN HIGHER POVERTY NEIGHBOURHOODS	21,890	41,955
PER CENT OF ALL LONE PARENT FAMILIES IN TORONTO	23.0%	32.1%
PERCENTAGE INCREASE IN TOTAL CENSUS FAMILY POPULATION IN CITY OF TORONTO (91-01)	13.2%	
PERCENTAGE INCREASE IN TOTAL LONE PARENT POPULATION IN CITY OF TORONTO (91-01)	37.1%	
PERCENTAGE INCREASE IN NUMBER OF LONE PARENT FAMILIES IN HIGHER POVERTY NEIGHBOURHOODS (91-01)	91.7%	

Source: Statistics Canada - Census 1991 and 2001

mately one in every three lone-parent families was living in these communities (32.1%).

Interestingly, the proportion of lone-parent families of all families in higher poverty neighbourhoods changed very little between 1991 and 2001, increasing only slightly from 25.8% of the total family population in 1991, to 26.4% in 2001 (Table 19). Hence, although the number of lone-parent families that are living in higher poverty neighbourhoods increased substantially, their share of the total neighbourhood family population has remained quite stable.

THE NEWCOMER POPULATION

Immigration is vital to the Canadian economy and to population growth. The current goal of the federal government is to attract approximately 250,000 newcomers to the country each year.

For decades the Toronto region has been one of the main destinations of choice of newcomers to Canada, and until the 1980s, most achieved income levels similar to Canadian-born residents within a relatively short number of years. In the last ten to fifteen years, a number of changes have taken place which have impeded the successful absorption of many newcomers into the social and economic life of the city. This has happened even though, on average, newcomers are better educated than at any time in the past.

The barriers to labour market integration of recent newcomers include the increasing difficulty they are experiencing getting accreditation, the 'catch-22' requirements for Canadian work experience, as well as discrimination in the market place. The consequence is that newcomers today are not doing as well economically as earlier generations of immigrants. Data from the 2001 census shows that even with a university degree, recent newcomers earn only 71% of what Canadian-born university graduates earn, and 60% of newcomers to Canada do not work in the same occupational field as they did before coming to Canada.

Not unexpectedly, poverty rates have been rising. In a recent Statistics Canada study, Picot and Fou discovered that poverty rates for immigrants that had been in the country less than five years had doubled between 1980 and 1995. Although these levels fell back during the late 1990s, the rates in 2000 are still higher that they were in 1980.

The size of the 'poor' immigrant family population in the City of Toronto increased 125% between 1981 and 2001.

Given the greater financial hardship that newcomers have experienced in the last decade, it is important to look at the extent to which stagnating incomes and soaring housing costs have caused them to become more concentrated in higher poverty neighbourhoods in the city. Our analysis begins with a comparison of the immigrant and Canadian-born family populations in terms of their poverty levels. It then looks at higher poverty neighbourhoods, and the presence of both groups in these communities. All data are reported for economic family persons (see note on next page).

The family population in the City of Toronto increased from 1.8 million in 1981 to 2.0 million in 2001. All of this increase was achieved through immigration. (Except were noted otherwise, the data on immigrant and Canadian-born families are shown on Table 1.9, in Appendix One).

There have been major differences in the last two decades in the vulnerability to poverty among the immigrant family population. The data show that the number of immigrant family persons living in poverty increased 125% over the twenty-

TABLE 20

SIZE OF POOR FAMILY POPULATION AND POVERTY RATE: IMMIGRANT & CANADIAN-BORN FAMILIES

	1981	1991	2001	% CHANGE IN NUMBER 1981-2001
IMMIGRANT FAMILY POPULATION				
NUMBER 'POOR'	112,300	157,000	252,700	125%
POVERTY RATE	14.8%	19.1%	24.0%	
CANADIAN-BORN FAMILY POPULATION				
NUMBER 'POOR'	127,300	124,400	143,900	13.0%
POVERTY RATE	12.0%	12.6%	14.7%	

Source: Statistics Canada - Census 1981, 1991 and 2001

year period, compared to a far smaller 13% rise in the number of Canadian-born family persons in poverty (Table 20).

This equates to considerable higher poverty rates among immigrant families. The poverty rate among Canadian-born families increased from 12.0% in 1981 to 14.7% in 2001. Within immigrant families, the poverty rate rose from 14.8% to 24.0%. By 2001, approximately one-quarter of the total immigrant family population in Toronto was living in poverty (Table 20).

When we look at the family population living in higher poverty neighbourhoods the differences become even more pronounced. In 1981, the size of the immigrant and Canadian-born family populations was approximately the same, with Canadian-born accounting for a slightly larger percentage of the total. By 2001, a major shift had taken place, with the immigrant family population now accounting for 62.4% of the total family population in these communities, while Canadian-born made up 37.6% (Table 21).

There was an equally significant shift in the percentage of immigrant and Canadian-born family persons within higher poverty neighbourhoods that were poor. In 1981, the majority of the 'poor' family population in higher poverty neighbourhoods were Canadian-born

TABLE 21

SIZE OF FAMILY POPULATION IN HIGHER POVERTY NEIGHBOURHOODS, IMMIGRANT & CANADIAN-BORN FAMILIES

	1981		1991		2001	
	NUMBER	%	NUMBER	%	NUMBER	%
IMMIGRANT FAMILY POPULATION	62,300	48.5	145,300	54.3	311,500	62.4
CANADIAN-BORN FAMILY POPULATION	66,100	51.5	122,300	45.7	187,400	37.6
TOTAL	128,400	100.0	267,600*	100.0	498,900*	100.0

Source: Statistics Canada - Census 1981, 1991 and 2001

* The total family population shown in this Table is less than the figures in Table 23 on page 50, as non-permanent residents are not included in the 1991 and 2001 figures here.

ECONOMIC FAMILY PERSONS

Economic family persons refer to two or more household members who are related to each other by blood, marriage, common-law or adoption, and thereby constitute an economic family. In its broadest form, economic family persons include co-resident family members who are related to one another.

(55.2%). Twenty years later, 65% of the 'poor' family persons were immigrants, while non-immigrants accounted for just 35% (Chart 2).

The shift occurred among all of the former municipalities. By 2001, the 'poor' immigrant family accounted for approximately two-thirds of the total 'poor' family population in each of the former cities of Toronto, Scarborough, North York, and Etobicoke.

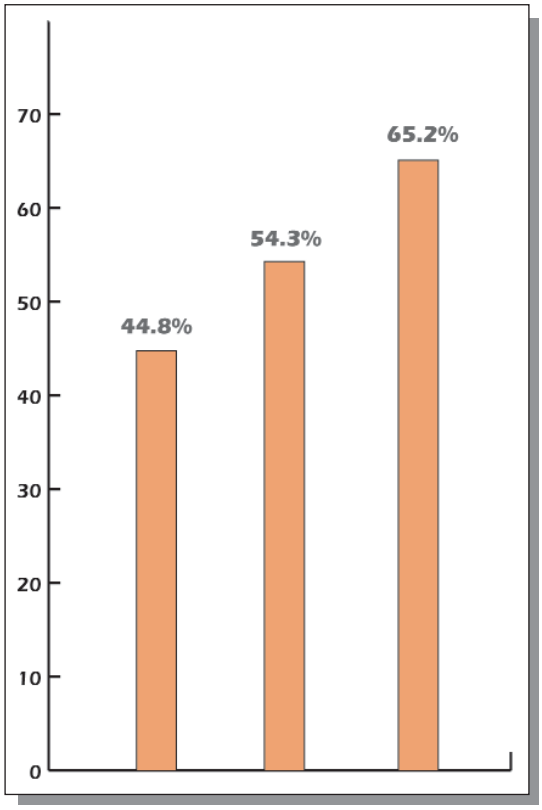
The 'poor' immigrant family population went from making up slightly less than half of the total 'poor' family population in higher poverty neighbourhoods in 1981, to nearly two-thirds by 2001.

Only the former municipalities of East York and York differed. In York, the immigrant and Canadian-born family split was still fairly equal by 2001. In East York, three-quarters of the family population in its higher poverty neighbourhoods by 2001 were immigrants (Table 2.0 in Appendix One).

Immigration is essential to the future prosperity of Canada, yet the findings from this study show that immigrant families are experiencing increasing difficulty getting a firm economic foothold in their new homeland. The high costs of housing, coupled with many barriers to entering the labour market in the occupational fields in which they are trained are all contributing to growing poverty and growing poverty concentration.

CHART 2

'POOR' IMMIGRANT FAMILY POPULATION AS A PER CENT OF THE TOTAL 'POOR' FAMILY POPULATION IN HIGHER POVERTY NEIGHBOURHOODS



Source: Statistics Canada - Census 1981, 1991 and 2001

THE VISIBLE MINORITY POPULATION

The term 'visible minority' is still used by government to describe non-European groups, but in cities like Toronto it is fast becoming a misnomer. Data from the 2001 census show that Toronto's 'visible minority' family population now makes up 46% of the total family population, and visible minority youth are now the majority.

Toronto's visible minority family population increased 219% between 1981 and 2001.

Our interest in groups that have been traditionally labeled 'visible minorities' will continue to be strong, however, so long as their full inclusion into the social and economic fabric of the city is incomplete. This is especially so, since visible minorities, for many years, have had poverty rates that greatly exceed the average.

In all respects, the data show that there have been major changes in the size and residential location of visible minorities in Toronto over the last two decades. Between 1981 and 2001 the number of visible minority family persons increased by 219%, from 297,100 to 946,700. By comparison, the size of the non-visible minority family population in the City of Toronto declined by 27% over the same period. (Except where noted otherwise, the data on visible minority and non-visible minority families are shown on Table 2.1 in Appendix One).

What is deeply concerning is the growth in poverty within visible minority families. Overall, the poverty rate of the visible minority family population increased steadily from just over 20% in 1981, to 25.5% in 1991, to 29.5% in 2001. This in

TABLE 22

SIZE OF POOR FAMILY POPULATION AND POVERTY RATE: VISIBLE MINORITY & NON-VISIBLE MINORITY FAMILIES

	1981	1991	2001	% CHANGE IN NUMBER 1981-2001
VISIBLE MINORITY FAMILY POPULATION				
NUMBER 'POOR'	60,500	152,400	279,700	361.7%
POVERTY RATE	20.4%	25.5%	29.5%	
NON-VISIBLE MINORITY FAMILY POPULATION				
NUMBER 'POOR'	179,000	150,300	128,300	-28.3%
POVERTY RATE	11.8%	11.9%	11.6%	

Source: Statistics Canada - Census 1981, 1991 and 2001

contrast to the non-visible minority family population, where the rate did not change over the twenty-year period, staying at approximately 12% (Table 22).

When the actual size of the 'poor' visible minority family population is considered, we see a 362% increase in numbers between 1981 and 2001. Within the 'poor' non-visible minority family population the numbers actually declined by 28% (Table 22).

The size of the 'poor' visible minority family population increased 362% between 1981 and 2001, compared to a 28% decline in the size of the 'poor' non-visible minority family population.

Given the extent of these population and poverty changes among the visible minority family population, it is not surprising that there has been a significant growth in the numbers living in higher poverty neighbourhoods. In 1981, 41,600 visible minority family persons lived in these communities. In 1991, this had increased to 131,800. But by 2001, the numbers had grown to 333,500 persons – 8 times what it had been in 1981 (Table 23).

The size of the non-visible minority family population in higher poverty neighbourhoods also increased over the twenty years, but not nearly to the same extent. As a result, one of the most significant changes that has taken place in Toronto's higher poverty neighbourhoods, is the shift from a family population that was predominately non-visible minority in 1981, to one in 2001 where most are visible minorities. In 1981, 67.6% of the family population in these communities were non-visible minorities, with visible minorities accounting for the balance (32.4%). Twenty years later the situation is exactly reversed. In 2001, the visible minority family population accounted for two-thirds of the total family population in higher poverty neighbourhoods, with non-visible minority

TABLE 23

SIZE OF FAMILY POPULATION IN HIGHER POVERTY NEIGHBOURHOODS: VISIBLE MINORITY & NON-VISIBLE MINORITY FAMILIES

	1981		1991		2001	
	NUMBER	%	NUMBER	%	NUMBER	%
VISIBLE MINORITY FAMILIES	41,600	32.4	131,800	46.9	333,500	65.6
NON-VISIBLE MINORITY FAMILIES	86,800	67.6	149,400	53.1	174,600	34.4
TOTAL	128,400	100.0	281,200	100.0	508,100	100.0

Source: Statistics Canada - Census 1981, 1991 and 2001

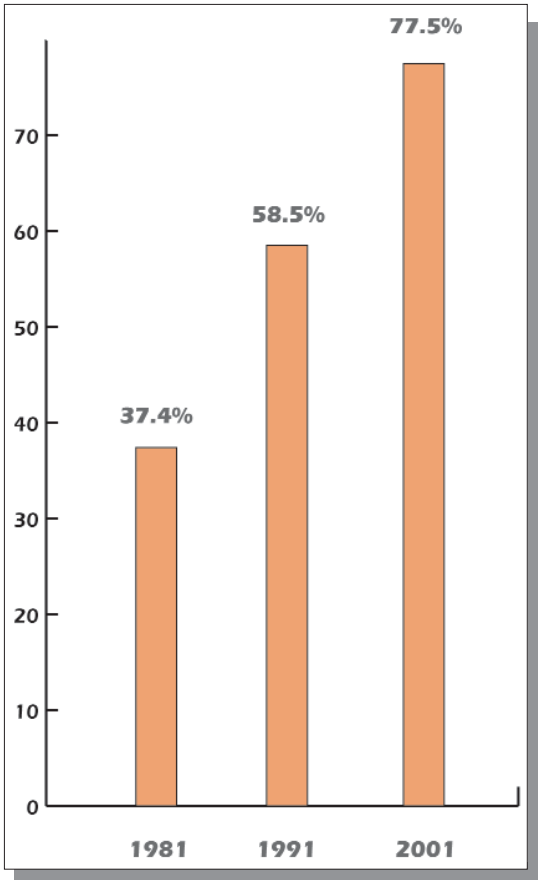
families making up just one-third (Table 23).

A still more pronounced shift is observed if we look at the 'poor' family population in higher poverty neighbourhoods. In 1981, visible minority families accounted for 37.4% of the total 'poor' family population in these communities. This increased to 58.5% in 1991, but by 2001, more than three-quarters (77.5%) of the total 'poor' family population in higher poverty neighbourhoods were visible minorities (Chart 3).

The 'poor' visible minority family population went from making up slightly more than one-third of the total 'poor' family population in higher poverty neighbourhoods in 1981, to more than three-quarters by 2001.

CHART 3

'POOR' VISIBLE MINORITY FAMILY POPULATION AS A PER CENT OF TOTAL 'POOR' FAMILY POPULATION IN HIGHER POVERTY NEIGHBOURHOODS



Source: Statistics Canada - Census 1981, 1991 and 2001

This trend was quite consistent across the former municipalities that make up the new City of Toronto, although it has been even more marked in the former City of Scarborough, where by 2001, 83.2% of the 'poor' family population in its 26 higher poverty neighbourhoods were visible minority families – up from 21.4% in 1981 (Table 2.1, Appendix One).

The growth in the numbers and concentration of poverty among visible minority families is cause for great concern in our city. A healthy city and strong neighbourhoods are built on a foundation of equity and inclusion. Concerted efforts are required to turn around this growing marginalization and exclusion of such a large portion of our families and their children – for their futures and their children's futures.

UNEMPLOYMENT RATES

Unemployment rates in higher poverty neighbourhoods have followed the same pattern as in the city as a whole, with their lowest rate in 1981, rising in 1991, then declining again by 2001. But as expected, the rates were much greater among residents of higher poverty neighbourhoods than in the general population of the city, with the highest rates in 'very high' poverty neighbourhoods (Table 24).

What is surprising is the fact that the difference in unemployment rates between higher poverty communities and the city as a whole is not as great as might have been expected. Reversing the figures, we see that in 2001, 90% of the employable population in 'high' poverty neighbourhoods was working, as were 87.4% in 'very high' poverty communities. The explanation for the high poverty levels in these neighbourhoods then, is not because large numbers of residents are not working at all, but more likely because they are working in very low-paying or more precarious forms of work, such as part-time jobs.

TABLE 24

UNEMPLOYMENT RATE, 2001

	1981	1991	2001
HIGH POVERTY NEIGHBOURHOODS	6.3%	14.2%	10.0%
VERY HIGH POVERTY NEIGHBOURHOODS	9.8%	15.6%	12.6%
ALL TORONTO	3.9%	9.6%	7.0%

Source: Statistics Canada - Census 1981, 1991 and 2001

LACK OF HIGH SCHOOL EDUCATION

The data on low education levels show an opposite trend to what was been typical of distressed neighbourhoods in the past. In the city as a whole, the percentage of the total population with less than a high school education dropped from 35.2% in 1991 to 28.4% in 2001. This was predictable, given previously published data by Statistics Canada which have shown that youth are staying in school longer, and that greater numbers of them are going on to post-secondary education (Table 25).

What is encouraging is the fact that this trend is also occurring in higher poverty neighbourhoods, where the percentage of residents without a high school education dropped from nearly half (46.5%) in 1991, to exactly a third (33%) in 2001. Two factors likely account for this. One is the trend for youth to be better educated. The other is the fact that recent immigrants are more highly educated now than in the past. Because many who are struggling to find work in their areas of expertise are forced to take low paying jobs and live in Toronto's most affordable, yet higher poverty neighbourhoods, we are seeing a rise in the educational level of the neighbourhood population.

TABLE 25

POPULATION WITH LESS THAN HIGH SCHOOL EDUCATION

	1991	2001
TOTAL POPULATION 15+	35.2%	28.4%
HIGHER POVERTY NEIGHBOURHOODS	46.5%	33.0%

Source: Statistics Canada - Census 1991 and 2001

HOUSING COSTS

A key observation from the data on accommodation costs is the fact that households in higher poverty neighbourhoods no longer differ that much from Toronto's tenant population as a whole, in terms of the percentage that is paying more than 30% of their income in rent.

Ten years ago, 30.5% of households in higher poverty neighbourhoods payed more than 30% of their income on rent, compared to just 12.6% of the total tenant household population in the city that year (Table 26).

TABLE 26

HOUSEHOLDS PAYING MORE THAN 30% OF INCOME IN RENT

	1991	2001
ALL TENANT HOUSEHOLDS IN TORONTO	12.6%	43.2%
ALL HOUSEHOLDS IN HIGHER POVERTY NEIGHBOURHOODS	30.5%	47.7%

Source: Statistics Canada - Census 1991 and 2001

Ten years later in 2001, 43.2% of the entire tenant household population and 47.7% of those living in higher poverty neighbourhoods were paying more than 30% of their income in rent (Table 26).

Rental housing affordability issues are clearly intensifying in all communities across the city, regardless of whether or not it is a higher poverty neighbourhood. However, it must be noted that many more of the households in higher poverty neighbourhoods were living in subsidized rental housing, paying rents that are geared to income. Hence, the number of households in these neighbourhoods that are paying more than 30% of their income in rent is less than would otherwise be the case, if subsidized housing were not available.

SUMMARY & IMPLICATIONS: PUTTING NEIGHBOURHOODS ON THE PUBLIC POLICY AGENDA

"Toronto has always been known as a city of neighbourhoods. Our strength lies in our ability to open our neighbourhoods to diverse cultures, in living up to our responsibility to look after our fellow citizens in time of need, and in our ability to rally together for common cause."

Toronto at the Crossroads: Shaping our Future
City of Toronto

SUMMARY OF FINDINGS

The purpose of this study was to examine how the geography of concentrated poverty has changed in the City of Toronto over the past twenty years. Building on work of earlier research, which documented a slow, but continuous rise in the concentration of poverty in urban regions in Canada, this study sought to understand whether the same trend was occurring in the City of Toronto, and whether different parts of the city have been impacted more than others.

The results are deeply worrisome because they show that the rise in the concentration of neighbourhood poverty in Toronto has been much more rapid and extensive than predicted, and that it has affected certain segments of the population much more than others. In fact, what has happened is a major shift in the resident profile of higher poverty neighbourhoods, from one where the population was largely comprised of Canadian-born residents twenty years ago, to one today, that is predominately newcomers and visible minorities.

Many more vulnerable people are living in higher poverty neighbourhoods today, such as lone parents and youth, and especially children, whose numbers in these communities are disproportionate to their numbers in the city population as a whole.

The study findings show a dramatic intensification of neighbourhood poverty in the inner suburbs, in the former municipalities of Scarborough, North York, Etobicoke, East York and York. Twenty years ago, highly concentrated neighbourhood poverty was almost exclusively a problem of the former City of Toronto. Today, it affects neighbourhoods across the entire city.

The results also show higher poverty neighbourhoods to be almost exclusively

a City of Toronto phenomenon, with only one such neighbourhood in the rest of the Toronto CMA, compared to the City of Toronto's 120 higher poverty neighbourhoods.

There is real cause to be concerned about the spread and intensification of concentrated neighbourhood poverty in our city. The experience of neighbourhood decline in other countries has shown poverty concentration to be an important trigger in the decline process.

We do not want to suggest that Toronto's neighbourhoods are in advanced stages of decline, however, or that having a high level of poverty necessarily makes a neighbourhood dysfunctional. Nor do we want to give an impression that decline and disinvestment are inevitable outcomes.

Toronto is still one of the safest cities to live in North America. Its crime rate is low, and the vast majority of its neighbourhoods are open and inviting places. The housing stock in almost all parts of the city is of good quality, and nowhere do we see the kind of dilapidated homes and abandoned buildings that have characterized highly distressed communities in other countries.

One of its greatest strengths is its language and cultural diversity, making it an exciting and vibrant place to live, and which also give it important tools for competing in the global economy. In 2003, United Way of Greater Toronto listened to Torontonians from across the city about what they value about living in Toronto and their local communities. They identified the diversity of the population as Toronto's most valued asset.

Even in the most 'distressed' neighbourhoods, there are strong, supportive networks where residents and neighbours help each other and work together to advance the interests of their communities. Perhaps nowhere is this more obvious than in some of the neighbourhoods with high concentrations of newcomers, where older residents are helping recent newcomers to settle and adapt to their new homeland.

Yet the trends of growing neighbourhood poverty and its impact on particular groups within our city cannot continue. Left unchecked, a profound exclusion of these communities and their residents could occur.

One of the most compelling messages that residents of the city's most disadvantaged communities voiced in United Way's community consultations in 2003, was about growing neighbourhood stigmatization and their fear that the rest of Toronto might "write off" their communities. Seeing how dramatically neighbourhood poverty has intensified in twenty years, it clearly time for action.

In the balance of the report, United Way's plan of action for the next few years is described, as well as broader recommendations for the changes required to rebuild strong and healthy neighbourhoods in our city.

RECOMMENDATIONS

1. New Directions for The United Way

In March 2004, United Way of Greater Toronto adopted a new set of priorities to direct the organization's funding, convening, public education, and capacity building activities over the next few years. United Way took account of what Torontonians said were the most pressing social issues in their communities. It considered the funding and policy changes that governments have made over the past few years, and their impact on the city's social services sector and its ability to adequately meet the needs of communities across the city. The Board also took account of the growth of poverty in Toronto and the profound changes in the concentration of poverty, which are revealed in this study of neighbourhood poverty. United Way will strongly focus energies in four important areas through a combination of approaches, which include increasing funding, bringing community partners together to work toward solutions to social issues, and building the capacity of social service organizations to effectively meet the needs of their communities. United Way has made a commitment to:

ESTABLISH A STRONG PUBLIC VOICE ON SYSTEMIC ISSUES

United Way will target issues that are adversely impacting the quality of life and well being of vulnerable Torontonians, giving priority attention to the systemic issues of poverty and income disparity, lack of affordable housing, the social services sector's need for core sustainable funding, and the societal issue of family violence.

BUILD STRONG NEIGHBOURHOODS

United Way will take a lead in finding solutions to the infrastructure and funding gaps of underserved neighbourhoods in Toronto,
especially in the inner suburbs, and the community development needs of neighbourhoods across the city.

SET YOUTH ON PATHWAYS TO SUCCESS

United Way will work with community partners to address the service needs of Toronto's youth with the goal of helping our young people make a successful transition to productive adulthood.

HELP NEWCOMERS FULFILL THEIR POTENTIAL AND PROMISE

United Way will be an active participant in the work of the Toronto Region Council for Immigrant Employment, which is finding solutions to the labour market barriers impacting newcomers. Through its own funding and capacity building work, United Way will also help newcomers settle and integrate into Toronto's social and economic life.

2. PUTTING NEIGHBOURHOODS ON THE PUBLIC POLICY AGENDA

The very first step which must be taken is to create a broader understanding of the importance of healthy neighbourhoods as essential building blocks for achieving a high quality of life and for ensuring Toronto's long-term health and vitality. The second step is to build wider awareness of the growing distress within so many of our neighbourhoods.

Neighbourhoods must move to the top of the public policy agenda, with the goal that no one in our city should be disadvantaged or excluded from the mainstream, based on where they live.

Governments at all levels must make a commitment to reverse the spiral of growing neighbourhood distress and disadvantage by delivering improved economic prospects and jobs, safer neighbourhoods, decent and affordable housing, accessible community programs and services, and by fostering a renewed involvement and commitment in community among residents.

3. MAKING HOUSING AFFORDABLE

Twenty years ago, there was less poverty. There was also less geographic concentration of poverty because families could find affordable housing in mixed neighbourhoods in almost all parts of the city. Relentlessly rising housing costs, coupled with stagnating incomes, mean that today, low-income families are gravitating to, and becoming concentrated in, the least expensive areas of the city. The lack of affordable housing is a serious impediment to the long-term health of the city, and has been widely recognized by the Homelessness Task Force, social advocates, and business organizations like the Toronto Board of Trade. Little more can be said that hasn't already been said, except that the findings of this study provide still more evidence of the serious consequences for the city's future if this lack of affordable housing continues for families trying to work and raise their children. The new federal/provincial 'Affordable Housing Program' will support the development of far fewer units than are needed in Toronto and the rest of the province. Most importantly, they will provide only shallow housing subsidies and will be unaffordable for low-income families and individuals.

Senior levels of government must make affordable housing a priority by reinvesting in the development of 'truly' affordable non-profit housing and rent supplement programs.

4. PROVIDING LIVEABLE INCOMES

Current minimum wages do not provide a 'living' wage in cities like Toronto where the cost of living is extremely high. A single parent with one child in Toronto would need almost double the current minimum wage just to be at the Statistics Canada low-income cut-off. Seniors, whose only income is the OAS and the Gains Supplement, are left with only about $100 per month, after paying average market rents in the City of Toronto. Because these income security benefits are not fully indexed to inflation, low-income seniors are falling further behind each year. Social assistance rates, unchanged for years, are also losing ground to inflation, leaving recipients in ever deepening poverty. Eligibility for employment insurance has been restricted and the qualifying periods significantly shortened. For households impacted by these programs and policies, for those working at the minimum wage or living on fixed or low incomes, life in the City of Toronto has become quite simply, a matter of survival.

There is an urgent need for senior levels of government to adjust the levels of all income security programs and wage policies so they are in line with the real costs of living and raising families in large urban areas like Toronto.

The Toronto City Summit Alliance should bring together a cross section of representatives from business, labour, government, and the community to develop strategies to address these income security issues.

5. CREATING EMPLOYMENT AND RETRAINING OPPORTUNITIES

Major economic changes, like the loss of manufacturing jobs in cities, may not easily be turned around, but what we can do is make better provisions for people to acquire new job skills that are marketable in the new economy. A range of initiatives will help to create better employment opportunities for the underemployed. One example is to open up eligibility for federally funded retraining programs to people who do not have prior or recent attachment to the labour force, such as newcomers and marginalized people. Other solutions include reducing the barriers to accreditation for newcomers and creating job mentorship programs for those who are trying to gain Canadian work experience in their area of expertise; and expansion of bridge-training programs to help internationally trained individuals to employ their skills more quickly. There is also an urgent need to promote economic development strategies at the local, community level.

Senior levels of government must develop business investment and job creation initiatives in distressed communities, like those implemented in Great Britain and the United States, to rebuild the economic vitality of distressed communities.

6. INVESTING IN SOCIAL INFRASTRUCTURE

The residential areas in the inner suburbs, built primarily in the 1950s and 1960s, were comprised largely of single family homes. They also included high- and mid-rise apartments that were originally marketed to single and retired people, and young couples as an affordable, pre-ownership form of accommodation. The social infrastructure that was put in place to support these communities was built to serve much lower densities of people, and middle-income households. This study reveals a major transformation in large parts of the inner suburbs, from areas that twenty years ago had relatively few families living in poverty, to areas with 'high' and 'very high' poverty levels. Residents from these communities are anxious about the serious lack of facilities and services in their communities, especially for youth. The numbers of youth in the city's distressed neighbourhoods will increase substantially in the next few years, so it is critically important to address the infrastructure needs now. In some communities, there are almost no services or community social and recreational facilities at all.

The social infrastructure needs of the city's underserved communities are great and addressing these needs requires the commitment of a broad range of funders.

Community funders and government at all levels must work together to build long-term, multi-pronged solutions for stronger neighbourhoods in Toronto. This includes investments in new social infrastructure in high needs neighbourhoods, sustainable funding for existing and new social service organizations, and new investments to help local citizens and community groups develop ownership of their communities and become active participants in the development of solutions to local community problems.

Community funders and government should give particular emphasis to the needs of the city's vulnerable youth, through an ambitious investment plan for a range of programs to help youth develop their full potential for future employment, and in academics, athletics and the arts.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6L 1K9 M1K 2J5 M5E 1B3 M6J 2X4 M5E 1W2 M6L 1K9 M2N 1H0 M7G 2N6 M6L 1K9 M1K 2J5 M6L 1K9 M1K 2J5 M5E 1B3 M6J 2X4 M5E 1W2 M6L 1K9 M2N 1H0 M6L 1K9 M1K 2J5 M5

APPENDIX ONE - TABLES & CHARTS

TABLE 1.1

CHANGE IN EMPLOYED LABOUR FORCE, 15 YEARS AND OVER, TORONTO CMA, 1996-2001

	1996	2001	% INCREASE
CANADA	13,318,740	14,695,130	10.33%
TORONTO (CMA)	2,061,615	2,413,100	17.05%
TORONTO (CMA) SUBTRACT CITY OF TORONTO	962,395	1,185,085	23.14%
CITY OF TORONTO	1,099,220	1,228,015	11.72%
AJAX	32,980	39,355	19.33%
AURORA	17,945	21,785	21.40%
BRADFORD-WEST GWILLIMBURY	10,675	12,435	16.49%
BRAMPTON	139,090	176,820	27.13%
CALEDON	21,575	28,825	33.60%
EAST GWILLIMBURY	10,750	11,755	9.35%
	15,680	20,010	27.61%
HALTON HILLS	22,630	26,830	18.56%
KING	10,060	10,265	2.04%
MARKHAM	85,900	108,710	26.55%
MILTON	17,660	18,410	4.25%
MISSISSAUGA	277,355	329,685	18.87%
MONO	3,725	3,940	5.77%
NEW TECUMSETH	11,350	13,480	18.77%
NEWMARKET	29,495	36,100	22.39%
OAKVILLE	67,475	77,080	14.23%
ORANGEVILLE	10,865	13,145	20.98%
PICKERING	41,115	48,120	17.04%
RICHMOND HILL	50,010	69,160	38.29%
UXBRIDGE	8,335	9,225	10.68%
VAUGHAN	66,860	97,705	46.13%
WHITCHURCH - STOUFFILLE	10,775	12,140	12.67%

Source: Statistics Canada, Community Profiles, Census 1996 and 2001

TABLE 1.2

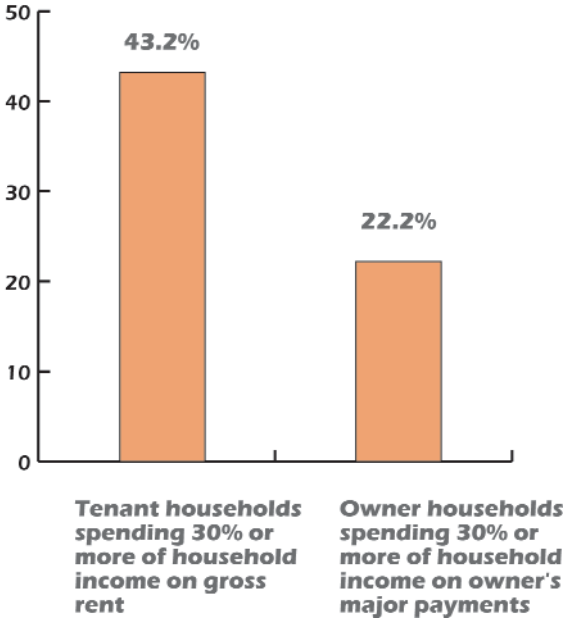
DECLINE OF TORONTO MANUFACTURING JOBS BY SECTOR

MANUFACTURING SECTOR	1983	2003
FOOD PROCESSING	27,654	22,390
CLOTHING	21,241	12,103
TEXTILES, LEATHER	6,440	5,257
PAPER & WOOD PRODUCTS	11,227	7,424
COMPONENT PARTS	12,312	5,850
METAL PRODUCTS	19,952	10,771
CHEMICALS	14,954	17,260
FURNITURE & FIXTURES	13,071	7,991
BUILDING COMPONENTS	6,505	4,512
SCIENTIFIC EQUIPMENT	11,600	8,211
MACHINERY & EQUIPMENT	15,153	6,961
ELECTRICAL EQUIPMENT	19,188	9,747
VEHICLES & PARTS	14,191	5,548
OTHER PRODUCT	4,221	3,983
WASTE TREATMENT	1,094	2,162
R & D LABORATORIES	2,360	8,098
PRINTING	12,872	7,957
POSTAL SORTING STATION	2,618	3,252
OTHER MANUFACTURING	13,742	9,455
WAREHOUSING	11,078	10,567
STORAGE	2,372	1,133
TOTAL	243,845	170,632

Source: City of Toronto, Urban Development Services Employment Survey

CHART1.1

HOUSING COSTS, CITY OF TORONTO, 2001



Source: Statistics Canada, 2001 Census

TABLE 1.3

RATE OF POVERTY IN CMAs, ALL PERSONS, 1980, 1990, & 2000

	1980	1990	2000
MONTRÉAL	19.3%	22.2%	22.2%
VANCOUVER	14.3%	17.9%	20.8%
TROIS-RIVIÈRES	24%	20.3%	19.8%
WINNIPEG	17.5%	20.7%	19.2%
QUÉBEC	17.3%	18.7%	18.9%
SHERBROOKE	20.8%	19.9%	18.5%
SASKATOON	18%	18.9%	18%
SAINT JOHN	16.3%	17.3%	17.8%
SAINT JOHN'S	18.1%	16.3%	17.4%
TORONTO	13.8%	15%	16.7%
HAMILTON	14.4%	15.5%	16.7%
CHICOUTIMI - JONQUIÈRE	20.2%	15.9%	16.4%
EDMONTON	13.8%	19.4%	16.2%
HALIFAX	15.3%	14.1%	15.5%
REGINA	14.5%	15.9%	15.5%
LONDON	15.2%	13.6%	15.1%
OTTAWA - HULL	14.9%	14.6%	15%
SUDBURY	15.2%	13.5%	14.9%
VICTORIA	13.9%	13.5%	14.4%
CALGARY	13.4%	17.7%	14.1%
THUNDER BAY	12.5%	12.1%	14.1%
ST. CATHERINES - NIAGARA	15.5%	12.8%	13.2%
WINDSOR	17.6%	14.6%	13.2%
KITCHENER	13.6%	11.7%	11.3%
OSHAWA	10.7%	9.2%	9.4%

Source: Statistics Canada, Census 1981, 1991, and 2001

TABLE 1.4

RATE OF POVERTY, TORONTO, ALL PERSONS, CMA & INDIVIDUAL MUNICIPALITIES, 1980 & 2000

	1980			2000		
	TOTAL POPULATION	NUMBER IN LOW INCOME	PER CENT IN LOW INCOME	TOTAL POPULATION	NUMBER IN LOW INCOME	PER CENT IN LOW INCOME
TORONTO CMA	2,954,904	409,165	13.8%	4,633,415	771,535	16.7%
CITY OF TORONTO	2,103,230	337,795	16.1%	2,446,700	552,525	22.6%
PICKERING	37,380	2,790	7.5%	86,490	5,950	6.9%
AJAX	25,180	2,330	9.3%	73,390	6,010	8.2%
VAUGHAN	29,330	2,105	7.2%	18,475	14,880	8.2%
MARKHAM	76,270	4,955	6.5%	207,700	26,230	12.6%
RICHMOND HILL	37,250	3,750	10.1%	131,380	16,580	12.6%
WHITCHURCH-	13,335	845	6.4%	21,820	750	3.4%
AURORA	15,835	1.555	9.8%	39,665	2,405	6.1%
NEWMARKET	28,340	2,565	9.1%	64,920	5,570	8.6%
KING	15,005	1,025	6.8%	18,425	910	4.9%
EAST GWILLIMBURY	12,140	525	4.3%	20,115	1,235	6.1%
MISSISSAUGA	312,420	29,935	9.6%	609,790	77,155	12.7%
BRAMPTON	147,905	11,235	7.6%	323,855	35,045	10.8%
CALEDON	26,275	1,135	4.3%	50,275	2,305	4.6%
OAKVILLE	75,035	6,620	8.8%	143,515	11,200	7.8%

Source: Statistics Canada, Census 1981 and 2001

TABLE 1.5

POPULATION GROWTH IN THE INNER SUBURBS

	1981	1991	2001	% INCREASE 1981-2001
NEW CITY OF TORONTO	2,137,395	2,385,421	2,481,494	16.1
FORMER MUNICIPALITIES OF:				
TORONTO	599,217	653,734	676,352	12.9
ETOBICOKE	298,713	328,718	338,117	13.2
YORK	134,617	146,534	150,255	11.6
NORTH YORK	559,521	589,653	608,288	8.7
SCARBOROUGH	443,353	558,960	593,297	33.8
EAST YORK	101,974	107,822	115,185	13.0

Source: Statistics Canada, Census 1981, 1991, and 2001

TABLE 1.6

GROWTH IN ECONOMIC FAMILIES IN THE INNER SUBURBS

	1981	1991	2001	% INCREASE 1981-2001
NEW CITY OF TORONTO	555,200	586,900	641,300	15.5
FORMER MUNICIPALITIES OF:				
TORONTO	137,500	146,400	162,200	27.2
ETOBICOKE	83,400	85,700	88,900	6.6
YORK	35,700	36,600	39,100	9.5
NORTH YORK	150,800	150,800	164,400	9.0
SCARBOROUGH	119,400	139,900	156,200	30.8
EAST YORK	28,400	27,500	30,500	7.4

Source: Statistics Canada, Census 1981, 1991, and 2001

TABLE 1.7

GROWTH IN 'POOR' ECONOMIC FAMILIES IN THE INNER SUBURBS

	1981	1991	2001	% INCREASE 1981-2001
NEW CITY OF TORONTO	73,800	95,600	124,600	68.8
FORMER MUNICIPALITIES OF:				
TORONTO	23,600	27,800	28,600	21.2
ETOBICOKE	8,000	10,500	13,600	70.0
YORK	5,600	7,300	8,600	53.6
NORTH YORK	20,000	24,700	36,100	80.5
SCARBOROUGH	13,400	21,500	31,700	136.6
EAST YORK	3,200	3,800	6,000	87.5

Source: Statistics Canada - Census 1981, 1991 and 2001

TABLE 1.8

TOP 10 COUNTRIES OF BIRTH OF 1990s IMMIGRANTS, TORONTO CMA

	IMMIGRATED 1991-2001	%
TOTAL OF ALL 1990s IMMIGRANTS	792,010	100.0
CHINA, PEOPLE'S REPUBLIC OF	85,345	10.8
INDIA	81,845	10.3
PHILLIPINES	54,885	6.9
HONG KONG, SPECIAL ADMINISTRATIVE REGION	54,805	6.9
SRI LANKA	50,425	6.4
PAKISTAN	39,265	5.0
JAMAICA	25,355	3.2
IRAN	23,840	3.0
POLAND	21,555	2.7
GUYANA	20,800	2.0

Source: Statistics Canada - Census 2001, 96F0030XIE2001008

TABLE 1.9

POPULATION AND POVERTY PROFILE, IMMIGRANT & NON-IMMIGRANT FAMILY POPULATIONS

	1981	1991	2001	% CHANGE 1981-2001
TOTAL FAMILY POPULATION - CITY OF TORONTO				
IMMIGRANT FAMILIES	758,700	821,900	1,054,300	39.0%
NON-IMMIGRANT FAMILIES	1,058,100	978,300	981,100	-7.3%
IMMIGRANT FAMILIES AS A % OF TOTAL	41.8%	45.4%	51.8%	
POOR FAMILY POPULATION - CITY OF TORONTO				
POOR IMMIGRANT FAMILIES	112,300	157,000	252,700	125.0%
NON-IMMIGRANT FAMILIES	127,300	124,400	143,900	13.0%
IMMIGRANT FAMILIES AS A % OF TOTAL	46.9%	55.8%	63.7%	
FAMILY POPULATION IN HIGHER POVERTY NEIGH.				
IMMIGRANT FAMILIES	62,300	145,300	311,500	400.0%
NON-IMMIGRANT FAMILIES	66,100	122,300	187,400	183.5%
IMMIGRANT FAMILIES AS A % OF TOTAL	48.5%	54.3%	62.4%	
POOR FAMILY POPULATION IN HIGHER POV. NEIGH.				
IMMIGRANT FAMILIES	19,700	46,500	115,100	484.3%
NON-IMMIGRANT FAMILIES	24,300	39,200	61,600	153.5%
IMMIGRANT FAMILIES AS A % OF TOTAL	44.8%	54.3%	65.1%	

Source: Statistics Canada, Census 1981, 1991, and 2001

TABLE 2.0

PERCENTAGE OF TOTAL POOR FAMILY POPULATION THAT ARE IMMIGRANTS & CANADIAN-BORN IN HIGHER POVERTY NEIGHBOURHOODS (ALL ECONOMIC FAMILY PERSONS)

	VISIBLE MINORITY POPULATION			NON-VISIBLE MINORITY POPULATION		
	1981	1991	2001	1981	1991	2001
NEW CITY OF TORONTO	44.8	54.3	65.2	55.2	45.7	34.8
FORMER MUNICIPALITIES OF:						
TORONTO	45.4	55.6	62.6	54.6	44.4	37.4
ETOBICOKE	37.5	55.6	61.6	62.5	44.4	38.4
SCARBOROUGH	28.6	45.2	64.8	71.4	54.8	35.2
NORTH YORK	50.0	59.2	68.8	50.0	40.8	31.2
EAST YORK	-	36.4	74.8	-	63.6	25.2
YORK	58.3	57.1	54.3	41.7	42.9	45.7

Source: Statistics Canada - Census 1981, 1991 and 2001

TABLE 2.1

POPULATION AND POVERTY PROFILE: VISIBLE MINORITY & NON-VISIBLE MINORITY FAMILY POPULATIONS

	1981	1991	2001	% CHANGE 1981-2001
FAMILY POPULATION - CITY OF TORONTO				
VISIBLE MINORITY FAMILIES	297,100	596,700	946,700	218.6%
NON-VISIBLE MINORITY FAMILIES	1,519,900	1,268,200	1,110,600	-26.9%
VISIBLE MINORITIES AS A % OF TOTAL	16.4%	32.0%	46.0%	
POOR FAMILY POPULATION - CITY OF TORONTO				
VISIBLE MINORITY FAMILIES	60,500	152,400	279,300	361.7%
NON-VISIBLE MINORITY FAMILIES	179,000	150,300	128,300	-28.3%
VISIBLE MINORITIES AS A % OF TOTAL	25.3%	50.3%	68.5%	
FAMILY POPULATION IN HIGHER POVERTY NEIGH.				
VISIBLE MINORITY FAMILIES	41,600	131,800	333,500	701.7
NON-VISIBLE MINORITY FAMILIES	86,800	149,400	174,600	101.2%
VISIBLE MINORITIES AS A % OF TOTAL	32.4%	46.9%	65.6%	
POOR FAMILY POPULATION IN HIGHER POV. NEIGH.				
VISIBLE MINORITY FAMILIES	16,400	53,500	141,300	761.6%
NON-VISIBLE MINORITY FAMILIES	27,500	38,000	41,100	49.5%
VISIBLE MINORITIES AS A % OF TOTAL	37.4%	58.5%	77.5%	

Source: Statistics Canada, Census 1981, 1991, and 2001

TABLE 2.2

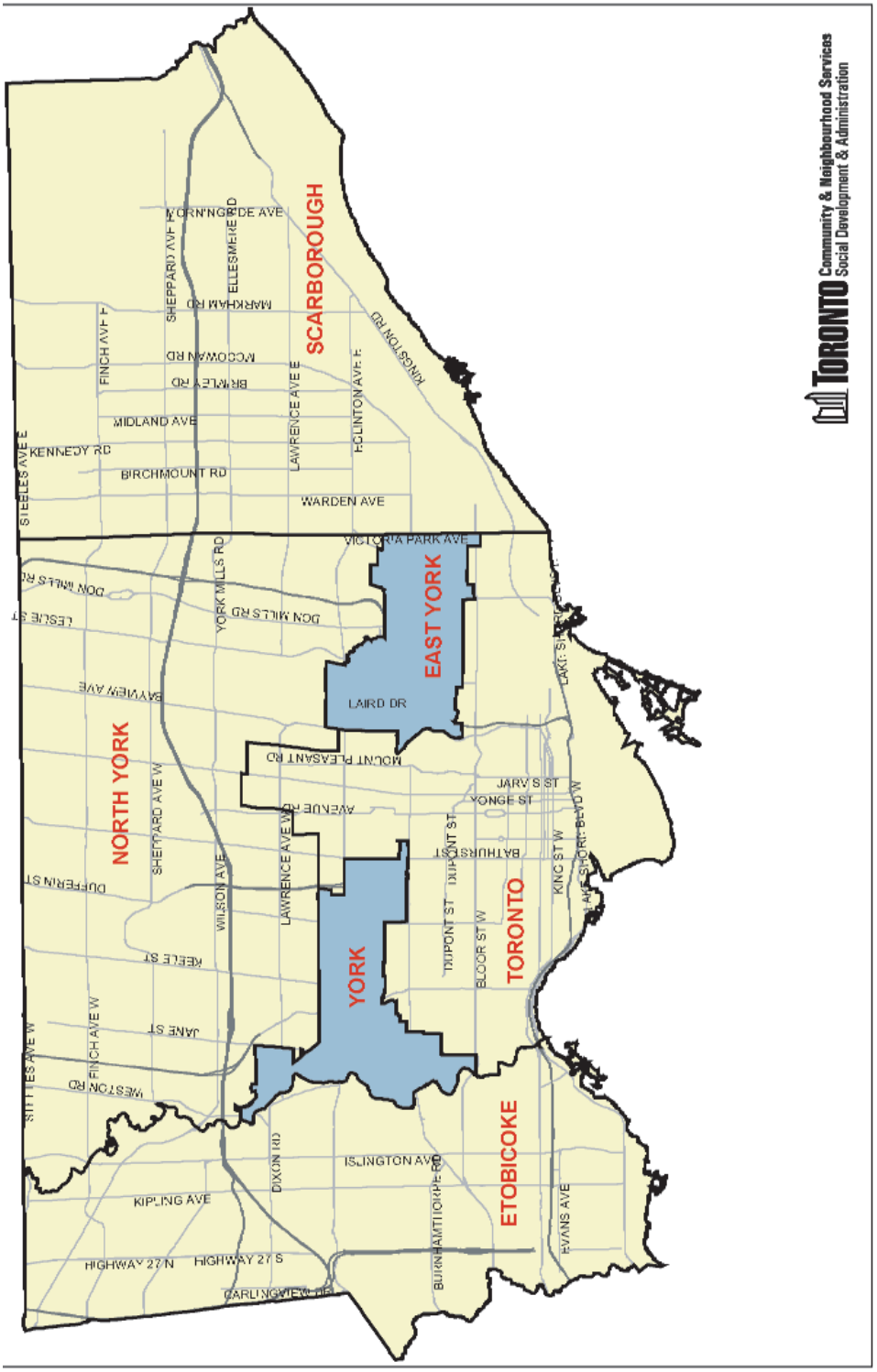
PERCENTAGE OF TOTAL POOR FAMILY POPULATION THAT ARE VISIBLE MINORITIES & NON-VISIBLE MINORITIES IN HIGHER POVERTY NEIGHBOURHOODS (ALL ECONOMIC FAMILY PERSONS)

	VISIBLE MINORITY POPULATION			NON-VISIBLE MINORITY POPULATION		
	1981	1991	2001	1981	1991	2001
NEW CITY OF TORONTO	37.4	58.5	77.1	62.6	41.5	22.9
FORMER MUNICIPALITIES OF:						
TORONTO	39.5	52.4	75.1	60.5	47.6	24.9
ETOBICOKE	29.2	70.0	74.9	70.8	30.0	25.1
SCARBOROUGH	21.4	58.2	83.2	78.6	41.8	16.8
NORTH YORK	40.0	67.5	77.5	60.0	32.5	22.5
EAST YORK	-	36.4	75.7	-	63.6	24.3
YORK	50.0	60.4	64.9	50.0	39.6	35.1

Source: Statistics Canada - Census 1981, 1991 and 2001

CHART 1.2

CITY OF TORONTO, WITH FORMER MUNICIPAL BOUNDARIES



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L 1K9 M1K 2J5 M5E 1B3 M6J 2X4 M5E 1W2 M6L 1K9 M2N 1H0 M7G 2N6 M6L 1K9 M1K 2J5 M6L 1K9 M1K 2J5 M5E 1B3 M6J 2X4 M5E 1W2 M6L 1K9 M2N 1H0 M6L 1K9 M1K 2J5 M5E
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POVERTY BY POSTAL CODE

The Geography of Neighbourhood Poverty • 1981–2001

A Report Prepared Jointly by the United Way of Greater Toronto
and the Canadian Council on Social Development

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