



*Growing Pains amid Narrow Gains*

REPORT 2019/20

**TORONTO'S**

# **VITAL SIGNS**



**TORONTO  
FOUNDATION**



We would like to acknowledge that we are situated upon traditional territories of the Huron-Wendat, Anishinabek Nation, the Haudenosaunee Confederacy, and the Mississaugas of the Credit First Nation. Today, the meeting place of “Tkaronto” (Toronto) is still the home to many Indigenous peoples from across Turtle Island, and we are grateful to have the opportunity to work in the community, on this territory.



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# ABOUT TORONTO FOUNDATION

**Established in 1981, Toronto Foundation is a registered charity and one of 191 Community Foundations in Canada.**

We pool philanthropic dollars and facilitate charitable donations for maximum community impact. Our individual, family, and organizational funds number more than 500, and we administer more than \$400 million in assets. Through strategic granting, thought leadership, and convening, we engage in city building to strengthen the quality of life in Toronto.

Philanthropists come to us to help simplify and enhance their charitable giving in Toronto and across Canada. We also offer a community of like-minded people for those who want to make connections, learn, and amplify their impact by collaborating with others.

## OUR MISSION

To connect philanthropy to community needs and opportunities.

## OUR VISION

A city of informed, engaged philanthropists accelerating meaningful change for all.

## VALUES

Brave, thoughtful action.  
Humility in our relationships.  
Public trust above all.

## PURPOSE

We aim to create a more fair and just society, where everyone can thrive by mobilizing those with resources and the will to partner with others. The new philanthropy focuses on co-creating a society that fights exclusion and marginalization, creates a sense of well-being and belonging, and promotes trust.

# ABOUT THIS REPORT

Toronto's Vital Signs Report is compiled from current statistics and studies, serving as an ongoing consolidated snapshot of the trends and issues affecting quality of life in our city. Continuing the focus from last year, we used an equity lens to better understand the different experiences of unique population groups in the city and in relation to the overall trends.

New this year, we went beyond published reports to analyze secondary data that is not generally available. We believe this adds considerable value to our collective insights on life in Toronto and enhances our ability to focus on the most vital issues in the city.

Throughout the report, we highlight organizations working on solutions and feature select policy recommendations from leading researchers and organizations.

This report has more than 600 footnotes, references more than 294 unique reports and data sources, and received contributions from more than 100 individuals. While we did our best to accurately convey the content in each chapter, and each of these chapters had both internal and external review, mistakes inevitably slipped through. We sincerely apologize to anyone whose data was misrepresented. If this was the case, please let us know, and we will ensure future versions do not include the same mistakes.

# ACKNOWLEDGMENTS

The Vital Signs initiative involves the work of countless organizations and people. We sincerely thank all who contributed and hope we have not missed anyone in this list.

All opinions and interpretations in this report are the opinions and perspectives of the author and editorial team and do not necessarily reflect the opinions of any organizations or people we acknowledge here.

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**Toronto Foundation staff**

## GRASSROOTS LEADERS TABLE

Toronto Foundation is grateful to the following grassroots leaders who reviewed an early summary of the report and provided feedback. Their input informed the overall Vital Signs initiative and will continue to influence the work of Toronto Foundation. Special thanks to Phylicia Davis-Wesseling, who led this project.

Issaq Ahmed	Zamani Ra
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Safia Perveen	

We also thank the staff at Agincourt Community Services Association and Parkdale Activity-Recreation Centre for graciously opening their community spaces to host these conversations.

## ORGANIZATIONS

We consulted with many organizations in the compilation of Vital Signs this year. The following are some that offered data and perspectives across the 10 issue areas we cover. In the “Next Steps” chapter of this report, we list additional organizations whose work demonstrates action on addressing some of the issues identified in our report.

- Canada Mortgage and Housing Corporation
- City of Toronto
  - Resilience Office*
  - Children's Services*
  - City Planning*
  - Civic Innovation Office*
  - Economic Development & Culture*
  - Environment & Energy*
  - Information & Technology*
  - Parks, Forestry & Recreation*
  - Shelter, Support & Housing Administration*
  - Social Development, Finance & Administration*
  - Toronto Public Health*
- Community Foundations of Canada
- Environics Institute
- Toronto Aboriginal Support Services Council
- Toronto District School Board
- Toronto Environmental Alliance
- United Way of Greater Toronto
- Wellesley Institute
- Workforce Planning Board of York Region

## INDIVIDUALS

To the many individuals who provided substantive feedback, edits, perspectives and opinions, and helped us access research, thank you as well. Your input was crucial.

Aderonke Akande	Devon Hurvid	Daphna Nussbaum
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Michelle German	Sean Meagher	Tom Zizys
Stephanie Gower	Keith Neuman	Ken Zolotar
Kira Heineck	Jeff Nicholls	

We are also grateful to the founders of Toronto's Vital Signs Report, Maytree and Laidlaw Foundation, and in particular, Alan Broadbent and Nathan Gilbert, who created the model in 2001 to monitor quality of life in Toronto. The report found its home at Toronto Foundation in 2003 to allow for long-term stewardship and to catalyze the findings. Since 2006, Community Foundations of Canada has co-ordinated the national and international replication of Vital Signs, which is now being used by 32 Canadian communities and 80 globally.

## TORONTO FOUNDATION BOARD OF DIRECTORS

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## THE PHILANTHROPIC COMMUNITY'S DECLARATION OF ACTION

Coinciding with the Truth and Reconciliation Commission of Canada holding its closing events in Ottawa, a group of Canada's philanthropic organizations (The Circle on Philanthropy and Aboriginal Peoples in Canada, Community Foundations of Canada, Philanthropic Foundations Canada, The Counselling Foundation of Canada) has prepared The Philanthropic Community's Declaration of Action (The Declaration), committed to ensuring that positive action on reconciliation will continue.

The Declaration is a call to action, inviting others to join in moving forward in an atmosphere of understanding, dignity, and respect toward the shared goal of reconciliation.

The Declaration is meant to be signed by philanthropic organizations that wish to make a commitment to using their philanthropic resources in service to reconciliation.

Toronto Foundation is a signatory. As part of this commitment, we aim to recognize the lives and contributions of urban Indigenous people in Toronto through the development of the Toronto's Vital Signs Report. We have taken a first step in the production of this year's report. But there is much work ahead to ensure that the story of quality of life in Toronto and the process of telling it are inclusive of the First Peoples. We use the term Indigenous throughout the report to describe First Nations, Métis, and Inuit people.



## A LETTER FROM **SHARON AVERY**

This year's Toronto's Vital Signs Report comes out in the context of a booming city. GDP is up, job growth is greater than we've seen since 1990, and our population is skyrocketing. These are the indicators we typically associate with a successful city and they benefit many.

For those who own homes and have been the beneficiaries of income and wealth growth, circumstances are better than ever before.

But Vital Signs challenges this one-sided view.

Our focus in producing Vital Signs is to look beyond the big, sweeping measures and explore the details within. What you will see in this year's report is the picture of a city whose growth does not include everyone. In fact, newcomers, racialized populations, and young people are faring substantively worse than White, long-time residents and this is the case across all 10 issue areas we track. This calls us to question not only which measures of success truly matter, but also, what we can do to ensure that all of us can thrive here.

# In our growing city, who is being left behind, and what can you do about it?

At Toronto Foundation we believe in the power of philanthropy to create meaningful change for all. It's a small piece of the solutions puzzle, but we think it can influence the bigger shift required to tackle inequality and allow more people to benefit from growth. We're starting by asking ourselves some important questions: Do we understand our power and privilege? Are we open to listening and learning? And who is at our decision-making tables?

The "new" philanthropy, as I see it, needs to play a role in getting us to meaningful change. The new philanthropy is participatory. It thinks about and changes the distribution of power. It amplifies the voices of those with "living experience" of the challenges it aims to alleviate. It sets the kind of table where all can have a seat and share, and celebrate our unique perspectives and experiences. It aims to move the money equitably and disrupt giving patterns. In Canada, this means turning a statistic such as this one on its head: 66% of all charitable revenue goes to just 1% of the organizations. These mostly large institutions are critical and need support, but often the most effective responses to meaningful change are those which are led by those most affected. Organizations

at the grassroots level are sorely underfunded, and this limits our ability to be more inclusive.

This year's Vital Signs tells us that a White person over the age of 35 has typically experienced huge growth in inflation-adjusted income, often 60% or more over the last 30 years. Meanwhile, racialized populations, newcomers, and people under the age of 35 have seen no increase in income whatsoever. The top 20% have had their net worth increase by an average of more than \$600,000 from 1999 to 2016, while the bottom 20% have seen their net worth grow by just \$2,100.

To put this in perspective, if you earn \$224,200 you are in the 1%. To be in the top 10%, your market income is at least \$90,900. Surprising? No doubt many in my usual circles would be surprised to see that at least 90% of their fellow residents earn less than they do.

To be clear, I'm not here to vilify the rich. But I am determined to be a voice for change. Income and wealth are just one aspect of quality of life we analyze in our report. But they are the greatest determinants of every other issue we track — from access to transportation and the arts to health and safety.

Income and wealth are also highly co-related with race, time in Canada, and neighbourhood. In other words, who you are, where you were born, and where you live in the city define your experience here and your prospects for the future.

As you review this report, at the top of your mind I want you to consider: What role can I play in changing this? What organizations should I be volunteering for and funding? Who should I be voting for? What actions and activism can I be supporting? And if you're a nonprofit leader or a policy-maker, how can I use this report to inform and inspire collective action?

At Toronto Foundation, we have been taking a closer look at how we could become living proof of the new philanthropy. We believe philanthropy can play an important role in not only reducing the pains that come with growth, but also that strategic investment choices can be made to build a healthier, more prosperous city for all.



**Sharon Avery**  
President & CEO

# EXECUTIVE SUMMARY

# *Growing Pains amid Narrow Gains*

Toronto's population increased by 77,000 people last year, nearly as much as the four fastest-growing cities in the United States combined. Year after year, Toronto proves an unparalleled destination for newcomers from elsewhere in Canada and from around the world.

The economic pie is expanding, too. Between 2011 and 2016, the city's GDP grew by 3.2% annually, almost twice the national pace (1.8%). The unemployment rate has hit a low not seen since 1990, declining from 10.4% in September 2014 to 6.1% by June 2019. Toronto is on a roll.

Other headline numbers tell the same story. Life expectancy is among the highest in the country and is advancing. Cultural life is enriched by countless activities and amenities, including hundreds of events and festivals, art galleries, theatres, libraries, sports venues, and parks. Our universities and colleges boast record enrolments, with the greatest leaps forward happening for traditionally marginalized groups. No wonder our city is one of the top destinations in the world for immigrants. Our allure is expected to persist for years.

But how broad is participation in Toronto's growth story? When we probe the numbers more closely, we see a profound pattern of maldistribution. Despite our self-image, Toronto does not work for all. In fact, for a growing majority, life in the city poses a serious struggle, and the trend lines suggest things will get worse before they get better.

It will take concerted effort by Torontonians of goodwill to ensure our successes are widely shared — that the gains of this remarkable growth city are not overwhelmed by growing pains and exclusions.

It is the exclusions that stand out most in this year's Vital Signs. We focused our research on data that can be disaggregated by income, race, gender, ability, time in Canada, and other indicators.



When possible, we compare these to city-wide averages. And as with all previous Vital Signs reports, we capture these data across 10 interconnected issue areas for the most comprehensive picture of quality of life in Toronto.

What emerges from all of this is a city where inequality is the new normal. Dividing lines are growing. The experience of life in the city for newcomers, young people, and racialized groups is markedly — and increasingly — more challenging than for White, long-time residents. Widening gaps in income and wealth, and neighbourhood disparities are reshaping the city. If they continue, what will this mean for the Toronto of the future?

Imbedded in the report are examples of community organizations tackling issues and getting results. Also included are policy recommendations by leading researchers and advocacy groups. There's a lot more of this out there if we just look. You will also find profiles on grassroots leaders of many backgrounds whose lived experiences of the city shed light on the data and whose leadership gives hope that solutions are there — we're just not seeing them. In fact, where we have typically seen weakness there is great strength. The solutions to our growing inequality will not come from the top down. We've tried that. The answers will only come when we expand our decision-making tables to include overlooked populations. There are deep reservoirs of knowledge where we have traditionally only seen need.

Toronto's Vital Signs is not prescriptive, but it can be a shared starting point. It is a unique picture that highlights the interconnectivity of issues and the unifying threads between all of us, from Indigenous nations who have owned and stewarded this land for millennia, to the recent arrivals hoping to establish a new life here. We hope it will encourage more inclusive and informed civic engagement and philanthropy. We also hope it will contribute to a tax and regulatory environment that takes into account the unmatched position of Canada's largest, fastest growing, and most diverse metropolis. As we plan for a city that can fully accommodate everyone in its growth agenda, we must all learn and lead together.

## REPORT HIGHLIGHTS



### SUMMARY

With incomes remaining flat for many vulnerable groups and many of their biggest expenditures growing far faster than inflation, more and more people are falling further behind.

## 01

### INCOME AND WEALTH

- Poverty rates overall have started to decline in the last several years, but they remain high relative to other cities.
- Since 1980, newcomers, racialized populations, and young people have had no inflation adjusted increases in income, while older, Canadian-born, White residents have had as much as 60% in income growth.
- Toronto has the most income inequality in the country, leading to bigger wealth disparities: net worth increased by \$2,100 for the bottom 20% between 1999 and 2016 versus more than \$600,000 for the top 20%.
- Toronto is the most expensive major city in the country in which to live, and critical costs that are disproportionately born by those in low income, including newcomers, youth, and racialized populations, are growing much faster than overall inflation, such as rent, transit, child care, and tuition.



### SUMMARY

Housing has rapidly become a crisis in Toronto, with ballooning costs for rent and housing, and unprecedented population increases that are expected to remain high for years, with an insufficient support system to help those who cannot afford to live here.

## 02

### HOUSING

- Even as population growth in the city has risen to unprecedented highs, the number of new rental units has not been keeping pace.
- Housing prices are skyrocketing: housing costs are growing four times faster than income, and rent costs are growing two times faster than income over the last decade.
- Over the last 12 years, Toronto's wait list for social housing has increased by 68%, with no new units built in decades, a shelter system at near 100% capacity, and huge wait lists for transitional housing.
- Official homelessness counts show a 69% increase in sheltered homeless people in Toronto in just five years.



#### SUMMARY

Even as the city has experienced an unprecedented boom in employment, jobs are increasingly precarious, offering few benefits and a high risk of poverty.

## 03 WORK

- In the last five years, unemployment has improved more than at any point in Toronto's history.
- Over the last decade, temporary jobs grew five times faster than permanent jobs, self-employment grew three times faster than permanent jobs, and part-time work grew two times faster than full-time jobs.
- Immigrants, racialized populations, and newcomers disproportionately work in these more precarious jobs, contributing to a lack of income growth for these populations over the last 30 years.
- Toronto has the highest child-care costs in the country, presenting huge barriers for parents to go back to work and contributing to high child poverty, particularly among newcomers.



#### SUMMARY

Arts, culture, and recreation fuel liveability in the city and make the city a top tourist destination, but poverty-level wages in the face of rising costs threaten to undermine these assets, and uneven access feeds the city's growing inequities.

## 04 ARTS, CULTURE, AND RECREATION

- In 2017, Toronto had 30,000+ city-funded cultural events and attracted more than 17 million visitors.
- In 2018, the City of Toronto invested \$25 per capita in arts and culture, a 79% increase since 2003 but still 56% lower than per-capita spending in Montréal, one of the few other major cities for which we have directly comparable recent data.
- Since 2003, but Montréal still has 56% higher per-capita spending than Toronto, one of the few other major cities for which we have directly comparable recent data.
- Workers in the arts, culture, and recreation sector have high rates of poverty, making less money in Toronto than other major cities.



#### SUMMARY

The city has made progress at reducing its own greenhouse gas emissions, but still needs substantial investments to meet future targets and become resilient to all the impacts of climate change.

## 05 ENVIRONMENT

- Toronto has considerable but unevenly distributed green space in the city, including North America's biggest urban park, while also being a leader in green roofs.
- Water quality has also improved in the city, with far more swimmable days at city beaches and reduced lead in our drinking water.
- Heatwaves are increasing and only going to get more intense. The number of very hot days per year greater than 30 C is projected to more than double in the near future to 31 from 12.
- Climate change impacts are already here. Property and casualty insurance payouts related to weather in the last decade have averaged four times than the average of the previous three decades, with more than half of that increase coming from water damage due to flooding.



#### SUMMARY

New transit investments will ease congestion and make it easier to get around, but continued focus needs to be placed on ensuring that public transit and active transportation are accessible and affordable to everyone.

## 06 GETTING AROUND

- Toronto has the highest average commute times of any major city in the country and the “worst commutes” of any major city in North America, based on high congestion and long travel times.
- Toronto has extremely high transit usage, even as transit costs have been increasing at twice the rate of inflation, hitting those who are lower income and most reliant on public transit.
- Access to transit is not equal across the city: two-thirds of the unemployed live in parts of the city with low and very low access to transit, making it harder for people without jobs to find jobs.
- Active transportation is growing, with more people walking and cycling to work, but most improvements come from those who work within five kilometres of the city's core.



### SUMMARY

Even as many parts of this report talk about a growing demand for services, and people feel more connected to the city, critical supports for society, such as volunteering and donations, are not keeping pace with growing needs.

## 07

### CIVIC ENGAGEMENT AND BELONGING

- More people are feeling a sense of belonging to the city of Toronto (69% in 2016, up from 58% in 2007).
- But the percentage of people who volunteer more than four hours a month dropped to 51% from 68% in the last five years, and donations as a percentage of income have declined to 0.9%, down from 1.4%, in the last decade.
- Most of the charitable revenue (66%) goes to large institutions, such as universities and hospitals, which make up just 1% of charities.
- Despite challenges, most believe that by working together they can make a big difference.



### SUMMARY

While Toronto is physically healthy, mental health and low life satisfaction are growing issues in the city, and health outcomes are strongly influenced by income, race, and other factors.

## 08

### HEALTH AND WELLNESS

- Toronto is physically healthy versus Canada, with a high life expectancy and lower death rates.
- Despite strong physical health, Toronto is one of the least happy cities in the country and has a very rapidly growing youth mental health crisis, with hospitalizations due to mental health doubling in the last decade.
- This has coincided with rapidly increasing opioid deaths, hospitalizations from alcohol, and growing hospitalizations from eating disorders.
- Low-income residents in Toronto have much worse physical and mental health outcomes.



#### SUMMARY

More people are graduating, and more people are attending post-secondary institutions, but the rising costs of education and living coupled with the high risks of precarious work are causing new issues for students and recent graduates.

## 09 LEARNING

- Toronto is among the most educated cities in the most educated country in the world.
- High-school graduation rates keep improving (86% in 2017, up from 73% in 2007), with big improvements for many overlooked groups; still, the lowest income groups are three times more likely to drop out than the highest.
- Tuition is increasing far faster than inflation, even as more people are going to university, causing more and more students to graduate with higher levels of debt.
- Many newcomers with advanced degrees are working in jobs requiring no education.



#### SUMMARY

While crimes are increasing city-wide, they do not impact everyone equally: the highest crime neighbourhoods have more than 50 times the rate of crime as the lowest, and there is uneven confidence in the city's police force.

## 10 SAFETY

- After decades of decreases in severe crimes, overall crime has risen for four straight years, though most severe crimes are still far below their highs of decades past.
- Murder and attempted murder were at historic highs last year, far higher than past decades.
- White residents were three times more likely to report they believe that police officers will treat someone of their ethnic background fairly compared to Black residents.
- Of those with less than \$30,000 in annual household incomes, 29% felt unsafe walking at night compared to only 11% in neighbourhoods with residents who earn more than \$100,000 in annual income.

# TORONTO'S CHANGING DEMOGRAPHICS

## WHAT IS TORONTO?

Throughout this report, there are different definitions of Toronto used. Whenever possible, we focus on data for the city of Toronto itself, the core region of 2.7 million people that comprises the heart of the city. Where data is not available, we often discuss the Toronto Census Metropolitan Area (CMA), as defined by Statistics Canada, a broader region that represents an additional 3.2 million people and comprises the entire city of Toronto, the region of York, the region of Peel, much of the region of Halton, and several major communities in the Durham region. The Greater Toronto Area is an even broader region that comprises additional communities like Burlington, Whitby, and Oshawa, which together add another half million people to the region.

Region	Population as originally estimated at 2016 Census <sup>1</sup> (subsequent revisions have increased the population estimates)
City of Toronto	<b>2,731,571</b>
Toronto Census Metropolitan Area ("Toronto Region")	<b>5,928,040</b>
Greater Toronto Area	<b>6,417,516</b>

**Census Metropolitan Area (Toronto Region) and the Greater Toronto Area**

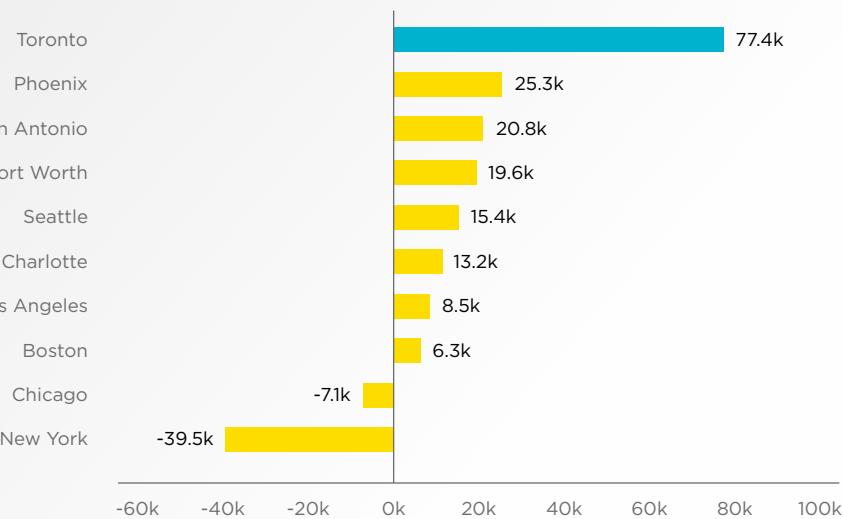


Toronto is a dynamic community and is the quickest-growing city in Canada and the United States by a huge margin. In 2018, the population grew by 77,435 people, more than the next three quickest-growing cities combined<sup>2</sup> and six times faster than in 2015. The broader Toronto region is similarly growing incredibly quickly, with the Toronto CMA estimated to be the second quickest-growing

region in Canada or the United States. Driven by a strong economy and increasing immigration, the city and region are growing faster than ever before, resulting in huge economic growth and accompanying substantial challenges. Ensuring adequate housing to accommodate this growth is a particular challenge, and it is a key discussion in the “Housing” chapter.

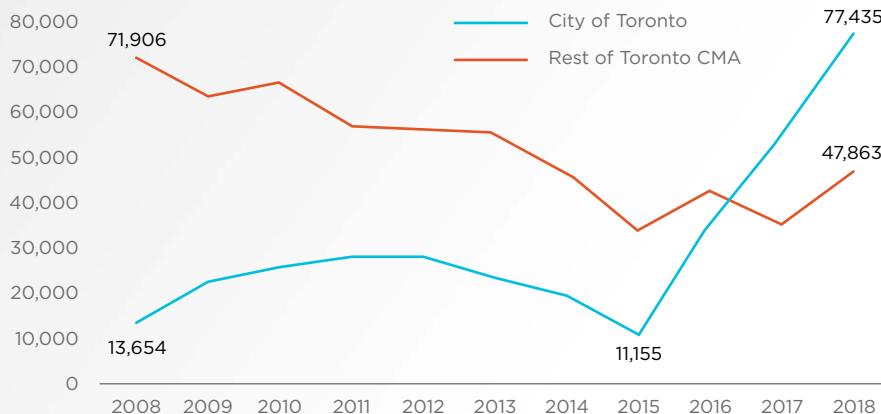
From 2015–18, the total number of international students living in Toronto grew by 68,000 people. The growth of international students and the implications are discussed further in the “Learning” chapter on page 100. While this is considerably smaller than the total in immigration in the region over that time, it is worth noting, as international students are not part of the immigration targets above. International students are here temporarily, and while many of them are coming here with the hope of staying, there is no guarantee. They do, however, need places to live and transit opportunities. And educational institutions need to plan around accommodating these additions.

### Population Growth in the City of Toronto and Select American Cities, 12 Months Ending July 1, 2018



**Source:** Statistics Canada and United States Census Bureau via Ryerson Centre for Urban Research and Land Development.<sup>3</sup>

### Population Growth, City of Toronto Versus Rest of Toronto CMA



**Sources:** Statistics Canada. Table 17-10-0139-01. Population estimates, July 1, by census division, 2016 boundaries. Population estimates, July 1, by Census Metropolitan Area and census agglomeration, 2016 boundaries. Statistics Canada.<sup>4</sup> Table 17-10-0135-01. Population estimates, July 1, by Census Metropolitan Area and census agglomeration, 2016 boundaries.<sup>5</sup>

**Note:** Population estimates are final from 2006–16, updated from previous estimates for 2017, and preliminary for 2018.

## HISTORIC GROWTH RATES ARE LIKELY TO CONTINUE

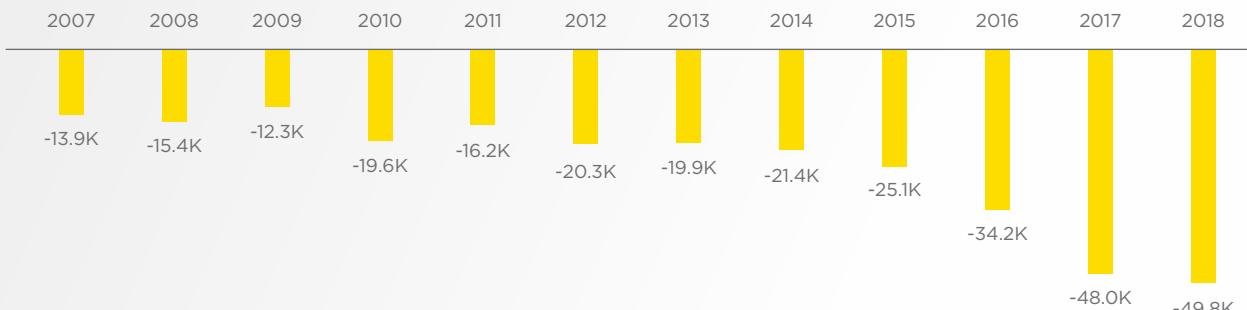
These huge population growth figures will likely continue. Canadian federal immigration targets are slated to increase even further to 340,000 in 2020<sup>6</sup>, up from 300,000 in 2017. Similarly, the government's focus to allow more international students goes beyond the traditional immigration targets and shows no sign of slowing down.

The question remains whether newcomers will continue to choose to live in the city of Toronto, or whether more people will choose to move to the rest of the Toronto region or even into other areas in Ontario. While population growth rates have declined in the rest of the Toronto CMA<sup>7</sup>, this is mostly due to an ever-growing number of people moving away to the rest of the province, as immigration and births remain at high levels compared to historic numbers.

## HISTORIC NUMBERS OF CURRENT RESIDENTS LEAVING THE REGION

Even as the region is growing faster than ever, there are growing pains, and more people are leaving the Toronto region than ever before. Compared to 2015, the number of people leaving the Toronto region for the rest of Ontario has doubled.<sup>8</sup> As we discuss in the housing section, this period has also corresponded to the most rapidly growing housing prices and rent (see page 36), which are likely forcing many to leave the city.

**Number of People Leaving the Toronto CMA for the Rest of Province, 2007 to 2018**



**Source:** Statistics Canada. Table 17-10-0136-01. Components of population change by Census Metropolitan Area and census agglomeration, 2016 boundaries.<sup>9</sup>

## RESIDENTS ARE LEAVING FOR THE SURROUNDING PARTS OF THE GREATER TORONTO AREA

The city of Toronto itself and the regions of Peel and York are losing population to the entire surrounding area. The region of Simcoe added more than 10,000 people<sup>10</sup>, and most of them came from the Toronto region.

Where are people leaving and going elsewhere in the province?

Top destinations for in-province immigrants for those aged 35 years and younger include<sup>11</sup> Simcoe (+5,100), Durham (+4,050), Halton (+2,100), Waterloo (2,000), and Hamilton (+1,400). Top destinations for older populations aged 55 years and older include<sup>12</sup> Simcoe (+2,400) and Niagara (+1,450).

Simcoe, Waterloo, and Durham were the most common destinations for those between 25 and 55 years of age, the core working ages.

What's unknown is whether the people moving out continue to work in the city, enduring extreme commutes, or whether they are living and working in their new communities.

## NEW IMMIGRANTS TEND TO BE 25 TO 39 YEARS OLD OR YOUNGER THAN FIVE YEARS OLD, WHILE PEOPLE ACROSS ALL AGE GROUPS ARE LEAVING

Even with record numbers of people leaving the region, immigration is more than making up for it. And even among those aged 25 to 39 years and younger than five years old, who make up some of the largest groups of movers, the huge growth in immigration more than offsets the decline in population from people moving out of the city.<sup>13</sup> For those aged 50-plus years, we do see a net

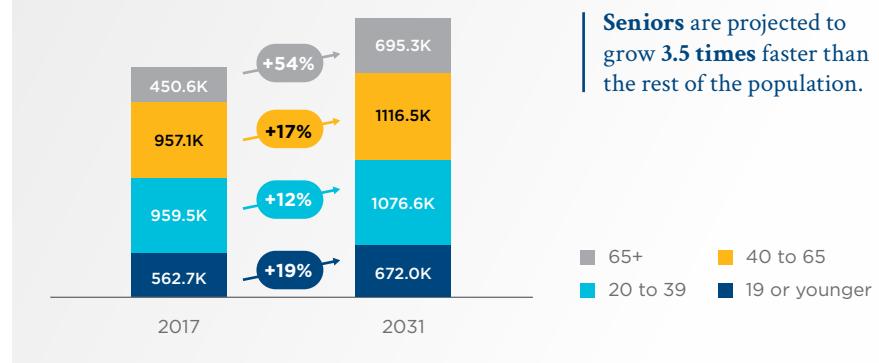
loss of people from migration, likely from many retirees moving to more affordable communities.

Even as a record 4,700 people aged 30 to 34 years old moved out of the region in 2017-18, the net 20,600 new immigrants in that age category more than made up for that loss, growing the population in that age category in the region.<sup>14</sup>

## IMMIGRATION TRENDS WILL HELP COUNTER THE AGING POPULATION

Even as Toronto is getting younger through immigration, the overall population is rapidly aging, and new immigrants are needed to counter this growth for taxes and supply of labour. With current projections for Toronto, which were made before immigration growth really started to surge in the last few years, the senior population was projected to grow 3.5 times faster than the rest of the population. And with that growth will follow many more associated costs. This is discussed further in the “Health and Wellness” chapter on page 99.

Current Versus Projected Population, City of Toronto, 2017 to 2031, by Age



**Source:** Ontario Ministry of Finance.<sup>15</sup>

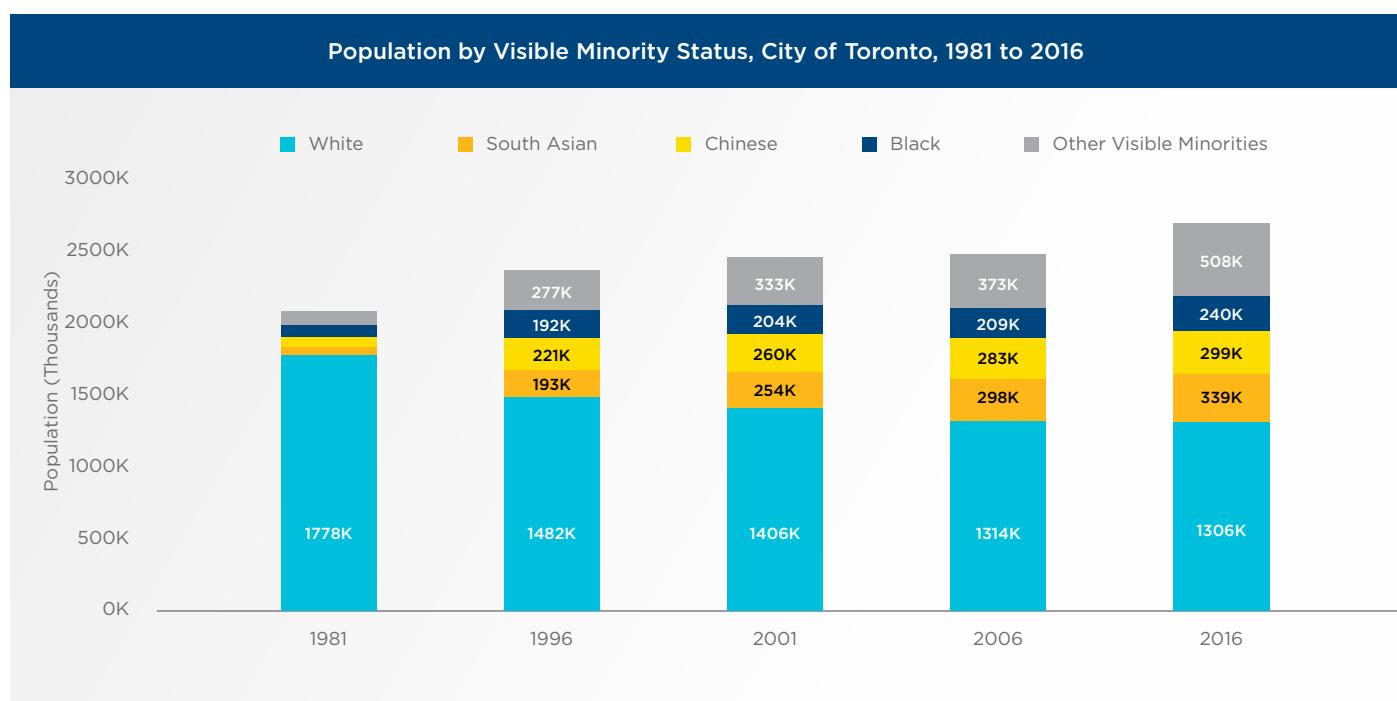
**Note:** Calculations are performed by the author.

## AN EVER-GROWING NUMBER OF TORONTO'S RESIDENTS ARE RACIALIZED

This immigration pattern, especially among young people, will accelerate trends we have seen over recent decades of an increasingly racialized population. The majority of those aged 15 to 34 years in the Toronto region are now what Statistics Canada deems a “visible minority group,”<sup>16</sup> which we refer to as “racialized” throughout this report, and about three-quarters (76%) are first- or second-generation immigrants compared to about 40% nationwide. This is part of a growing trend in Toronto of fewer people who identify as White and far more people who identify as racialized. While historically growth was concentrated in the Chinese and South Asian communities, recent growth has been concentrated with people who identify as other

racialized peoples, including Filipinos, Southeast Asians, West Asians, Koreans, Japanese, and Arabs.

It is worth bearing in mind that not everyone is captured in official statistics. Overlooked groups include those who move frequently or are homeless, making it hard to count them in the census. Another example is Indigenous peoples in Toronto. The official count in 2016 was that 23,065 Indigenous peoples lived in Toronto, but the *Our Health Counts* study released by Well Living House and the Seventh Generation Midwives Toronto estimated that there were between 54,000 to 87,000 Indigenous peoples<sup>17</sup>, with huge numbers of Indigenous peoples indicating they did not respond to the previous census.<sup>18</sup>



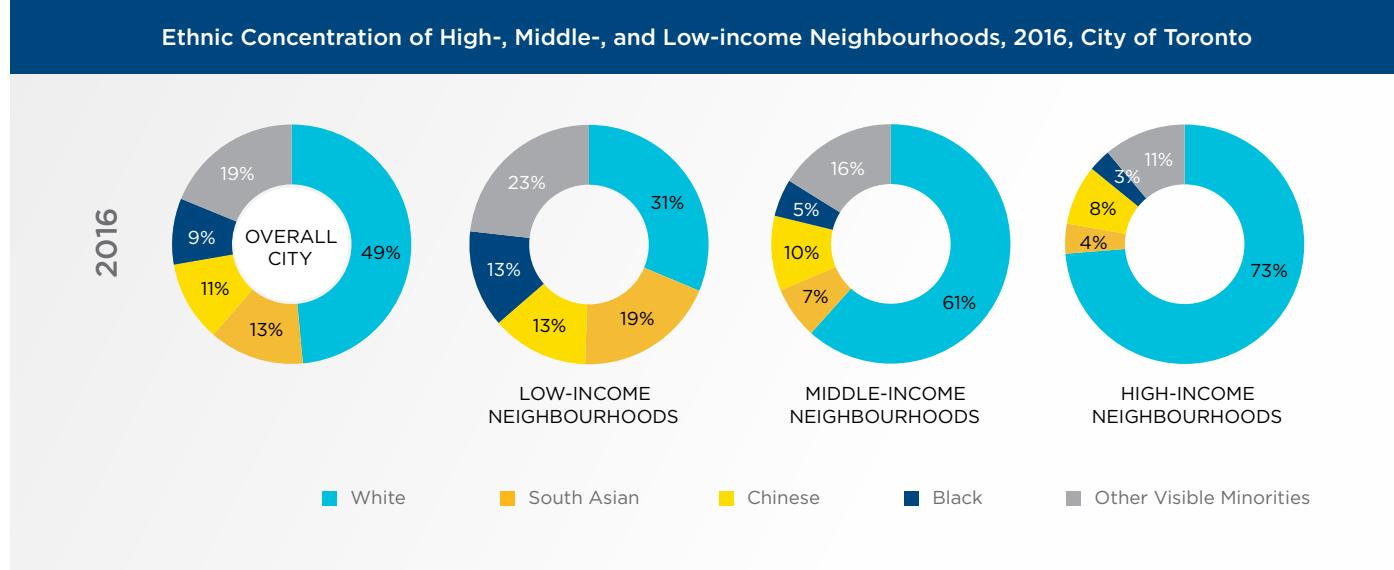
**Source:** Canada's Census of Population via David Hulchanski in *How Segregated is Toronto? Inequality, Polarization, and Segregation: Trends and Processes*.<sup>19</sup>

**Note:** Other includes any other group that Statistics Canada classifies as a “visible minority” group, which does not include Indigenous groups. It includes Filipinos, South Koreans, Japanese, South East Asian, Arab, Latin American, and other groups.

## NEIGHBOURHOODS IN TORONTO ARE ETHNICALLY SEGREGATED

We can see that as people come to Canada, they are increasing ethnically concentrated. In high-income neighbourhoods, 73% of residents are White compared to only 31% in low-income neighbourhoods<sup>20</sup>, and this has become more concentrated over time. Part of this concentration has happened because White people in Toronto have had their inflation-adjusted average income grow by 60% over the last 30 years, while racialized populations have had income growth of only 1%<sup>21</sup> (see page 30 for further details).

Part of this concentration has happened because White people in Toronto have had their inflation-adjusted average income grow by 60% over the last 30 years, while racialized populations have had income growth of only 1%.



**Source:** Statistics Canada 2016 census, with analysis conducted by David Hulchanski and Richard Maaranen.<sup>22</sup>

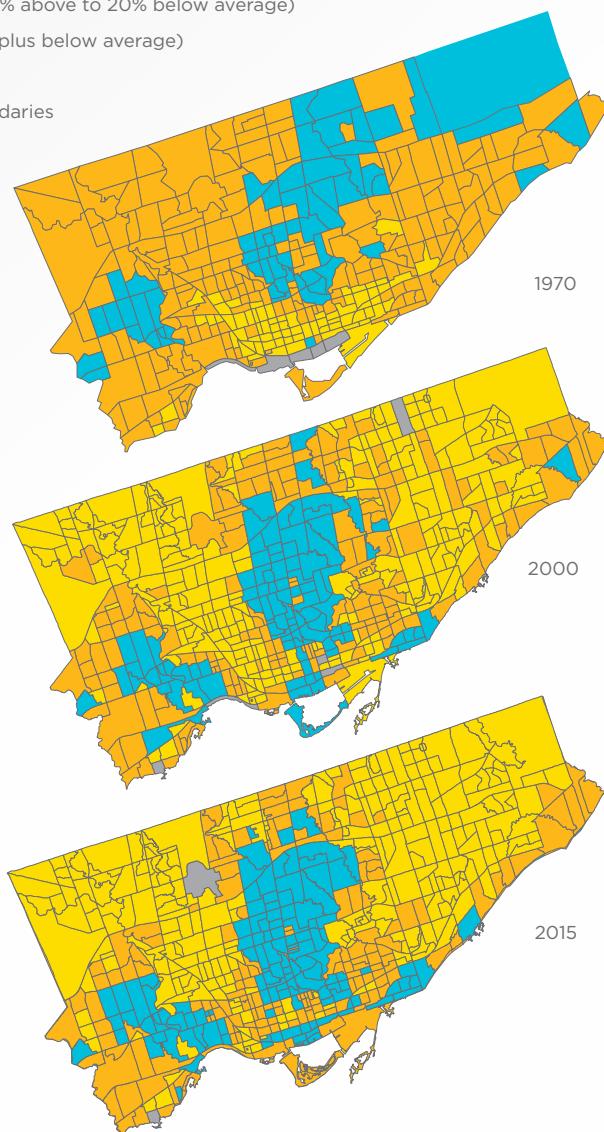
**Note:** See note on previous chart for definition of "other."

## AND NEIGHBOURHOODS ARE INCREASINGLY SEGREGATED BASED ON INCOME

### Income Segregation in Toronto

**Income segregation by neighbourhood increased 56% from 1990 to 2015.** Also, there are more low- and high-income neighbourhoods now in Toronto than there were in 1970 and fewer middle-income neighbourhoods. High-income neighbourhoods are earning a larger share of Toronto's total income relative to their population size than in past.

- High Income (20% plus above average)
- Middle Income (20% above to 20% below average)
- Low Income (20% plus below average)
- Not Available
- Census Tract Boundaries



Over time, we can also see that the city is becoming more segregated based on income. Income segregation increased 56% between 1990 and 2015<sup>23</sup>, with middle-income neighbourhoods beginning to disappear, small amounts of growth in high-income neighbourhoods, and a huge amount of growth in the number of low-income neighbourhoods. This pattern is part of a trend of increasing income inequality in Toronto, discussed further on page 26.

The 1971, 2001, 2016 census, average individual income, analysis courtesy of neighbourhood change research partnership, University of Toronto — David Hulchanski and Richard Maaranen.

**Image source:** Chart adapted from Toronto's Resilience Strategy.<sup>24</sup>



## INCOME AND WEALTH

Toronto is a city of great wealth and great poverty. Income and wealth not only determine people's ability to access everyday necessities, but they also drive critical health and well-being outcomes. In a recent study by the Toronto Public Health, 20 of 34 health indicators<sup>25</sup> in the city had significant differences based on income.<sup>26</sup>

In many ways, income and wealth shape every aspect of the report: where you live, how happy you are, whether you can afford education, how often you go out and enjoy the many events and cultural activities in the city, your opportunities to connect with friends, and even the basic ability to afford food and housing. As can be seen in this report, income has been growing, but not for everyone; wage and wealth growth have improved dramatically for the top 20%, but they have declined or remained stagnant for many other parts of the population.



## KEY INSIGHTS

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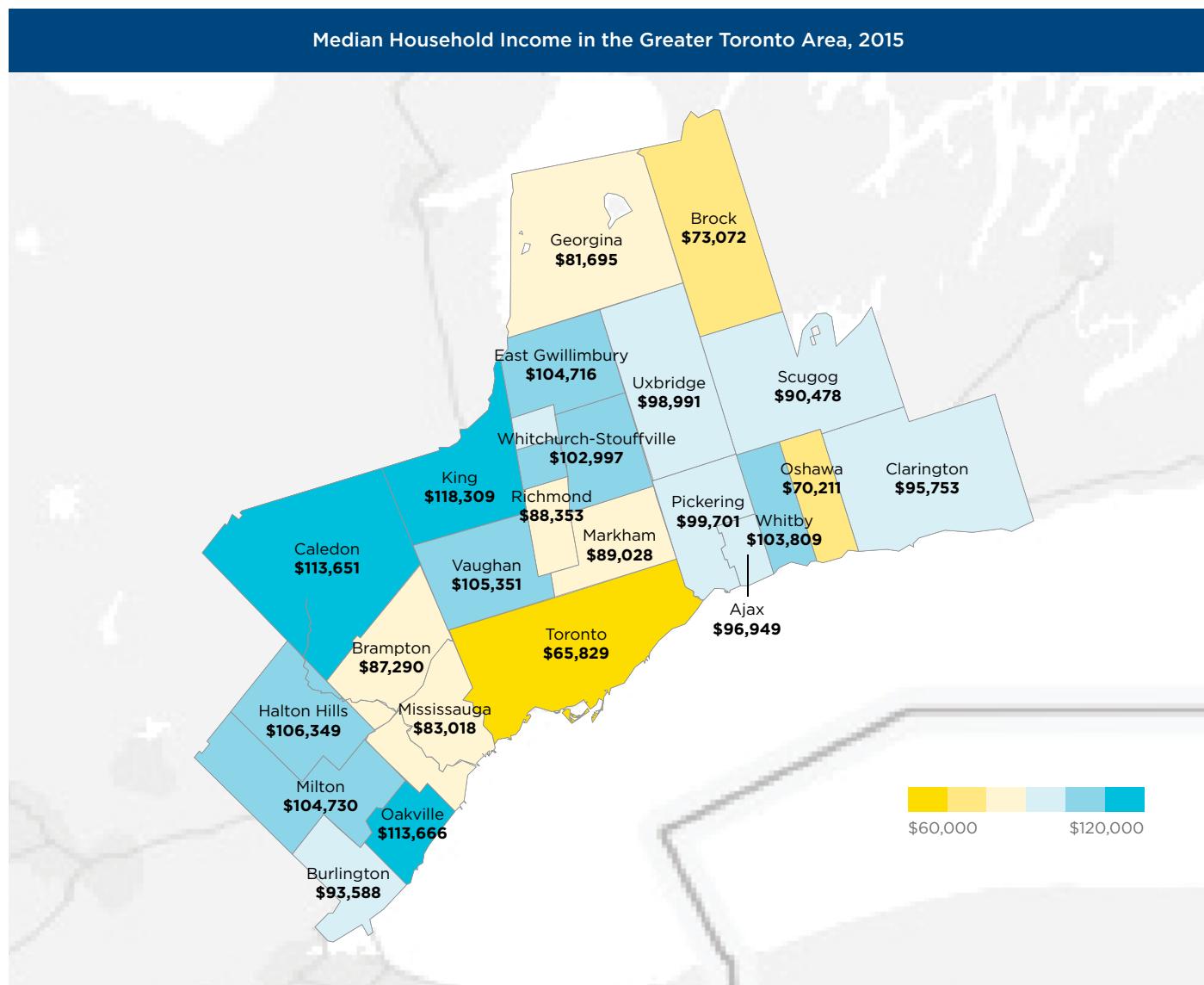
- By many measures, Toronto is the city with the most inequality in Canada, and this inequality has grown extremely rapidly over recent decades.
  - Over the last 35 years, racialized populations, newcomers, and young people have had no income growth, while the rest of the population has often had greater than 50% income growth.
  - Poverty rates have started to decline in the last several years, but poverty rates remain among the highest of any city in the country for most people, with particularly high poverty rates for certain demographics, including racialized populations, newcomers, and single parents.
  - Toronto is the most expensive major city in which to live in Canada, and costs of child care, tuition, transit, and housing have all skyrocketed, while incomes for most people have barely budged.
  - The top 20% have had their net worth increase by an average of more than \$600,000 from 1999 to 2016, while the bottom 20% have had their net worth grow by \$2,100.
  - Indebtedness among low-income groups in the city is incredibly high, with the debt of the lowest-income group in Toronto more than four times their after-tax income.
- 



### TORONTO HAS SURPRISINGLY LOW TYPICAL INCOME COMPARED TO THE REST OF THE GREATER TORONTO AREA

Median income in Toronto lags behind the rest of Canada, the rest of Ontario, and many other major cities in Canada. The typical person in Toronto makes almost \$4,507 less than the typical Canadian.<sup>27</sup> The median income refers to the point where half of the population is below the number and half above. While half the households in Toronto make less than the median of \$65,829 per year, the average household in Toronto made \$102,721. This is an extra \$36,000 per year<sup>28</sup>, reflecting that a portion of people at the top have much higher incomes, and the average household in Toronto is almost \$10,000 higher than the rest of the country.<sup>29</sup>

No other part of the GTA has household incomes as low as the city of Toronto itself. And while part of this is due to smaller household sizes and larger proportions of single-person families, it still reflects the challenging experience that the typical household faces in ensuring it has enough money to pay the bills. And at the very heart of Toronto, in the Toronto Central Ward that contains the centre of Canadian industry, including the financial district, 45% of children live in poverty<sup>30</sup>, higher than any other part of the city.



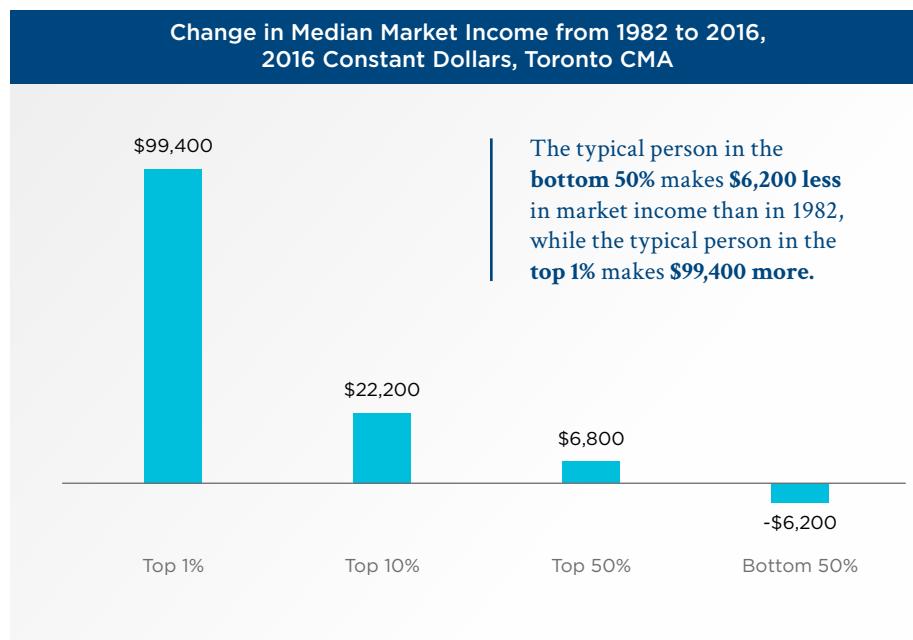
**Source:** Statistics Canada, 2016 Census of Population.<sup>31</sup>



## INCOME INEQUALITY HAS INCREASED SIGNIFICANTLY

Much of the differences between median income and average income have grown over time due to increased inequality. The typical person in the bottom 50% has had their “market income” — the total income before tax, minus income from government sources — decline by \$6,200 (-54%)<sup>32</sup> since 1982, after adjusting for inflation.<sup>33</sup> The top 10% and top 1% have had huge growth, with the median market income growing an average of \$99,400 (45%) after inflation for the top 1%.

To be in the top 10%, a Toronto tax filer had to have at least \$90,900 in market income, while to be in the top 1% they had to have \$224,200 in market income. Along the way, we’ve seen the disappearance of Toronto’s middle-income neighbourhoods and a huge rise in low-income neighbourhoods concentrated in the northeast and northwest parts of the city (for maps and further discussion, see page 23).<sup>34</sup>



**Source:** Statistics Canada. Table 11-10-0055-01. High income tax filers in Canada.<sup>35</sup>

**Note:** Additional analysis by the authors to adjust for inflation.<sup>36</sup> Unlike other data in this chapter that uses Toronto CMA inflation, national inflation rates were used, as income rankings were calculated nationally.



## POVERTY TRENDS VARY BASED ON THE MEASUREMENT TOOL, BUT OVERALL POVERTY IS DECREASING

The two most commonly used measures of poverty are the market basket measure (MBM) and the low-income measure after-tax (LIM-AT), along with the related census family low-income measure (CFLIM). When you want to discuss poverty trends in the city, whether poverty is improving significantly or staying relatively constant depends on which you believe is the most accurate measure of poverty. The MBM of poverty shows substantial reductions in poverty over the last five years in the Toronto CMA (11.5%, down from 18.2% in 2012), while the CFLIM of poverty shows very slight decreases in poverty over the last five years (21.9% to 20.1%).<sup>37</sup> Currently, there is no data available on the MBM over time in the city of Toronto, though 2017 data found that

poverty rates using the MBM were 1.5 times higher in the city of Toronto than the Toronto CMA, 1.7 times higher than the province, and 1.8 times higher than the national rate.<sup>38</sup>

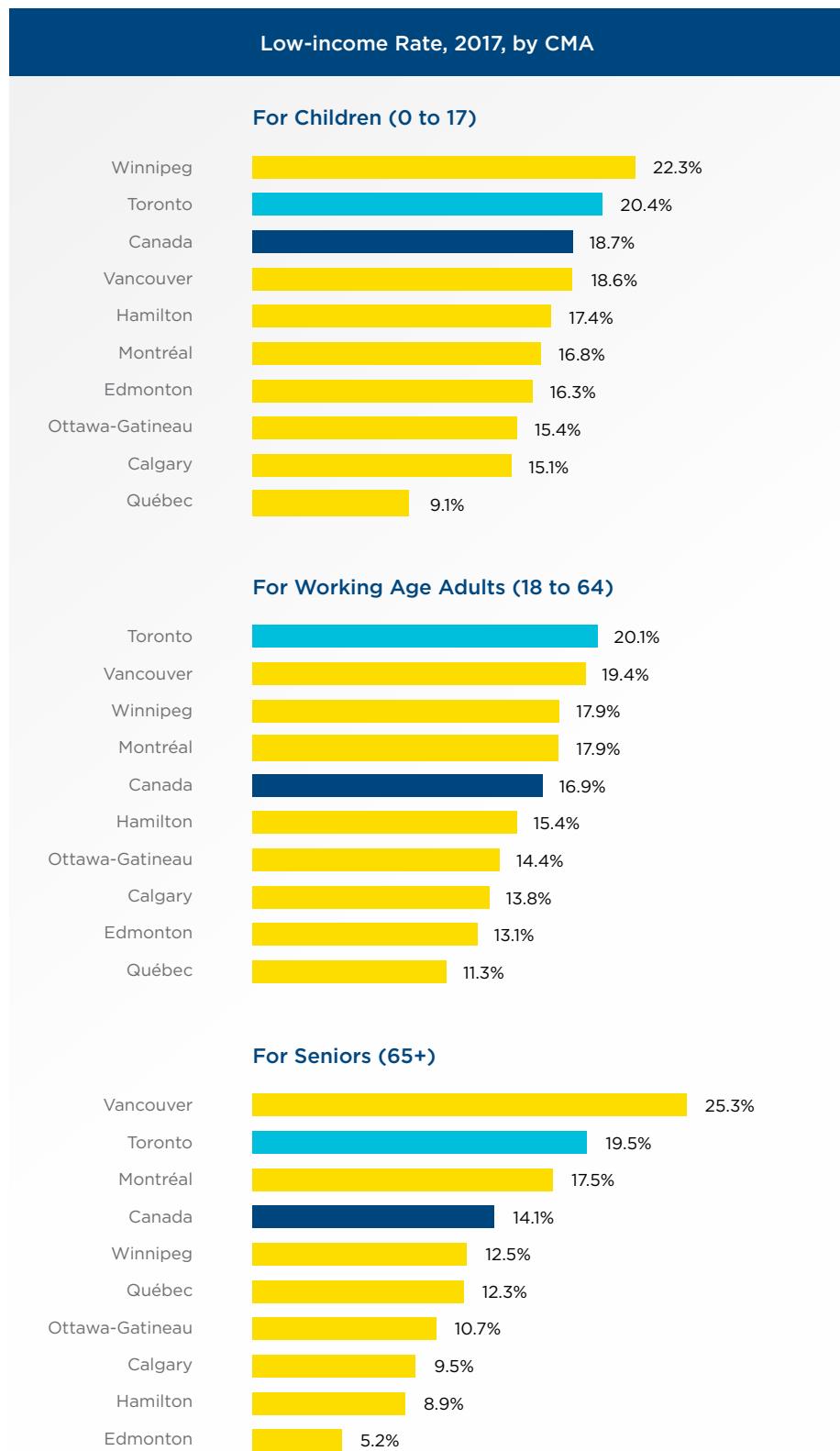
The LIM-AT identifies that someone is in “low income,” commonly described as “poverty,” if a person or household has income less than half of the typical Canadian person or household. The MBM of poverty attempts to estimate how much it costs to live in a city at a basic living standard. The federal government recently announced the MBM of poverty as Canada’s official poverty line. This report focuses on the low-income measure of poverty due to limitations with the market-based measure, especially in large cities

like Toronto, where rent is extremely expensive. One example: the MBM of poverty assumes that a one-person household will spend half as much on shelter as a four-person household<sup>39</sup>, which underestimates the amount a one-person household would spend on rent versus a four-person household by almost \$5,000 over a year (assuming it’s a one bedroom versus a three bedroom).<sup>40</sup> Given that a one-person household in Toronto with less than \$23,513 in annual household income was considered living in poverty by the low-income measure, this difference is huge. For reference, a family of four with less than \$47,026 in annual income is living in poverty, using the low-income measure.<sup>41</sup>



## TORONTO IS THE WORKING-AGE POVERTY CAPITAL OF THE COUNTRY AND HAS HIGH POVERTY RATES FOR SENIORS AND CHILDREN COMPARED TO OTHER CITIES

In 2017, of major Canadian cities, Toronto had the second highest rate of poverty for children, the highest for working age adults, and the second highest for seniors. While this is somewhat positive news on the child poverty front that the Toronto region is not the child poverty capital of the country<sup>42</sup>, being the second worst major city still leaves considerable room for improvement. For working age adults, Toronto has become the place most likely for them to be living in poverty, reflecting some challenging labour conditions discussed further in the chapter titled “Work,” despite improving unemployment rates. To help put the rates of poverty among working age adults in a global context, the Organisation for Economic Co-operation and Development (OECD) statistics for 2018 show that it takes more working hours in Canada to exit poverty than any of the other 36 countries included in the measurement.<sup>43</sup>



**Source:** Statistics Canada. Table 11-10-0018-01. After-tax low-income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition.<sup>44</sup> Caution should be used when comparing this to data from the census, especially for seniors.<sup>45</sup>



## POVERTY IS PERSISTENT FOR CERTAIN POPULATIONS

The 2016 census estimated that more than 543,000 people are living in poverty in the city, including more than 125,000 children and youth<sup>46</sup>, with almost four in 10 newcomers below the low-income measure (38%) and just under half of newcomer children (49%).<sup>47</sup> In *Our Health Counts Toronto*, researchers found that 87% of Indigenous peoples in the city were living below the low-income cut-off<sup>48</sup> (\$20,998 in after-tax income for one person<sup>49</sup>), another commonly used measure of poverty. Racialized people were also particularly likely to be in the low-income category, especially West Asian, Arab, Korean, and Black people.<sup>50</sup> Failure to complete high school was also a major risk factor

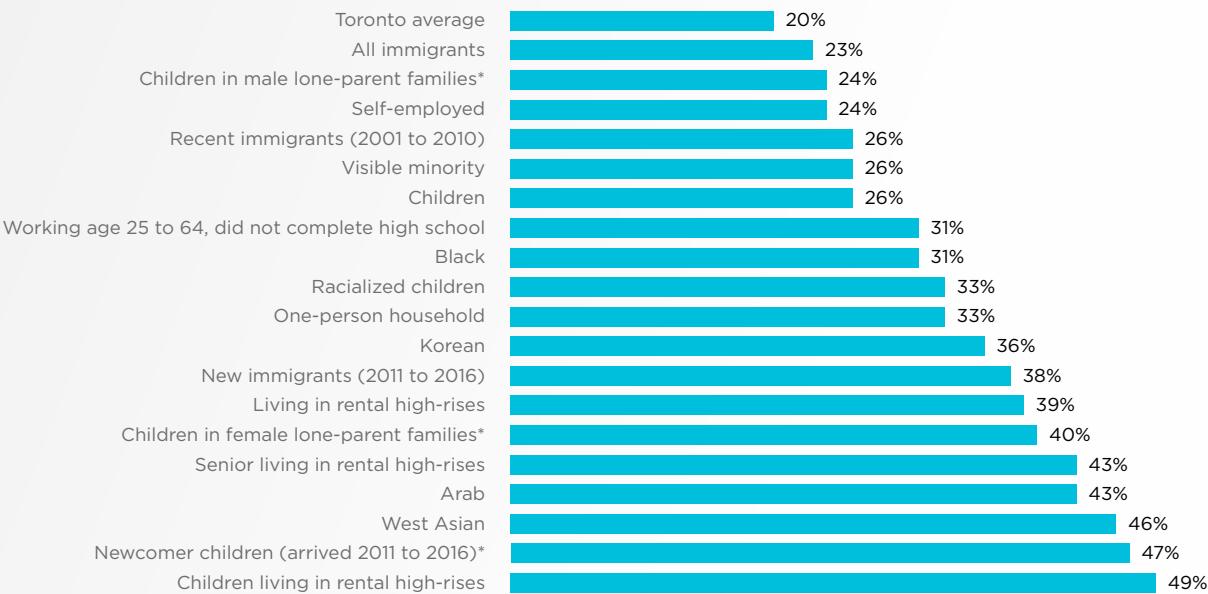
for poverty<sup>51</sup>, which makes some of the trends around increasing high-school graduation rates all the more encouraging (see page 101).

Lone-parent families were also more likely to be in the low-income<sup>52</sup> category, and children in female-headed lone-parent families had much higher low-income rates (40%) than those in male lone-parent families (24%) [both data points are for Toronto CMA], a dangerous consequence of income inequality between genders, especially among racialized populations (see page 31). Unsurprisingly, many of the overlooked groups with particularly high rates of poverty are also most likely to experience

homelessness and have been disproportionately affected by the lack of investment in new social housing in the city, discussed further in the “Housing” chapter on page 39. Certain neighbourhoods also have much lower income than others, visualized in a map on page 23.

Finally, a huge portion of people who live in our aging high-rises (greater than five storeys) do so in poverty, with almost half of children in families renting in these high-rises having low income (49%). These towers present a significant challenge for the city, as well an opportunity to improve the living conditions of some our most vulnerable residents (see page 39).

Percentage Living in Low Income, Toronto, 2015



**Source:** Statistics Canada Census of Population 2016.<sup>53,54</sup> Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue No. 98-400-X2016206. Data on high-rises was provided by Harvey Low at the City of Toronto.

**Notes:** Poverty refers to the Low-Income Measure After-Tax. Many calculations in the chart were done by the author and are not in the original source documents, typically dividing the number in low income by the population. Data with an \* is for the Toronto CMA. Children in female and lone-parent families are for the Toronto Census Metropolitan Area.<sup>55</sup> There are numerous groups that have below average rates of poverty in the city but this chart only shows those with above average rates of poverty.

## MORE THAN A BILLION DOLLARS IN SOCIAL BENEFITS GO UNCLAIMED PER YEAR

Even as government programs are created to help those in poverty, often they are complicated and insufficiently promoted to those who need them. According to Prosper Canada, more than \$1 billion per year in benefits go unclaimed, with most of these intended for the most vulnerable.<sup>56</sup> Many of the major barriers to accessing benefits are being addressed by Toronto-based organizations working in their local communities. One example is the **Jane/Finch Centre's Financial Empowerment and Problem Solving Program**. Its support to help overlooked populations file taxes and apply for benefits helped residents secure more than \$7.3 million in benefits last year.<sup>57</sup> An external evaluation of the work of this organization and its partners found that they helped low-income Canadians generate more than \$55 million in tax benefits, for a total cost of \$1.5 million.<sup>58</sup> For other benefits, government top-ups of registered education savings plans for low-income families are discussed on page 104.

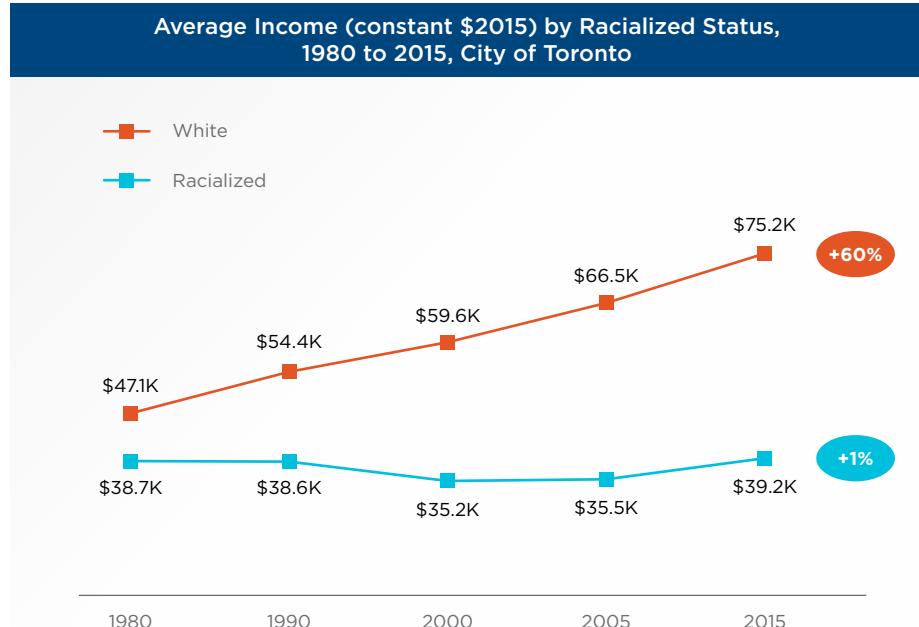
## RACIALIZED POPULATIONS HAVE HAD NO INCOME GROWTH, WHILE OTHERS HAVE HAD TREMENDOUS GROWTH OVER THE LAST 35 YEARS

The experiences of different groups in the city have been dramatically different. One example is racialized populations. The United Way of Greater Toronto recently compared data over 35 years to see how average income had changed among different groups over time, after controlling for the impact of inflation. For White people in the city of Toronto, average income has grown 60% over this time period, while for racialized populations, it was only 1%.<sup>59</sup>

Much of this lack of progress is due to the shifting nature of work, with an increasing percentage of jobs in the city of Toronto being non-standard,

including, contract, temporary, and part time. While income levels for non-standard jobs have increased over the last 35 years, a much higher percentage of racialized populations and newcomers are working these types of jobs, which pay far less than standard jobs.<sup>61</sup> Precarious work is discussed more in the chapter entitled "Work" (see page 51).

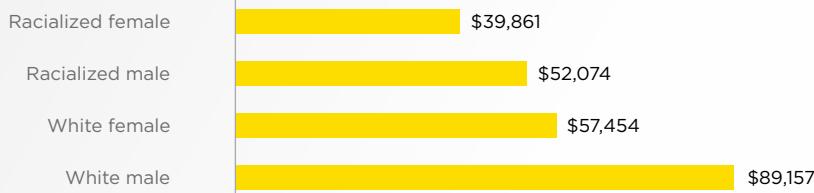
Lower-income challenges are even more concentrated among women. White males make 2.2 times as much as racialized females. A racialized female in the city of Toronto in 2015 had an average of \$39,861 in employment income compared to \$89,157 for a White male.<sup>62</sup>



**Source:** United Way Greater Toronto: Rebalancing the Opportunity Equation.<sup>60</sup>

**Note:** Constant \$2015 refers to the fact that all dollars are adjusted for inflation and all figures in the chart are shown in 2015 dollars.

### Average Employment Income, Those Aged 25 to 64, Toronto CMA, 2015



**Source:** Statistics Canada, Census of Population, 2016.<sup>63</sup>

## YOUNG PEOPLE HAVE ALSO HAD NO INCOME GROWTH

Similar challenging trends are seen for young adults (25 to 34 years old) in the city of Toronto. They have seen no income growth whatsoever in the last 35 years after adjusting for inflation (-1%)<sup>64</sup>, while those 35 to 64 years old have had their income increase by 29% and those over age 65 by 53%.<sup>65</sup>

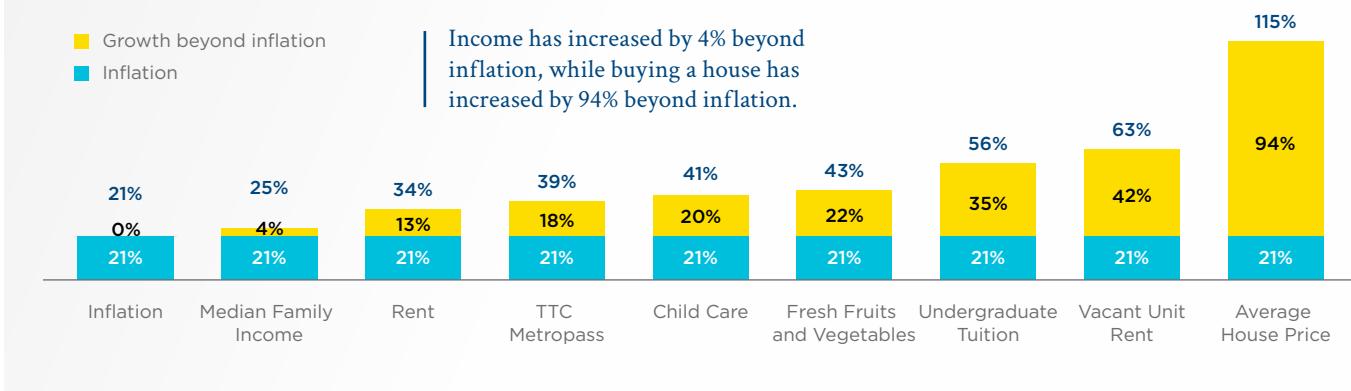
## CRITICAL COSTS FOR LOW-INCOME FAMILIES ARE RISING FAR FASTER THAN INFLATION

According to Statistics Canada, living in Toronto is 7% more expensive than Vancouver, 10% more expensive than Calgary, and 18% more expensive than Montreal.<sup>66</sup> Between 2008 and 2018, housing costs increased by 115% in the Toronto CMA, a vacant rental unit by 63%, undergraduate tuition by 56%, child care by 41%, a Toronto Transit Commission (TTC) Metropass by 39%, and fresh fruits and vegetables by 44%, while the median income has only increased by 25%, and overall inflation was 21% (see chart on following page). Overall inflation is not adequately measuring the disproportionately rising costs for a low-income family. Similarly, for young graduates, the tuition increases, combined with rent and housing price increases, leave them in an incredibly difficult position compared to those graduating even a decade ago.

This is combined with income growth for young people (discussed in this chapter) and immigrants in the last 35 years (see page 53) being non-existent, and increasingly they are in temporary or part-time jobs with no benefits (see page 51).

One cost that is expected to increase at the rate of inflation for the coming years is property taxes.<sup>67</sup> Toronto currently has the lowest property tax rate in Ontario<sup>68</sup> and even in terms of actual dollars paid, it has one of the lowest taxes paid of any community in the Greater Toronto Hamilton Area.<sup>69</sup> Some researchers have noted that the City is limited in its ability to deal with shortages in services that are discussed throughout this report due to lack of increases in property taxes.<sup>70</sup>

### Growth in Costs and Income Versus Inflation, Toronto CMA, Most Recent 10 Years of Data Ending 2018



**Sources:** Statistics Canada. Table 11-10-0009-01. Selected income characteristics of census families by family type.<sup>71</sup> Table 18-10-0005-01. Consumer Price Index, annual average, not seasonally adjusted.<sup>72</sup> Table 37-10-0045-01. Canadian and international tuition fees by level of study.<sup>73</sup> TTC.<sup>74,75</sup> CMHC Rental Market Survey.<sup>76</sup> MLS Housing Price Index.<sup>77</sup>

**Notes:** Cost calculations were calculated for 2018 versus 2008 for most but not all calculations. For income, 2017 was compared to 2007. Cost data for child care, undergraduate tuition, or fruits and vegetables is for Ontario. All inflation data is for the Toronto CMA comparing 2008 to 2018.



## DEBT LEVELS ARE STAGGERING FOR THOSE WITH LOW INCOME

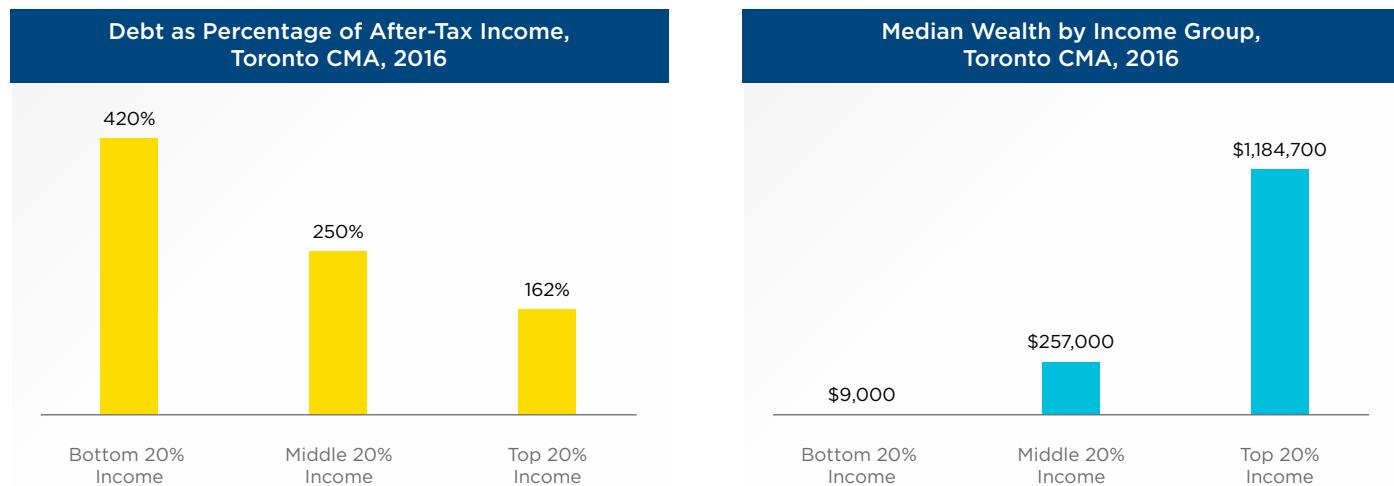
In 2005, debt-to-income levels in Canada and the United States were the same.<sup>78</sup> In 2018, debt-to-income levels in Canada were 70% higher than in the United States. Debt levels in Toronto are even higher than the rest of Canada and have been growing even more rapidly.<sup>79</sup>

With little income growth for 30 years and rapidly rising costs, the lowest income groups in Toronto now have average debt four times their income (420%), a level of debt that some will never be able to conquer.<sup>80</sup> Considering that many low-income families are struggling to afford their current food and housing, the likelihood of ever being able to pay off this debt is low. And the level of debt related to income for low-income individuals in Toronto is higher than any other city in the country.<sup>81</sup>

In contrast, those in the top 20% of income earned had only 162% debt as a percentage of income. Proportionally, those with the lowest income were 2.6 times as indebted as the wealthiest residents in the city.

Debt challenges are also closely tied to precarious work. In a 2018 study of millennials in Hamilton, 74% of those who had precarious jobs were worried about being able to meet their debt obligations compared to 22% of those with secure employment.<sup>82</sup> To learn more about the rise and consequences of precarious work in Toronto, see the “Work” chapter. For many of those with less income, they turn to payday loans out of desperation, only 13% of which are taken to pay for something that people want, opposed to necessities, avoiding

late fees, or temporary reductions in income.<sup>83</sup> While Toronto is one of many jurisdictions that have taken steps to limit payday lending, and the provincial government has taken steps to cap the cost of payday loans, these vulnerable populations are still facing a huge challenge: many traditional lenders refuse to serve them, and the cost of payday loans are still high, even with caps.<sup>84</sup> Of course, not all debt is equal. Consumer debt with high interest rates like credit cards or payday loans represent a much larger portion of debt for low-income families versus high-income families<sup>85</sup>, according to a recent report by Prosper Canada that summarizes Toronto data from its Neighbourhood Financial Health Index, which allows exploration and mapping of assets and debt at a local level within the city.



**Source:** Statistics Canada Indebtedness and Wealth Among Canadian Households Economic I, No. 11-626-X No. 089 (2019).<sup>86</sup>

**Note:** Income groups are based on after-tax family income.

## TORONTO'S RICHEST 20% HAVE ADDED A MEDIAN OF \$644,600 TO THEIR NET WORTH SINCE 1999, WHILE THE BOTTOM 20% HAVE ADDED \$2,100

The wealthiest in Toronto have accumulated phenomenal wealth, with the highest income group having more than 130 times more wealth than the lowest.<sup>87</sup> Generally, high-income groups have borrowed to buy assets and real estate, while low-income families have borrowed to cover the day-to-day cost of living.

Perhaps one of the most telling statistics about the growth of income inequality in Toronto is that the median net worth of the lowest 20% has grown by \$2,100 in 2016 dollars between 1999 and 2016, while the median net worth of the top 20% grew by \$644,600.<sup>88</sup>

## THOSE WHO ARE STRUGGLING MOST DO NOT KNOW WHERE TO TURN FOR ADVICE

A recent survey by Toronto Foundation and the Environics Institute found that most people in Toronto feel they are able to get financial help when they need it (81%).<sup>89</sup> Those who need help the most are the least likely to feel they could access financial advice. Of those struggling the most to pay their bills, more than half felt they could not get access to financial advice if they needed it (51%). Racialized groups, newcomers, lower-income populations, those with less education, and younger people are most likely to say they do not have access to the financial advice they need. Those living in the Agincourt and Jane neighbourhoods are also more likely to say they do not have access.<sup>90</sup>

**West Neighbourhood House** is one organization serving the downtown west side, working to make sure more residents have access to the key advice they need. The organization's collaborative financial empowerment initiative provides free counselling, assistance applying to benefits, tax-filing support, debt-management strategies, and financial advice to low-income residents. A recent evaluation of the initiative and the work of their partners found that in addition to accessing millions of dollars in new benefits, 75% of participants with debt had implemented debt-management strategies due to the assistance of the program, and 59% had generally reduced stress in life after going through the program.<sup>91</sup>



02

## HOUSING

More than 2.8 million people live in the city of Toronto. This chapter covers a number of types of housing, ranging from ownership, market rate rental units, and social housing provided to those who cannot afford market rates to homeless shelters and supportive housing that allows seniors to remain independent as they age. Across all of these, finding affordable places to live is a growing challenge. The city is growing faster than ever before due to it being a top global destination for immigrants.

Many international lists label Toronto as one of the best places to live: *The Economist* recently ranked Toronto the seventh most liveable city in the world<sup>92</sup>, while housing aggregator Nestpick rated Toronto as the fifth best city for millennials based on its high number of jobs, openness to all peoples, and high access to recreation activities, including nightlife, bars, and festivals.<sup>93</sup> However, for many residents, it is becoming increasingly unaffordable to live here. A total of 76% of renters in the Toronto CMA with less than \$50,000 per year in household income are spending more than 30% of their income on housing<sup>94</sup>, the point when housing is considered unaffordable.<sup>95</sup> Shelters are overflowing, evictions are rising, and wait lists for affordable housing are growing at unsustainable rates, while the population is growing far faster than supply.

 **KEY INSIGHTS**

- Housing prices are skyrocketing, with the purchase price of homes growing more than four times faster than income and rent growing more than two times faster than income.
- New rental units are not being built anywhere near quick enough to keep pace with the city's growth.
- Almost all new rental housing units in the city for recent decades have been condos, with higher-than-average rent costs compared to traditional rental units, thereby contributing to the affordability crisis.
- Only 10% of condos are being built with three or more bedrooms, while 39% of the population is living in households with three or more people, leaving more than a third of renting families in overcrowded conditions.
- The social housing wait list continues to grow each year, while the supply of social housing has remained the same for decades. Other critical supports, such as transitional housing to get people off the streets, also have massive wait lists.
- Official homelessness counts show a 69% increase in sheltered homeless people in Toronto in just five years.

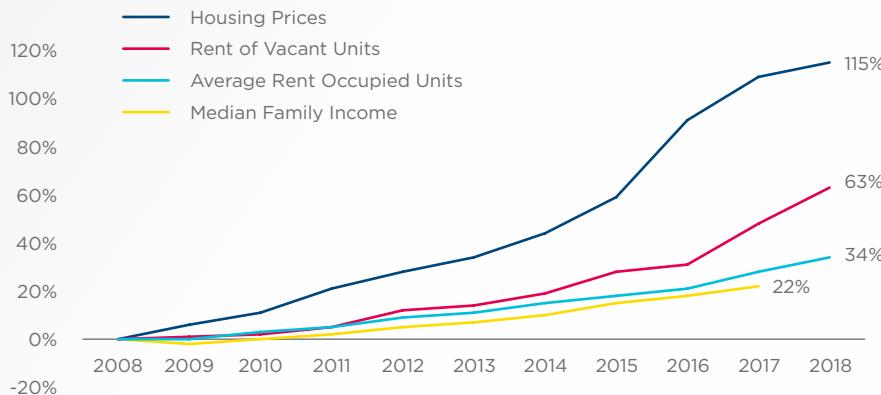


## THE COST OF HOUSING AND RENT IS GROWING FAR FASTER THAN INCOME

Toronto is in the midst of an affordability crisis. In the last decade, housing prices have grown four times faster than income, while rent of unoccupied units (units currently open for rental) and rents have grown two times faster than income. In October 2008, the average house price was \$358,800. In October 2018, the average house price was \$771,500.<sup>96</sup> The average condo now rents for \$2,235 per month, up from just under \$1,483 in 2008.<sup>97</sup> A recent report published by the City of Toronto found that in 2018, the typical person needs \$69,520 in income to afford to rent a one-bedroom apartment in the city<sup>98</sup>, whereas most households made less than \$66,000 in the city as of the 2015 census (see page 25).

It is undeniable that a huge housing affordability gap exists in Toronto. Given that 47% of newcomer children live in poverty, according to the after-tax low-income measure<sup>102</sup>, newcomer families are likely to find themselves in desperate situations, with rents rising rapidly and incomes that are far lower than those of the general population. Trying to understand the housing market in Toronto shows critical data gaps exist that need to be overcome for proper planning. For example, using official statistics, it is very difficult to see how rapidly rent is increasing for new units and how many people are affected.<sup>103</sup>

### Housing Prices, Rent, and Income Growth, 2008 to 2018, Toronto CMA



Housing prices have **grown 4 times faster than income**, while rent of unoccupied units has grown more than **2 times faster than income**.

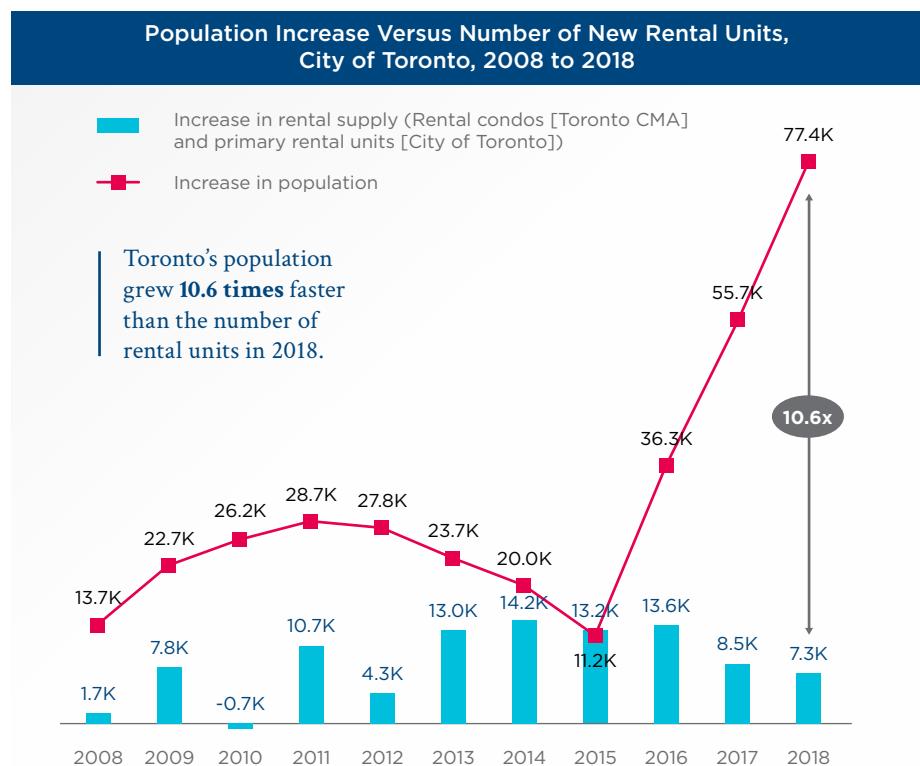
**Sources:** MLS Housing Price Index.<sup>99</sup> CMHC Rental Market Survey.<sup>100</sup> Statistics Canada. Table 11-10-0009-01. Selected income characteristics of census families by family type.<sup>101</sup>

**Note:** Data for the rent of vacant or unoccupied units was provided directly by CMHC and is not available on its website.



### THE NEW RENTAL SUPPLY CANNOT KEEP PACE WITH DEMAND, AND THE PROBLEM HAS INTENSIFIED RAPIDLY

Part of the affordability challenge is population growth versus the supply of new units, particularly on the rental market. Between 2015 and 2016, the city of Toronto's population began to soar, while the number of new rental units did not keep pace. In 2018, the number of units completed was only about 7,300, while the number of new people in the city was estimated to be more than 77,000<sup>104</sup>, which is 10.6 times as high. And the gap in rental units has been accelerating for several years. The reason for this huge and unprecedented population growth is immigration, discussed further in the chapter titled "Toronto's Changing Demographics" (see page 18).



**Sources:** Statistics Canada. Table 17-10-0139-01. Population estimates, July 1, by census division, 2016 boundaries.<sup>105</sup> CMHC Rental Market Survey.<sup>106</sup>

**Note:** Calculations are by the author. New rental units were calculated by subtracting CMHC's estimate for each year from the previous year. Data for the number of new condos used for rentals from the Toronto CMA was used since City of Toronto data was not available. Population estimates between 2008 and 2016 are final estimates, 2017 are updated estimates, and 2018 are preliminary estimates.

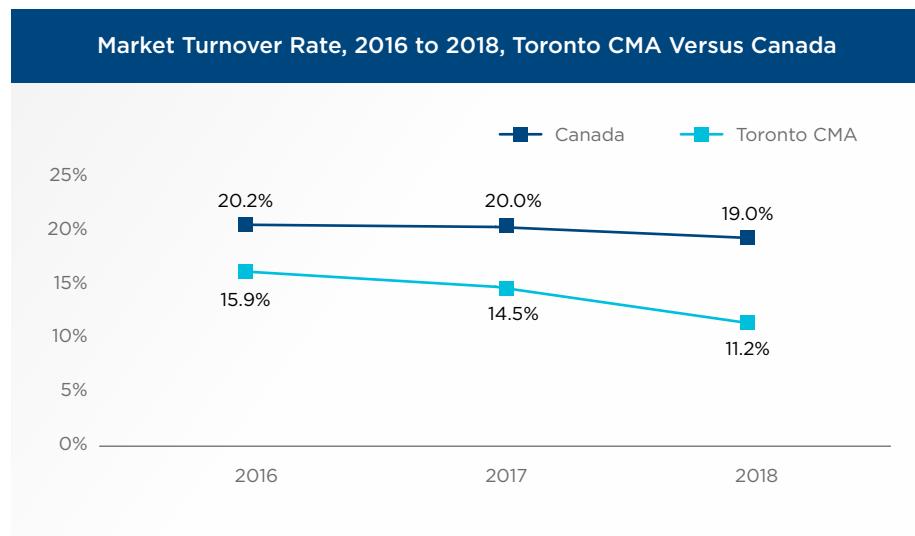
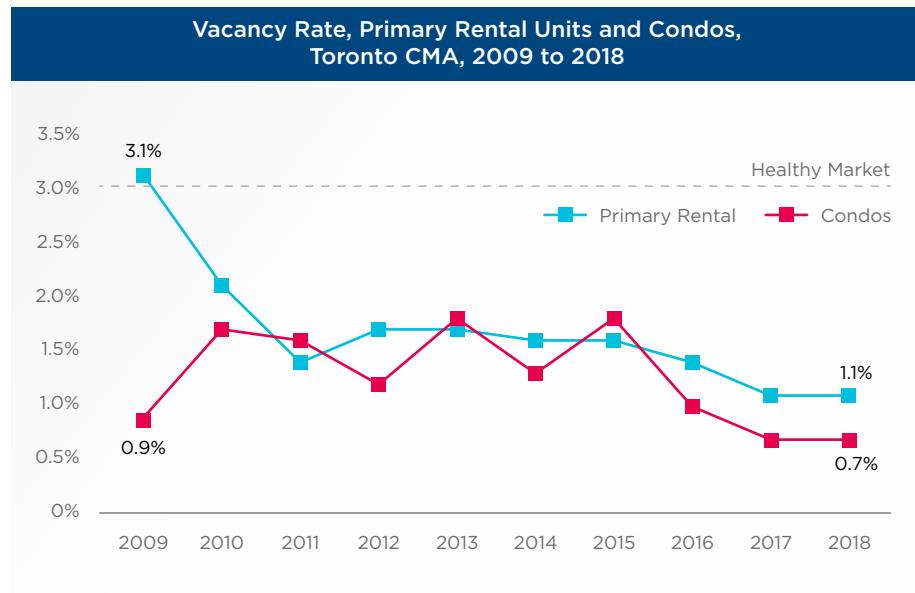


## INDICATORS SHOW TORONTO HAS A VERY UNHEALTHY HOUSING MARKET

With the growing population and no new supply of units, it is no surprise that the Toronto market has many indicators showing that it is very unhealthy. Ideal vacancy numbers in the market should be about 3% so that tenants have a reasonable degree of options in the market, while landlords are not overburdened with too many vacant units, and primary rental units have been below this threshold and getting worse every year since 2009.<sup>107</sup> Further, condo vacancy rates are also extremely low and have declined significantly since 2015.

With market rent increasing so rapidly, it is apparent that people cannot afford to move, regardless of whether their life circumstances change. The market turnover rate, a measure of what percentage of people leave their rental units in any given year, is the lowest in Toronto of any city in the country, and the number is declining rapidly.<sup>108</sup> This leaves families at particular risk of living in overcrowded circumstances because they cannot afford to move to larger units.

**Source:** CMHC Rental Market Survey<sup>109</sup> and CMHC Rental Market Survey via Rental Market Report Canada Highlights 2017<sup>110</sup> and 2018.<sup>111</sup>



## ALMOST ALL OF THE NEW SUPPLY OF RENTAL UNITS ARE IN SECONDARY MARKET CONDOS WITH HIGH AVERAGE RENTS

Looking at the new supply of rental units in the Toronto CMA, almost no new primary rental units have been created in the last decade and longer. Almost all the supply of new rental units is from condos being rented on the secondary market. In other words, real estate developers are no longer building apartments designed to rent; they are building units designed for sale to customers, many of whom in turn purchase the units and then rent them.

As to why condos have grown so much faster than rental units, the most obvious answer is that condos make developers more money. Since 2007, the gap between the average rent for a condo unit and the average rent from a rental unit has grown from \$452 in 2007 to \$857 in 2018.<sup>112</sup> But beyond increasing rents, condos generate quicker returns, whereas apartments generate long-term returns.

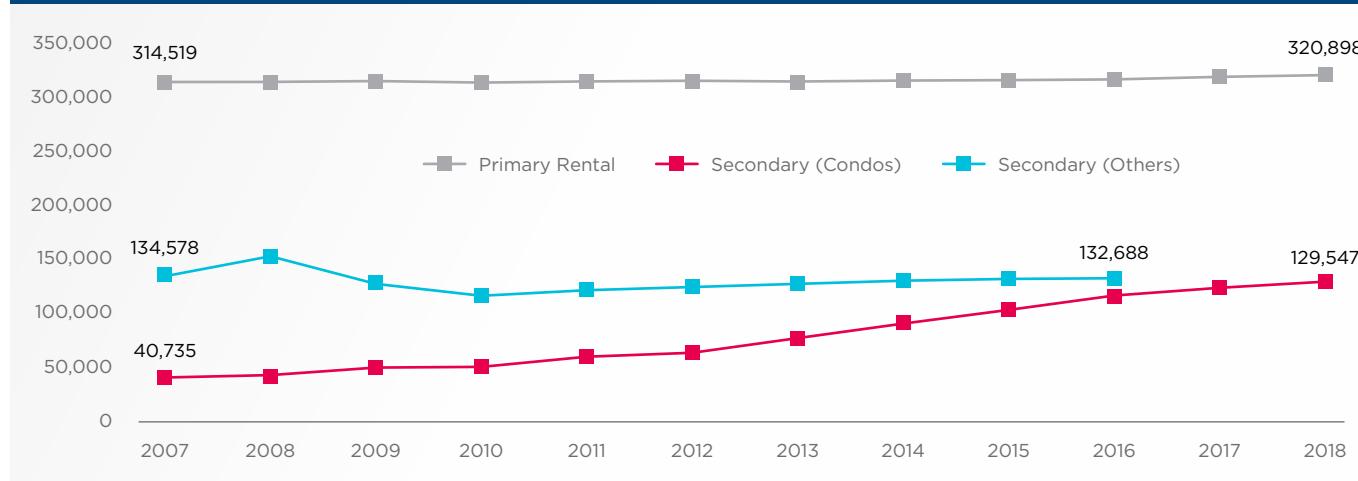
Condos require less upfront equity from the developers as units are presold. Further, the rising cost of land has made it more difficult to finance building new units, making developers more reliant on preselling units. And government incentives are lacking to make it more profitable to develop rental units.<sup>113</sup>

Recognizing the gap in affordable housing, **WoodGreen** is a non-profit organization that provides affordable housing in the city. It is one of the largest affordable social housing providers in the city, currently serving more than 1,000 families in 12 affordable housing buildings and is working to find new ways to raise capital for new units.<sup>114</sup> Its new seniors' housing project at 1117 Gerrard St. E. will hold 36 units. Units are set at 80% of market rate, and WoodGreen works with renters to ensure they have access to various rental supports available to low-income families.

## FEW NEW RENTAL UNITS ARE DESIGNED FOR TYPICAL FAMILY SIZES, CAUSING OVERCROWDING

A symptom of low affordability, low market turnover and a lack of new units being built have left 32% of renting families in what Statistics Canada refers to as “unsuitable housing”<sup>116</sup> — that is, overcrowded conditions. This rate is four times higher than families who own their housing. This challenge is exacerbated by the fact that 39% of households have three or more people, whereas less than 10% of new condo stock has been built with three or more bedrooms.<sup>117</sup> The City of Toronto has revised its recommendations for condos to include more three-bedroom apartments, and it remains to be seen how much this addresses the problems in the future.<sup>118</sup>

Rental Unit by Type, Toronto CMA, 2007 to 2018



**Source:** CMHC Rental Market Survey and CMHC Secondary Rental Market Survey.<sup>115</sup>

## TORONTO'S RENTAL UNITS ARE AGING AND HOME TO HIGH LEVELS OF POVERTY, POSING BOTH A RISK AND AN OPPORTUNITY FOR INVESTMENT

With few new rental units being built in the last several decades, Toronto's rental stock is aging. More than 500,000 people live in high-rises that are more than 35 years old.<sup>119</sup> And almost half of the children in these towers live in poverty, one of the highest concentrations of vulnerable people in the city (see page 29). Rents are much lower in these buildings than nearly anywhere else in the city. These towers present "the single most pressing, urgent priority for the city's resilience"<sup>120</sup>, according to Toronto's Resilience Strategy.

These buildings often have no air conditioning (see page 66), are at a high risk of flooding (the growing risk of flooding is discussed on page 66), and lack sufficient emergency backups. These communities also typically do not have adequate services, including sufficient safe places for children to play (see page 114) or adequate access to transit (see page 79). Retrofitting these high-rises for energy efficiency is also a significant part of the plan for greenhouse gas emission reductions (see page 68).

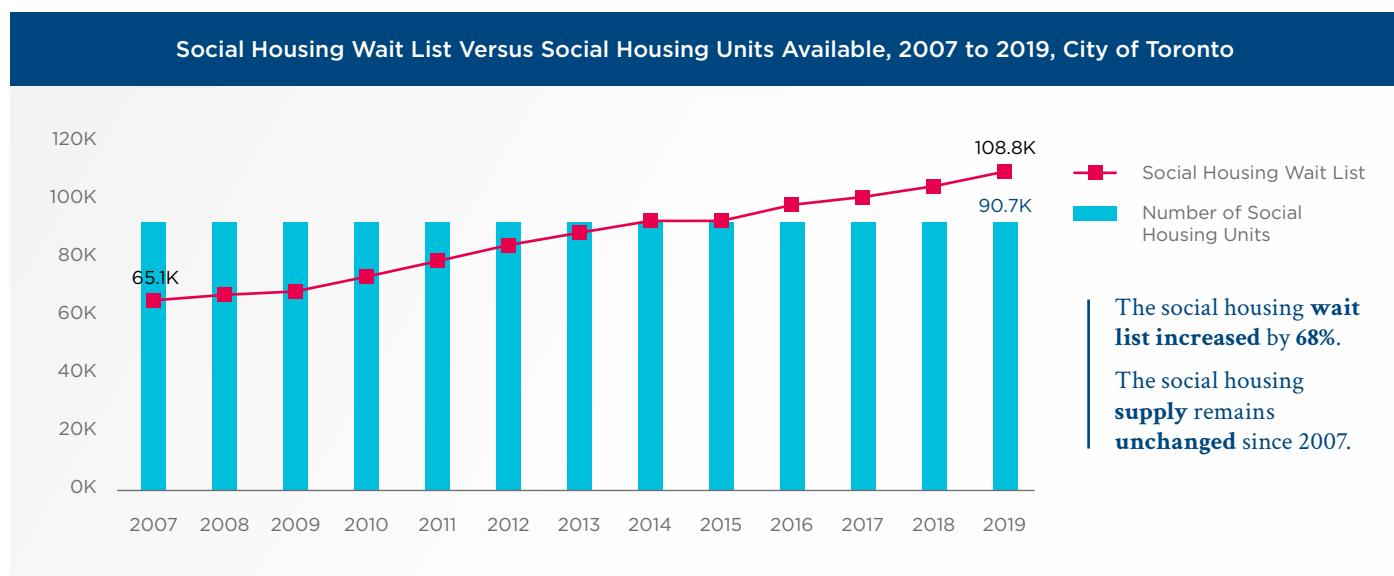
## THE SOCIAL HOUSING SUPPLY IS NOWHERE NEAR KEEPING PACE WITH THE NEED FOR DEEPER AFFORDABILITY HOUSING

Social housing is a critical stopgap in the market when rents are unaffordable. Social housing is housing that provides subsidized rent to those who cannot afford the market rate and can be provided by government and non-profit organizations. It is either geared to income, where rent is lower for those with less income, or provided at a below-market-rate rent. Over the last 12 years, the social housing wait list grew by 68%<sup>121</sup>, while the supply of social housing has remained the same since 1996<sup>122</sup>, with about 90,665 units available. Due to a variety of challenges and non-profit providers, the number of units available is an

imprecise estimate.<sup>123</sup> Toronto had more than 100,000 people on its wait list in 2018, housing only 2,900, and the list has grown by more than 8,000 year over year. A June 2019 report by the City of Toronto's auditor general highlighted that many inefficiencies in the social housing wait-list system are causing unnecessary delays in housing people in need. The report outlined critical recommendations to accelerate the process of clearing the wait list, recommending that applicants be prioritized and housing given to those in the most need<sup>124</sup>, though nothing can make as big an impact as increasing the housing supply.

## AND SOCIAL HOUSING IS INCREASINGLY IN DISREPAIR, WITH SUBSTANTIAL INVESTMENT NEEDED

In addition to a lack of new supply, social housing has a massive repair backlog already estimated to cost \$1.66 billion. This cost is expected to inflate to \$3 billion in the next decade to ensure that no existing units are permanently lost. The federal government recently announced a \$1.3-billion investment over the next 10 years to help repair 58,000 social housing units in Toronto. The total backlog, however, is expected to rise to \$3 billion outside of this funding.<sup>125</sup>



**Source:** Social housing wait-list data from City of Toronto Progress Portal<sup>125</sup> and social housing units available data from Toronto Housing Market Analysis: From Insight to Action.<sup>126</sup>

**Note:** The City of Toronto currently has two measures of the social housing wait list available on its website<sup>127,128</sup> that measure slightly different things; total wait-list comparisons between the two lists must be done with caution.



## LACK OF SOCIAL HOUSING IS DISPROPORTIONATELY IMPACTING TORONTO'S INDIGENOUS COMMUNITY

This lack of affordable social housing is a challenge to Toronto's Indigenous community. A recent *Our Health Counts Toronto* study found that 44% of Indigenous peoples who were stably housed were living in social housing<sup>130</sup>, and the lack of investment is contributing to the eight-times-higher rate of homelessness<sup>131</sup> among Indigenous adults. This report made two recommendations specifically around housing, including calls for the City of Toronto to establish an Indigenous Affordable Housing Strategy and that all levels of government need to work harder to "address barriers facing Indigenous peoples in accessing existing housing services and programs."<sup>132</sup>

**Na-Me-Res** is a Toronto charity that helps "Aboriginal men in Toronto lead healthy, self-determined lives." It has three residences that span an array of housing needs, including temporary shelter for the homeless (69 beds); transitional housing (25 beds) for those who are making the transition from homelessness to permanent housing, while also offering cultural programing and skill development; and long-term housing to those who have completed their other programs and are ready for long-term housing at low rent. Na-Me-Res also works with other providers and has programming that includes counselling and integration assistance for those who are leaving the criminal justice system.

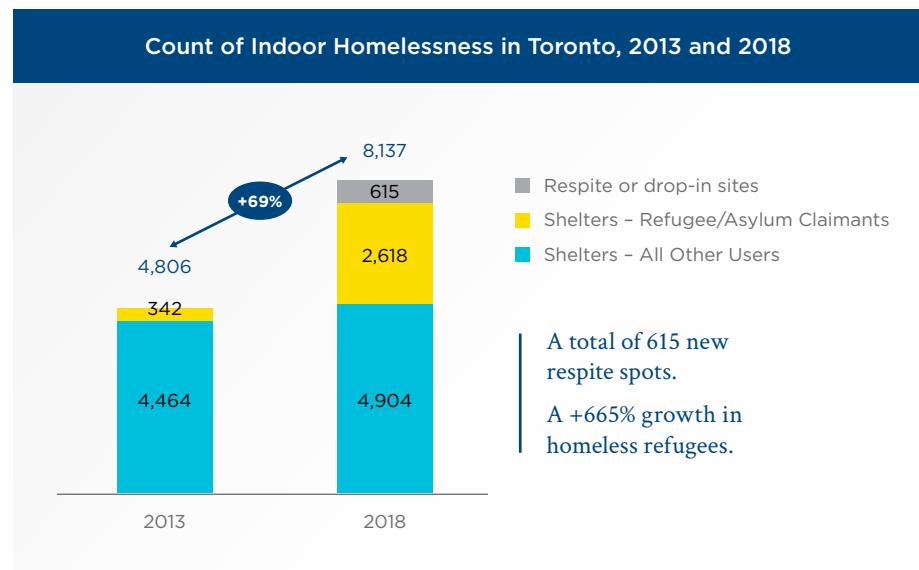
## HOMELESSNESS IS RAPIDLY INCREASING, AND SHELTER SPOTS ARE STRUGGLING TO KEEP PACE

Homeless is a serious and growing issue in the city of Toronto. Since 2013, the number of people using Toronto shelters has increased by 69%.<sup>134</sup> The greatest growth came from refugees, who experienced a 665% increase in homeless as Toronto welcomed many of the refugees coming into the country, but clearly not always with success. About half of all homeless people report being homeless for six months or more, with more than a third being homeless for more than a year. About 120 of the homeless will die per year.<sup>135</sup>

Looking at one day in July, we can see these shelters (for women, men, youth, and co-ed shelters) are all at least at 97% occupancy<sup>136</sup>, above the target of 90% that was set to help ensure that centres can accommodate all who come to their doors.

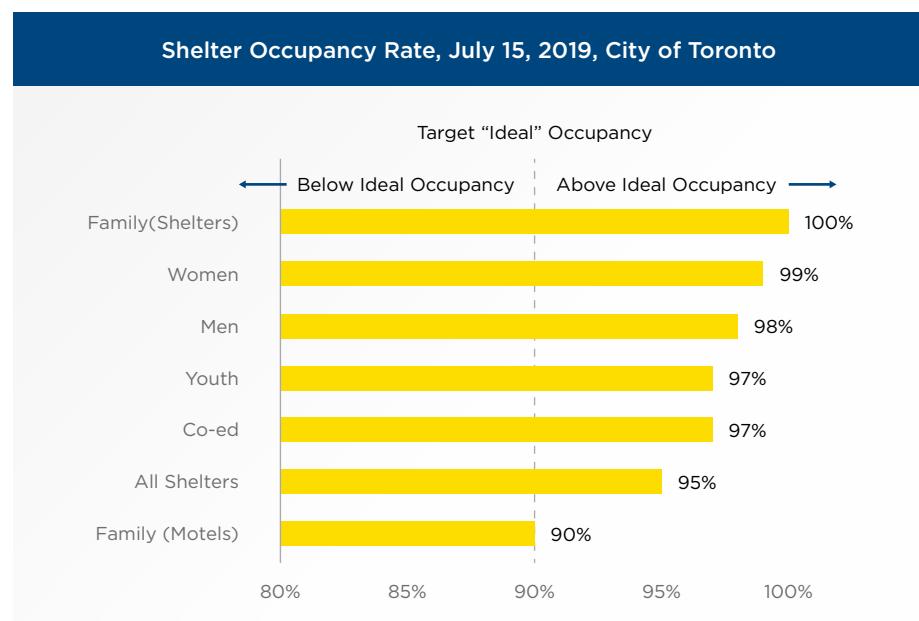
**Source:** City of Toronto — Daily Shelter & Overnight Service Usage.<sup>137</sup>

**Note:** One day of data was used since the website is updated daily. Numbers fluctuate mildly day to day, but broad trends are consistent, regardless of the day used.



**Source:** City of Toronto Street Needs Assessment Survey 2018.<sup>133</sup>

**Note:** An additional 45 people were sheltered via the Out of the Cold program in the 2018 count but are not included above.



## INDIGENOUS PEOPLES, RACIALIZED POPULATIONS, INCLUDING BLACK PEOPLE, LGBTQ2S+, AND TRANSGENDER PEOPLE, ARE FAR MORE LIKELY TO BE HOMELESS

According to Toronto's 2018 Street Needs Assessment, several groups were particularly likely to be homeless, far beyond their representation in the population. These groups include racialized populations, especially those who identify as Black and Indigenous peoples.<sup>138</sup> Indigenous peoples represented 16% of the homeless population versus 2.5% to 3.3% of the population of Toronto.<sup>139</sup> This study also found that 11% of those on the street identified as LGBTQ2S+, particularly among youth, with 24% of those aged 16 to 24 years identifying as LGBTQ2S+.

The Street Needs Assessment also found that 3% of homeless identify as transgender, two-spirit, and genderqueer/gender non-conforming. The **BLOOM** program, run under **LOFT Community Services**, is a unique network in Toronto providing space for transgendered individuals to find stability during their transition time. BLOOM was initiated to meet the increased population of transgender individuals, first within the **LOFT** organization, which increased to 8.2% of the member population from 4.8% in a two-year period.

This is well above the 0.6% estimated number for trans individuals in the general population. LOFT is the province's most diverse supportive housing provider, with 1,000 supportive housing units across 70 sites in Toronto and York Region. Its programs reach more than 5,800 vulnerable and marginalized youth, adults, and seniors, with a special focus on those with mental and physical health and substance-use challenges.

## INTERVENTIONS TO PREVENT HOMELESSNESS ARE MORE COST-EFFECTIVE THAN SHELTERS AND EMERGENCY MEDICAL CARE

With supports for shelters and transitional housing at a premium, it is worth considering the relative cost of providing shelters beds, hospital beds, and other alternatives instead of providing social housing units. According to homelessness

experts, the cost of shelter beds is 10 times more than the cost of social housing. Further, for those who end up in hospitals, the cost per month is 54 times higher than social housing.<sup>140</sup>

## WITH RISING COSTS, EVICTIONS ARE ALSO INCREASING

Broader data on total evictions in Toronto is hard to find. *The Globe and Mail* found there were more than 19,000 evictions in 2016 by using data from the Landlord Tenant Board, with the majority for non-payment of rent.<sup>142</sup> But this data is not easily accessible. With more open data it would be possible to see trends over time. Most evictions are for non-payment of rent. However, as housing prices have skyrocketed, so, too, have evictions for "own-use"<sup>143</sup>, a provision in the tenancy rules that allows an owner to take possession of a housing unit for themselves. Evictions are disproportionately experienced by racialized groups, people with low incomes, new immigrants, and those with disabilities.<sup>144</sup>

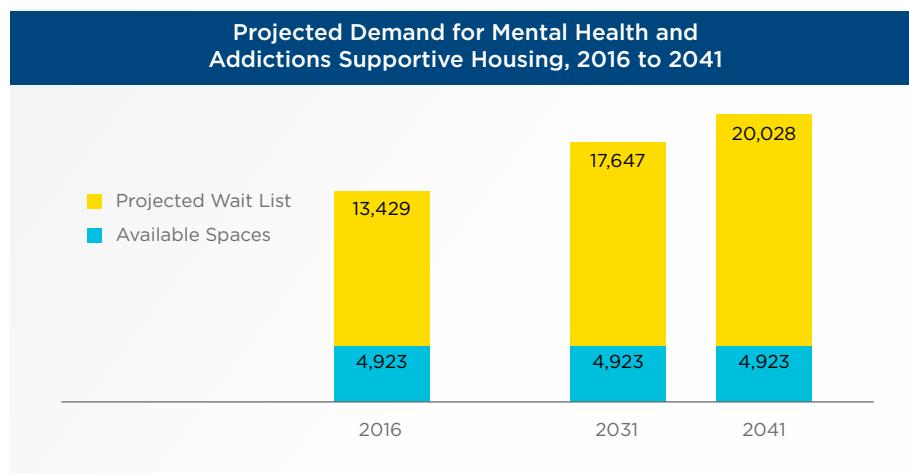
Average Monthly Cost of Housing Someone While Homeless



**Image source:** The Real Cost of Homelessness: Can We Save Money by Doing the Right Thing?<sup>141</sup>



## HUGE WAIT LISTS EXIST FOR SUPPORTIVE TRANSITIONAL HOUSING



**Source:** Analysis presented in the Housing Marketing Analysis: From Insight to Action.<sup>145</sup>

Supportive housing is an array of services designed to help people who need support that may range from in-home nursing services and assistance with cleaning to help for those with addictions and mental health challenges gain more control over their lives. The wait list for mental health and addictions supportive housing is expected to continue to rise to 20,028 in 2041<sup>146</sup>, up from more than 13,429 in 2016. Currently, there are only 4,923 spots in Toronto, well short of the wait list. While other types of supportive housing are also in demand, it is harder to determine the size of the wait list for some of these services.<sup>147</sup> According to a recent analysis of housing in Toronto, the City of Toronto administers or funds about 9,700 alternative housing, providing a variety of short- and long-term supports.<sup>148</sup> However, since wait lists are managed independently, it is hard to assess how long they may be.

The wait lists for supportive housing are alarming because the cost of keeping someone in hospital as opposed to supporting them in external housing is extremely expensive and takes up much-needed hospital beds. A recent study published in the *Canadian Journal of Psychiatry* that evaluated an initiative to get people out of hospital beds and into transitional housing found an “annual cost savings of approximately \$51,000 to \$58,000” per person per year compared to hospital beds.<sup>149</sup>

A Toronto Aboriginal Support Services Council 2011 report likewise highlighted the need for Indigenous-specific transitional housing for young people moving to the city.<sup>150</sup> Without adequate transitional housing, many of them are forced to live on the streets. Similarly, the report recommended the need for “a transitional housing program specifically geared to the needs of Aboriginal homeless people, including culturally-based services

relating to addictions, counselling, cultural teachings, transportation assistance, employment preparation and life skills training.”<sup>151</sup>

Unaffordable housing exacerbates the challenges of women and children trying to flee abusive relationships. **North York Women’s Shelter** actively supports women and children to build lives free from violence by providing non-judgmental safe shelter, advocacy, and a range of initiatives and services, including 24-hour crisis support and wrap-around services. The shelter has served more than 11,000 women and children since its founding in 1984. In 2019, it is launching a High-Risk Working Group to deepen the impact of the shelter’s legal program by formalizing its approach of providing comprehensive legal support to women in high-risk situations, pulling together a permanent group of highly experienced and established legal experts.



## CRITICAL ACTION IS NEEDED TO BUILD A HEALTHIER MARKET, ACCORDING TO A COALITION OF LEADING ORGANIZATIONS

A coalition of 28 leading organizations working on aspects of housing published a letter with a shared housing agenda for Ontario.<sup>152</sup> In it, they outline some of what's needed to fix the housing market, including 1) building market rental and affordable ownerships 2) more community and social housing 3) a portable housing benefit that would provide rental assistance to all who cannot afford market rents, not just those in social housing 4) supportive housing for those experiencing homelessness 5) an Indigenous housing strategy and 6) a sustained supply of existing rentals through more repairs and maintenance of existing rental units.

The Ryerson City Building Institute and Evergreen published a 2017 report arguing that to rebuild a healthy rental market, the Greater Toronto Area needs 8,000 new primary rental units each year.<sup>153</sup>

They make seven policy recommendations they believe will help make the market affordable. These include regulating short-term rentals and introducing new vacant unit taxes. Other recommendations are new tools and incentives for developers to create new rental units, including adopting land-use changes and new incentives from the federal, provincial, and municipal governments that will make it more profitable and easier for developers to build more affordable rental units. A separate report by Evergreen and the Canadian Urban Institute also called for more attention to the "missing middle," or the lack of development of duplexes, row houses, townhouses, and low and mid-rise apartment buildings in the city of Toronto.<sup>154</sup> This report calls for changes to zoning and steps to make building these units more affordable for developers.

## GRASSROOTS LEADER STORY

# Charles Zhu

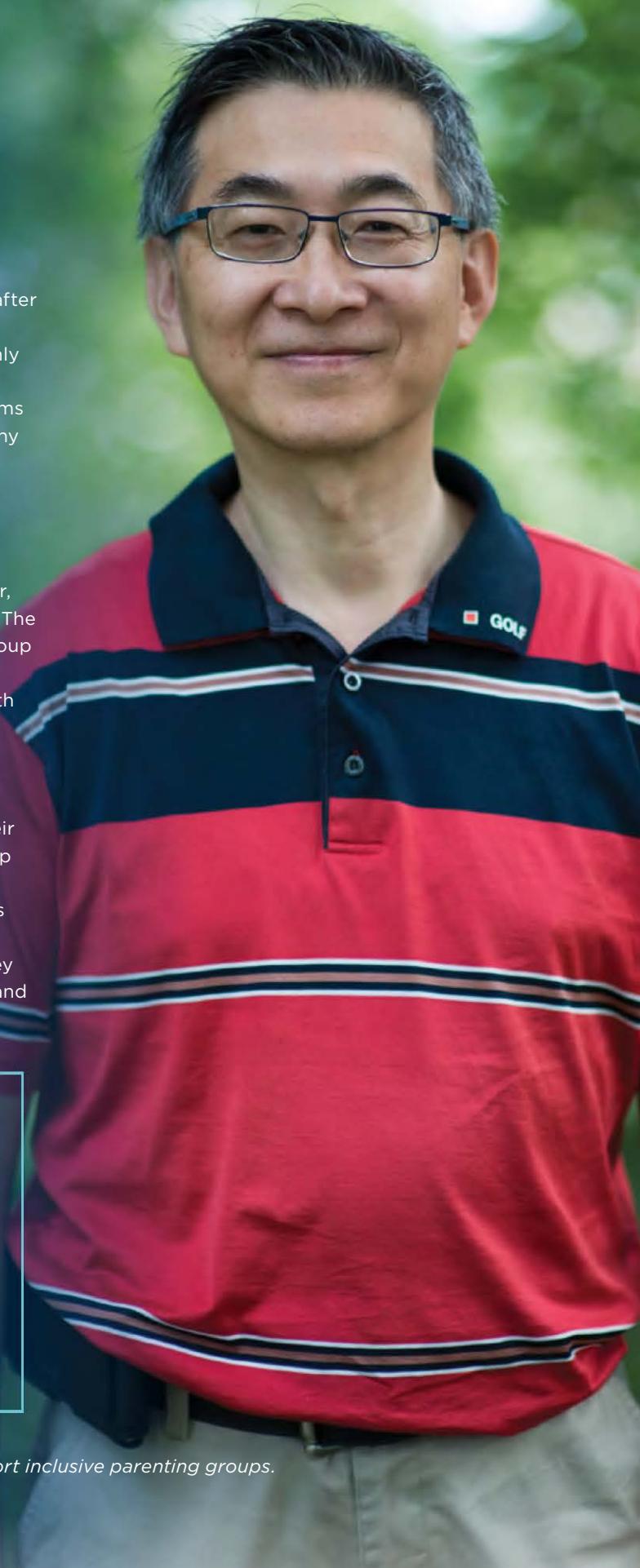
When Charles Zhu and his wife moved to Thorncliffe Park seven years ago, they weren't expecting to stay long. But after having a daughter and starting to make connections, they fell in love with the community and decided to stay. The only problem? There were very few programs inclusive of both moms and stay-at-home dads like Charles. "Lots of programs are geared toward moms, and it's understandable — in many families, the mom stays at home with the kids," explains Charles. "But as a dad, I face unique challenges."

Seeing a gap, Charles started a parenting group with five other families, where both moms and dads would feel welcome. "We wanted to share information with each other, like parenting tips and community resources," he explains. The group communicates regularly through WhatsApp. The group also applied for limited City of Toronto grants to run larger community events and workshops, often in partnership with other service-delivery organizations in the area.

The group has now grown to 73 diverse families. Despite differences in culture, religion, and language, Charles has found that all group members share the strong love for their children. "One of the most powerful things about this group is that we can share our parenting challenges with each other," says Charles. "It makes us feel less alone." Charles is especially happy to have six dads taking part. "Dads play a very important role in young children's lives," he says. "They provide their children with feelings of safety, self-esteem, and love from a male figure. It's very important."

### WHAT CAN PHILANTHROPISTS DO?

"Even though we live in an underserved community, or what some people might call an undesirable neighbourhood, we want to be recognized. We are not sitting here doing nothing. But we need support, and funding, to keep our work ongoing."



Contact Toronto Foundation to find out how you can support inclusive parenting groups.

Photo Credit: Setti Kidane



A photograph showing the lower half of two construction workers in high-visibility orange and blue uniforms. They are working on a paved surface, with one worker using a long-handled tool to spread asphalt or gravel. A yellow piece of machinery is visible on the right. The background shows a blurred construction site.

# 03

## WORK

In this section, we cover availability and quality of jobs, the wages paid, and the benefits offered. We spend more time at work than nearly anywhere else in our lives, and the conditions of our employment can have profound implications for our health and happiness. The last decade has been a good one for growth in Toronto. More people are employed in Toronto than at any point in its history.

The Toronto Census Metropolitan Area has a population of 5.9 million, 3.5 million of whom are employed. Between 2011 and 2016, Toronto's GDP grew by an estimated 3.2% per year, faster than Ontario (2.1%) and Canada (1.8%).<sup>155</sup> Unemployment rates in Toronto are as low as they have been since 1990. At the same time, most new jobs are temporary or self-employed, providing no benefits and putting workers at high risk of poverty. Young people and newcomers are disproportionately finding themselves in these jobs, and for much of the last decade, income growth has been stagnant after inflation, increasing only after minimum wage increases were announced in 2017.



## KEY INSIGHTS

- Unemployment rates are the lowest in decades, though still higher than most other cities in Ontario, with large gains for immigrants and newcomers.
- After several years of being relatively stagnant, wages began to increase after the new minimum wage was implemented.
- Today's jobs are lower quality (temporary, part-time) than the jobs of the past, with few to no benefits: temporary jobs have grown five times faster than permanent jobs, self-employed jobs have grown three times faster, and part-time jobs have grown two times faster than full-time jobs.
- Temporary and self-employed jobs are increasing far faster in Toronto than the rest of the country, while permanent jobs are increasing faster in the rest of Canada.
- Canada has the most expensive child care relative to income of any OECD country, and Toronto has the most expensive child care in the country, presenting high barriers for parents to return to work, and contributing to extreme rates of child poverty in the city.
- Highly educated immigrants have been increasingly working at jobs that require no education.

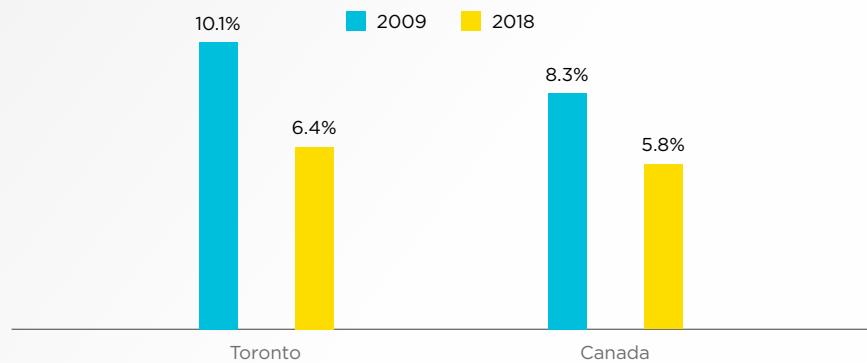


### TORONTO'S UNEMPLOYMENT RATE HAS BEEN DECREASING AND IS NOW AT ITS LOWEST LEVEL SINCE 1990

Toronto's unemployment rate has improved, moving to 6.4% in 2018 from 10.1% in 2009. The city's unemployment rate (6.4%) has been improving faster than the rest of the country, even though average unemployment rates were still higher than Canada overall (5.8%) in 2018. Even with an increase in jobs, more than 200,000 people remain unemployed in the Toronto Census Metropolitan Area as of June 2019, and unemployment was the second highest of any Ontario Census Metropolitan Area.<sup>156</sup> Jobs are increasingly concentrated downtown, with 97,500 of the city's 159,000 net new jobs downtown versus the rest of the city in the last five years.<sup>157</sup>

The Toronto region has been driving high economic growth in the province: between 2008 and 2015, the number of city of Toronto residents who were employed increased by 6.5%, while the rest of the CMA grew by 14.6% and the rest of Ontario by only 0.1%.<sup>158</sup> Toronto was also responsible for 69% of the employment gains in Ontario in 2018.<sup>159</sup> Much of the growth in jobs has been in the tech sector, the fastest growing industry in the country, with most of the growth in that sector coming in high-paying jobs.<sup>160</sup> The current unemployment rates in the city are the lowest since 1990, finally dipping lower than they were in January 2001.

### Unemployment Rate, City of Toronto and Canada, 2009 Versus 2018



**Source:** Canada's Labour Force Survey via City of Toronto Open Data Portal Table CMAS\_1A.<sup>161</sup>

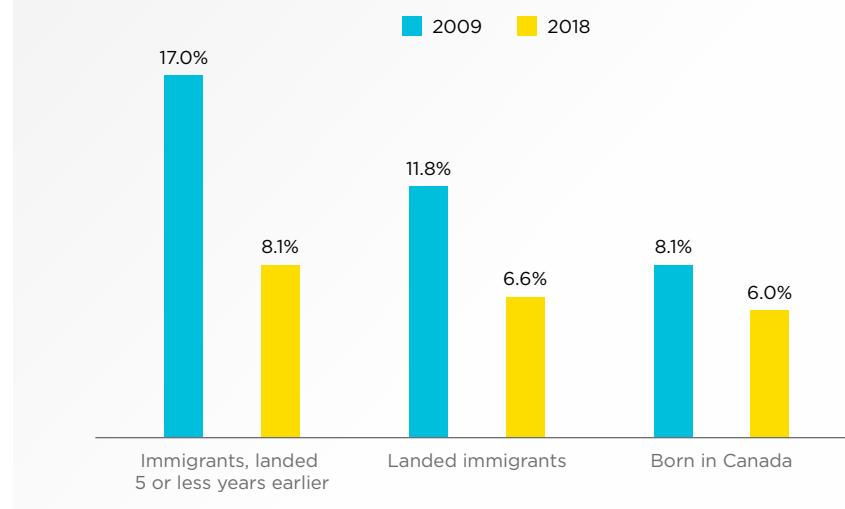
**Note:** The data in this chart is not "rebased" or adjusted like other City of Toronto Labour Force data. Caution should be used when comparing the data. Unemployment is calculated based on the population aged 15 years and older.

## SOME OF THE BIGGEST UNEMPLOYMENT IMPROVEMENTS HAVE BEEN FOR IMMIGRANTS

Labour market outcomes for immigrants, especially newcomers arriving in the last five years, have improved substantially, both in Toronto and Canada-wide. While newcomer unemployment rates were particularly affected by the 2009 recession, levels of unemployment for this category have improved almost to the point of being as low as for those born in Canada. In 2018 in the city of Toronto, a newcomer who has been here for five or fewer years had an unemployment rate of 8.1% compared to 6% for someone born in Canada.

The difference in 2009 was 17% versus 8.1%, respectively. These trends are echoed nationally, with a broad improvement in outcomes for newcomers, according to the Statistics Canada 2018 annual survey of employment, which noted that in 2018 "employment growth was almost entirely accounted for by landed immigrants"<sup>162</sup>, and this has been the case for almost five years. Still, the unemployment rate for university-educated newcomers is still twice as high as a Canadian-born resident without a university degree.<sup>163</sup>

### Unemployment Rates by Immigration Status, 2009 Versus 2018, City of Toronto



**Source:** Canada's Labour Force Survey via City of Toronto Open Data Portal Table IMMIG 1A.<sup>164</sup>

**Note:** The data in this chart is not "rebased" or adjusted like other City of Toronto Labour Force data. Caution should be used when comparing the data. Unemployment is calculated based on the population aged 15 years and older. Samples sizes for those landed in the last five years in the City of Toronto are small and should be interpreted with caution, though trends are broadly consistent with Toronto CMA data.

## UNIQUE EMPLOYMENT CHALLENGES REMAIN FOR INDIGENOUS PEOPLES

Recent research highlights unique challenges that Indigenous peoples face in the labour market. A report on Indigenous perspectives on decent work in Toronto reminds us that although Indigenous peoples have been living in what is now known as Canada for 15,000 years, it is only in the most recent history that Indigenous peoples have entered into the wage economy, and that this introduction has disrupted governance, gender roles, and relationships with the land.<sup>165</sup> In 2011 research, Indigenous men reported that lack of employment opportunities was the top barrier preventing men from succeeding in Toronto, while 86% of Indigenous women felt that discrimination was a significant barrier to their success.<sup>166</sup>

The lack of opportunity and discrimination have led to considerable challenges for Indigenous peoples in the city. A recent study of Indigenous peoples in Toronto found that 63% were unemployed. To address these critical challenges, researchers counselled that the federal government implement the recommendation of the Truth and Reconciliation Committee for “the federal government to develop with Indigenous groups a joint strategy to eliminate educational and employment gaps between Indigenous and non-Indigenous Canadians.”<sup>167</sup>

## TEMPORARY JOBS ARE GROWING ALMOST FIVE TIMES FASTER THAN PERMANENT JOBS

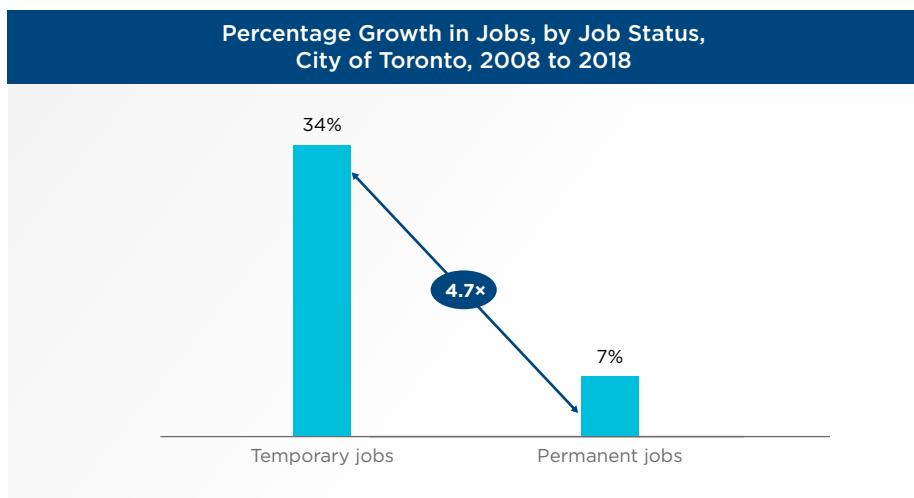
Between 2008 and 2018, temporary jobs have increased by 34%, while permanent jobs have increased by 7%<sup>173</sup> — that is, temporary jobs have been growing 4.7 times faster than permanent jobs. These contract jobs are disproportionately going to newcomers, racialized populations, and young people, perhaps partially explaining why we have seen so little growth in income for these residents (see page 30 for racialized population, page 31 for young people, and page 53 for new immigrants). While temporary jobs only make up about 179,000 of the more than 1.5 million jobs in the city, they represent 28% of the increase in all jobs in the last decade.<sup>174</sup> These alarming facts suggest, surprisingly, little progression between temporary work and permanent work.<sup>175</sup> The huge growth in temporary work is particularly concerning given the OECD’s recent report, which stated that Canada has the fewest protections for temporary workers of any of the 36 OECD countries.<sup>176</sup>

## MINIMUM WAGE INCREASES BROUGHT WAGE IMPROVEMENTS AFTER YEARS OF STAGNANT INCOME

Wage growth in 2018 was the most positive since 2014, with much of the growth coming from minimum wage increases.<sup>168</sup> When Ontario’s \$14 minimum wage was announced at the end of May 2017<sup>169</sup>, average wages in the Toronto CMA had declined \$0.06 year over year to \$26.57<sup>170</sup> per hour. After the new wages were announced, wages rapidly increased to \$27.63 per hour in January 2018.

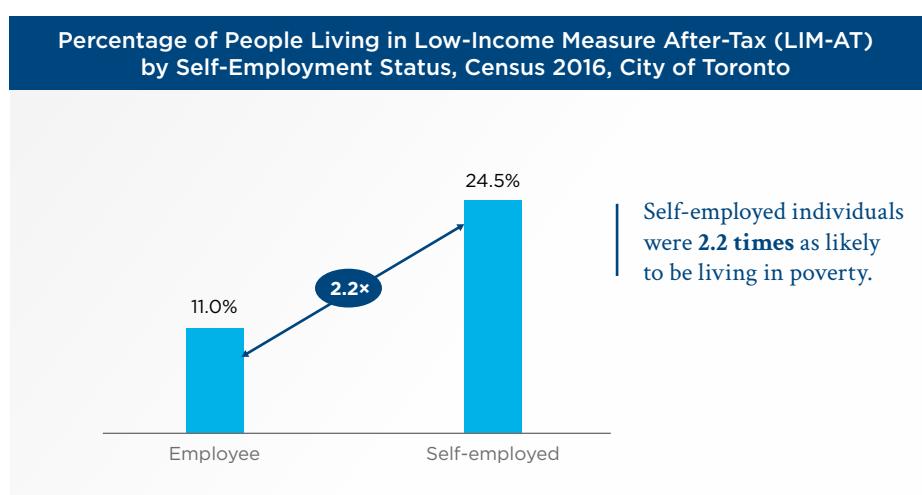
## UNEMPLOYMENT RATES DID NOT INCREASE AFTER MINIMUM WAGE IMPROVEMENTS

Even with minimum wage increases, employment growth continued to be strong in Ontario.<sup>171</sup> In the Toronto CMA, unemployment was 6.6% in June 2017, when the increased minimum wage was announced. By January 2018, it was down to 5.9%, and while it increased slightly over time, rising to 6.3% in June 2018, it has decreased again to 5.9% by June 2019.<sup>172</sup> All unemployment figures are three-month moving averages that are seasonally adjusted.



## UNEMPLOYMENT IS INCREASING RAPIDLY IN TORONTO, AND THE SELF-EMPLOYED ARE TWICE AS LIKELY TO BE LIVING IN POVERTY

Like temporary employment, self-employment has been growing three times faster than permanent jobs.<sup>178</sup> And this trend is increasing far more rapidly in Toronto than the rest of the country. While initially it seemed promising for new job creation, self-employment is often difficult, and the low-income rate of those who are self-employed is more than two times higher than for those who are employees.<sup>179</sup> These jobs were once permanent full-time jobs with benefits that have now been shifted to jobs that transfer the risk to the worker. At least in the United States, there is also evidence that many employees have been miscategorized by their employers as self-employed. Vox notes that a 2017 Internal Revenue Service (IRS) report that audits “15.7 million tax



returns from 2008 to 2010 ... [found] about 3 million of those returns involved misclassification, adding up to about \$44.3 billion in unpaid federal taxes.”<sup>180</sup>

Many workers choose self-employment to manage work-family balance and the appeal of flexible hours. This is likely why the fastest growth in self-employment has been among women aged 35 to 64 years in Toronto, 3% of whom were self-employed in 1980 versus 10.7% in 2015.<sup>181</sup>

Similar to temporary employment, self-employment only makes up 261,000 of city jobs, but represents 28% of the growth in employment between 2008 and 2018. Collectively, self-employment and temporary employment make up more than half (56%) of the net growth in jobs in the last 10 years. In recent years, the largest growth in permanent jobs was in 2017.<sup>182</sup> In May 2017, the Ontario government enacted stricter laws around the definition of an employee versus an independent contractor.<sup>183</sup>

## PART-TIME JOBS ARE ALSO INCREASING TWICE AS FAST AS FULL-TIME JOBS

And part-time jobs are growing faster than full-time jobs. While part-time jobs still make up a minority of all jobs in the city, they are growing at a rate 2.6 times as fast as full-time jobs (31.4% growth versus 11.9% growth since 2008). While most employees still have full-time jobs — about 1.5 million residents compared to 380,000 residents with part-time jobs — 42% of all new jobs between 2008 and 2018 were part time.<sup>185</sup>

## TEMPORARY JOBS AND SELF-EMPLOYMENT ARE GROWING FASTER IN TORONTO THAN THE REST OF THE COUNTRY

While temporary jobs are growing faster than permanent jobs nationally<sup>186</sup>, Toronto has had an unusually high growth in temporary jobs compared to the rest of the country, with a 34% increase in temporary jobs between 2008 and 2018<sup>187</sup> in Toronto versus only 19% in the rest of the country.<sup>188</sup> Permanent jobs, however, have been increasing faster in the rest of the country (9%) compared to Toronto (7%). Most of the growth in permanent jobs in Toronto has been in 2017 and 2018<sup>189</sup>, hopefully signalling the beginning of a trend back to higher-quality jobs.

## TEMPORARY JOBS AND SELF-EMPLOYMENT COME WITHOUT BENEFITS AND STABILITY, BRINGING MORE PRECARIOUS WORK AND NEW RISKS

This growing reliance on temporary jobs, self-employment, and part-time work is part of a trend in increased precarious employment, jobs that are “marked by uncertainty, insecurity, and instability.”<sup>190</sup> These jobs, which make up about 37% of the market in the broader Toronto area, are characterized by a few critical features that make them concerning<sup>191</sup>:

- Nearly all of them do not have access to employer benefits (90%), and even those that do are less likely to have these extended to family members;
- The strong majority does not have access to a pension plan (80%);
- Workers are three times more likely to pay for their own training;
- Workers earn 46% less on average than non-precarious workers;
- Workers are more likely to go without work and not be paid for work completed;
- Typically, workers have no sick leave, paid vacation, or access to parental benefits; and

- Almost one-third of workers reported low mental health, and 40% reported anxiety about their employment conditions.

The **Wellesley Institute** noted in its 2015 report *Low Wages, No Benefits* that a lack of medical benefits can play a key role in creating health inequities.<sup>192</sup> Three of the main recommendations of the report are that dental benefits should be extended to more low-income families, prescription drugs should be available to all, and access to vision care should be a greater priority.<sup>193</sup> The **Atkinson Foundation**, a leading voice in the field of decent work, published a 2019 report announcing it has made employment insurance improvements a top part of its agenda. The report highlighted the lack of coverage for many precarious workers and inadequate benefits for those who need to draw on them.<sup>194</sup> To ensure that fewer workers experience the challenges of precarious employment, experts have also highlighted the need for higher employment standards.<sup>195</sup>





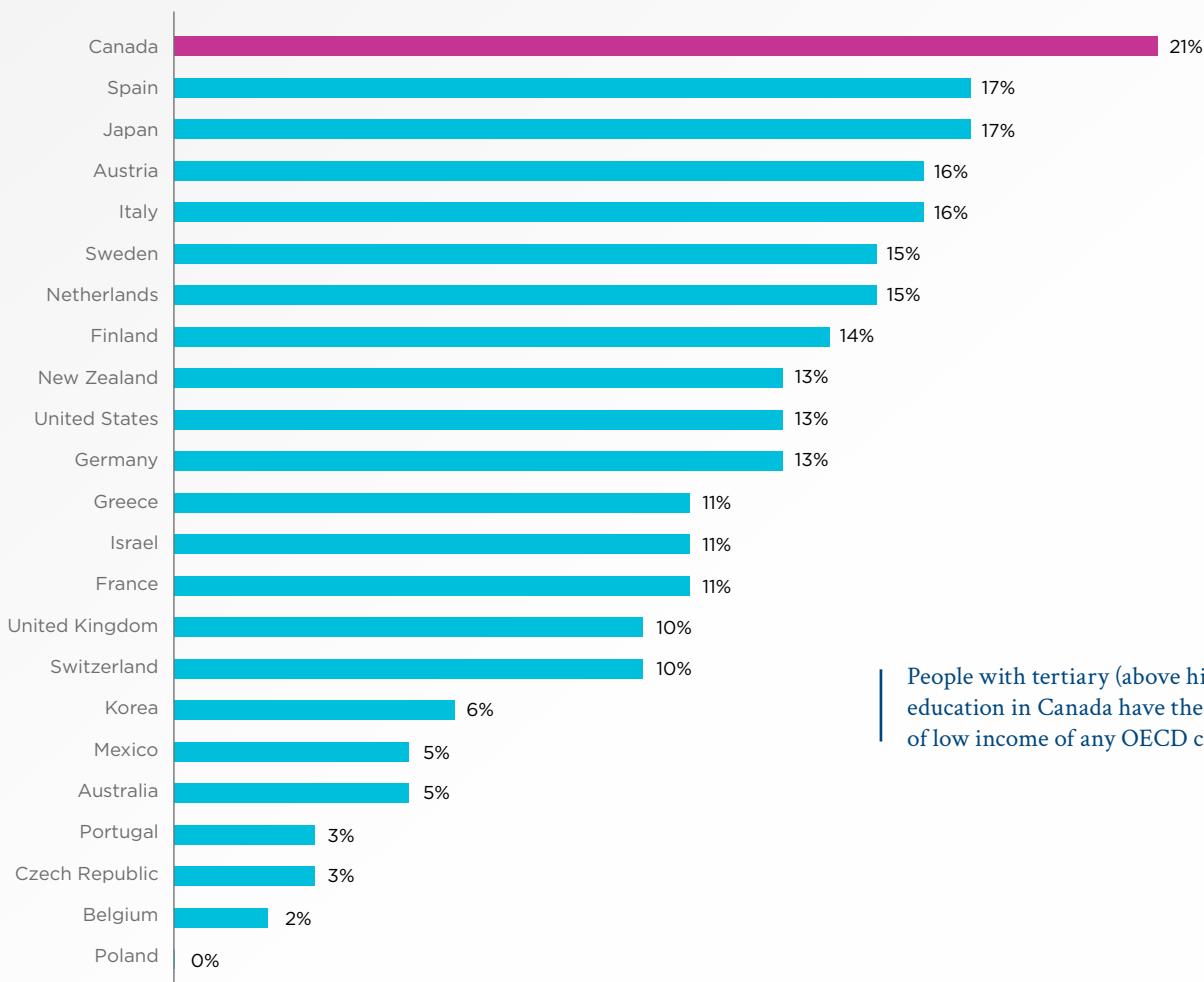
## THOSE WITH GREATER THAN HIGH-SCHOOL EDUCATION IN CANADA HAVE HIGHER RATES OF LOW INCOME IN CANADA, AND TORONTO IS WORSE THAN THE REST OF THE COUNTRY

Canada has the highest rate of low income among those with post-high-school education of any major country, and Toronto has far higher rates of low income among the educated than the rest of the country.<sup>196</sup> This is related to a fundamental challenge in Toronto's labour force; even as the population has become far more educated over time, and each generation of new

immigrants is even more educated still, the number of jobs available that pay high-wage rates has not grown as quickly as those that pay low wages. For jobs that pay less than 80% of the average hourly wage of all professions, the number of people in these jobs with university degrees grew by 188%, twice the rate of jobs that paid 20% more than the average wage for all professionals.<sup>197</sup>

These jobs still make up a small minority of jobs for high-income groups, only 80,400 of the jobs in the city, up from 27,900, but the trend still presents a challenge for the highly educated in the city. This is part of a broader international trend observed in most countries, including Canada, that middle-skill jobs have been declining, while high-skill jobs and low-skill jobs have been growing.<sup>198</sup>

**Percentage of People with Tertiary Education with Less than Half of Median Income,  
Select OECD Countries, 2016**



People with tertiary (above high-school) education in Canada have the highest risk of low income of any OECD country.



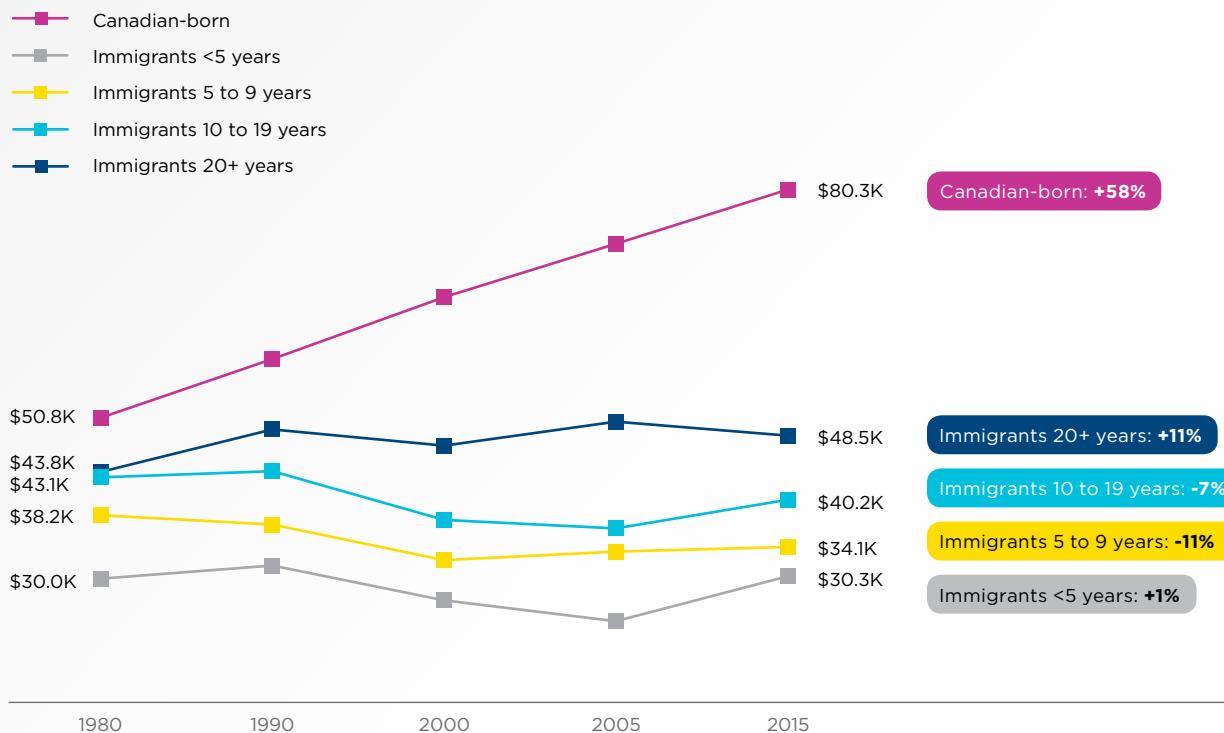
## IMMIGRANTS MAKE LESS MONEY NOW AFTER INFLATION THAN THEY DID 35 YEARS AGO, WHILE COSTS HAVE RISEN MORE THAN INFLATION

The growth of precarious work and the growth of low-income jobs have caused an astonishing trend, where immigrants who have been here fewer than 10 years make less money than immigrants who came here in 1980. However, someone born in Canada has had a 58% increase in income between 1980 and 2015, and newcomers here for fewer than five years have seen their

average income grow by only 1%.<sup>200</sup> Immigrants in Toronto who have been in the country for five to nine years have seen their relative income decrease compared to 35 years ago, an alarming consideration since many of their critical costs have risen far faster than inflation, including housing, childcare, and transit (see more discussion of rising costs in the city on page 32). On a positive note,

newcomers did see improvements in their income between 2005 and 2015, where their average income increased to \$30,300 from \$24,500 and was already adjusted for inflation. Given that the many costs immigrants disproportionately bear are growing faster than inflation, the typical immigrant is worse off financially now than those of the past.

Average Income (Constant \$2015) by Immigration Status, 1980 to 2015, City of Toronto



**Source:** United Way Greater Toronto's Opportunity Equation Report.<sup>201</sup>

**Note:** Constant \$2015 refers to the fact that all dollars are adjusted for inflation and all figures in the chart are shown in 2015 dollars.

## BARRIERS REMAIN FOR IMMIGRANTS TO OBTAIN HIGH-QUALITY, HIGH-WAGE EMPLOYMENT

Despite newcomers facing improved unemployment rates, numerous challenges remain for them to gain high-quality employment. Labour market outcomes are drastically different for those who have a degree from Canada versus those who received a degree abroad<sup>202</sup>, leading many to forego years of income to obtain a Canadian education.<sup>203</sup> Newcomer women have even greater challenges for employment and have seen no progress in this area in the last 15 years.<sup>204</sup>

As the United Way's 2019 report on rebalancing opportunity in Toronto notes: "A lack of recognition for foreign gained experience and credentials leads a disproportionate number of immigrants to work in low-wage, precarious jobs that are often below their education and

experience levels. ...This can create and reproduce a cycle that limits the ability of many skilled and educated immigrants to move into higher paid work."<sup>205</sup>

While newcomers in general are much more likely to be overqualified for their jobs, newcomers with degrees in science, technology, engineering, and mathematics (STEM) from within Canada are doing just as well as Canadian-born workers, though newcomers with STEM degrees from outside of Canada are lagging behind.<sup>206</sup>

**Visions of Science** is a Toronto-based organization working to advance the educational achievements and positive development of youth from low-income and marginalized

communities through meaningful engagement in STEM fields. It offers hands-on experiments and activities through its clubs and regular workshop offerings. Visions of Science is looking to expand its full programming model to an additional 10 low-income communities over the next two years and to create new "modified opportunities" for an additional 20 communities by creating new engagement models such as shorter workshops and summer camps.<sup>207</sup> Another organization working on employment is **Windmill Microlending** a charitable organization that provides microloans of up to \$10,000 to help skilled immigrants and refugees continue their careers by helping pay for supports needed to access Canadian credentials.

## TORONTO HAS THE MOST EXPENSIVE CHILD CARE IN THE COUNTRY, MAKING IT HARDER FOR FAMILIES TO RISE OUT OF POVERTY

According to official statistics from the OECD comparing 36 countries in 2018<sup>208</sup>, Canada had the most expensive child-care costs relative to income of any country, and Toronto has the highest costs in the country. For infant childcare in Toronto, the median cost was \$1,685 per month (highest in the country); \$1,367 for toddlers (second highest in the country, after Vancouver); and \$1,150 for preschool-aged children (highest in the country).<sup>209</sup> On an annual basis, the median cost to put one child through preschool care for 12 months is \$16,400 in Toronto.

For single-parent families, balancing unaffordable child care with work

is even more problematic, which is why poverty rates for single-parent families, particularly those led by women, are among the highest of any vulnerable group in the city (see page 28). Many of the most challenging labour market outcomes are experienced by newcomer women<sup>210</sup>, and the prohibitive cost of child care is a major driver for this, leading to low wages, high unemployment, and low workforce participation.<sup>211</sup>

Many advocates have pointed out that child care can be an extremely effective investment for society. A recent paper by Pierre Fortin, a past president of the Canadian Economic

Association, argued that through increased workplace participation among women, increased taxation, and reduced costs of poverty benefits, Quebec's move to universal child care more than paid for itself.<sup>212</sup>

However, even if a family can currently afford child care, inadequate spots are available, and many parts of the city have no child-care coverage at all. In 2018, more than 109,100 children under the age of four years were competing for 46,050 registered child-care spaces in Toronto.<sup>213</sup>

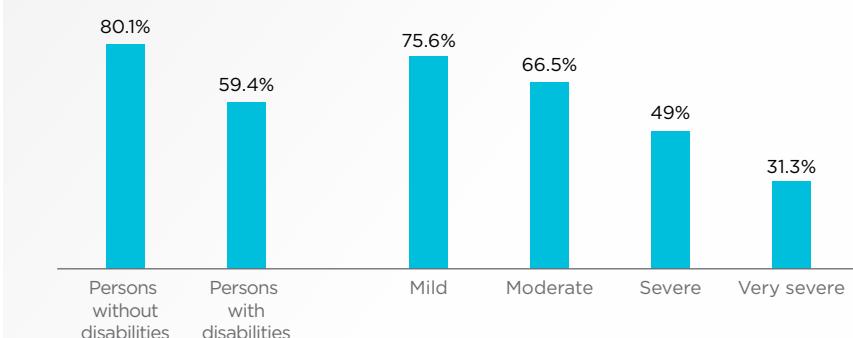
## HIGH UNEMPLOYMENT AND HIGH POVERTY EXIST FOR THOSE WITH DISABILITIES

Statistics Canada recently conducted a new comprehensive study in 2017 called *The Canadian Survey of Disabilities*, the most comprehensive study of disabilities to date in Canada. While data is not available at the Toronto level, the study provides a unique perspective on disabilities in Canada. More than one in five (22%) Canadians over the age of 15 years has at least one disability (defined as physical, sensory, cognitive, or mental health-related).<sup>214</sup> Of those with disabilities, 43% were classified as having a severe or very severe disability. While 80% of those without a disability are employed, that contrasts to 59% of those with a disability, and only 31% of those with a severe disability.

## MANY WITH DISABILITIES WANT A JOB, BUT CANNOT FIND ONE

Not everyone with a disability is capable of working. Statistics Canada concluded that nearly 645,000 persons with disabilities had potential for paid employment in an inclusive labour market. While the rate of poverty did not differ substantially between men and women, more than 200,000 more women with disabilities live in poverty than males. Overall, working age Canadians with a severe disability are 2.8 times as likely to be living in poverty than the typical Canadian.<sup>215</sup>

**Employment Rate, Canadians Aged 25 to 64, by Disability Status, 2017**



**Source:** Statistics Canada — The Canadian Survey of Disabilities.<sup>215</sup>

## THOSE MOST AT RISK FOR NEGATIVE EMPLOYMENT OUTCOMES ARE LEAST LIKELY TO BELIEVE THEY HAVE ACCESS TO EMPLOYMENT COUNSELLING

Many of the most overlooked groups that most need employment counselling are least likely to access it. For those on a disability pension, 46% report being unable to access employment benefits when they need them, higher than almost every other group in the survey.<sup>217</sup>

Those who did not graduate from high school are one group that have had difficult labour outcomes over the last decade<sup>218</sup> and also have high rates of poverty (see page 29). Of this group, 52% say they are unable to access employment counselling.<sup>219</sup>





# 04

## ARTS, CULTURE, AND RECREATION

Toronto is widely recognized as a leader in arts and culture. The 30,000 city-funded cultural events attracted more than 17 million attendees in 2017, and Toronto<sup>220</sup> is one of the most visited cities in the world. In the last two years alone, annual visitors to the city have increased by 17%.<sup>221</sup> *Travel + Leisure* magazine ranked Toronto as one of the 50 best places to travel to in the world in 2019.<sup>222</sup>

Recently, the city was also the first in Canada to be designated as a “Creative City of Media Arts” by the United Nations Educational, Scientific and Cultural Organization (UNESCO).<sup>223</sup>

The City of Toronto alone operates nearly 700 sports fields, 123 community recreation centres, 118 swimming pools, and hundreds of other recreational facilities<sup>224</sup>, while community organizations run countless more. In a recent survey, 83% of respondents had used a City of Toronto facility in the last 12 months, and 90% had used a facility run by non-profits, a business, or a school.<sup>225</sup> While Toronto is a leader in arts, culture, and recreation opportunities compared to the rest of the country, it does lag behind other major cities on a number of key indicators.



## KEY INSIGHTS

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- While funding for arts and recreation has increased recently, per capita funding still lags behind cities such as Vancouver and Montreal.
  - Toronto's arts programming and recreational facilities are not serving everyone equally, with far higher participation rates among high-income groups and those in the downtown versus those in Etobicoke and Scarborough.
  - Arts and recreation programming for children is particularly inequitable, a concerning finding given the essential role these programs can have in helping develop critical cognitive and social skills.
  - Toronto's recreation wait list is growing rapidly, while infrastructure is aging and increasingly in disrepair.
  - Toronto has almost twice as many workers in arts, culture, and recreation than Canada overall, though it lags behind Vancouver and Montreal.
  - Workers in the arts, culture, and recreation sectors make about half of the income of the typical occupation in Toronto and the least of any major city in Canada, resulting in high poverty rates, unaffordable housing, and extremely high rates of precarious work.
- 



### ARTS FUNDING UP, BUT IT'S STILL LAGGING BEHIND OTHER CITIES

Public funding of arts has increased over the last 15 years, but it remains well below levels of other major cities. In 2018, the City of Toronto reached its long-standing goal of investing \$25 per capita in arts and culture, a target set in 2003.<sup>226</sup> This represents an annual increase of 79% from 2003, when the annual funding was \$14 per person, but still lags behind what other large cities in Canada are spending. For example, Montréal has 56% higher per capita spending.<sup>227</sup>

Support for increasing this funding further is widespread; more than 80% of Torontonians think the City of Toronto needs to do more to support arts initiatives.<sup>228</sup>

On rates of arts attendance, Toronto was about average nationally and slightly below average versus other large Canadians. In a study using data from 2016, Toronto had slightly higher arts attendance than other CMAs, and it was tied for sixth place out of nine for percentage of people attending arts among large CMAs.<sup>229</sup>



### INCOME IS A BARRIER TO ATTENDING ARTS EVENTS

When asked, Torontonians typically state cost as the biggest barrier to attending arts events.<sup>230</sup> While Canadians of all incomes are just as likely to participate in making art, the differences in arts attendance are substantial.<sup>231</sup> Of Canadians with the highest income, 95% attended some form of arts event in the last year compared to 77% of the lowest-income households.<sup>232</sup> Theatre had the biggest gap in participation by income, with a recent national study finding that 49% of those in the highest household income attended theatre versus only 30% of those in the lowest.<sup>233</sup> But nearly all the arts activities they examined had large gaps in participation between those with the highest and lowest income.

## CULTURE-SPECIFIC FESTIVALS ATTRACT MORE LOW-INCOME FAMILIES

Culture-specific festivals, or what Statistics Canada has phrased as heritage or ethnic festivals, were the only form of arts event that was more likely to be attended by low-income households.<sup>234</sup> A 2015 study by Toronto Arts Foundation noted that festivals were one of the events most likely to be attended outside of the downtown core and in local neighbourhoods.<sup>235</sup> This means they can be an effective tool to facilitate arts participation for those in more remote parts of the city, which contain many lower-income enclaves.<sup>236</sup> In addition to festivals, cultural organizations can play a key role in engaging communities in arts and culture activities. For example, the 2011 Toronto Aboriginal Research Project noted that “Aboriginal organizations in Toronto play a central role in community building and identity development. They provide a gathering space or ‘meeting place’. All Aboriginal service organizations in Toronto have some cultural element ...”<sup>237</sup>

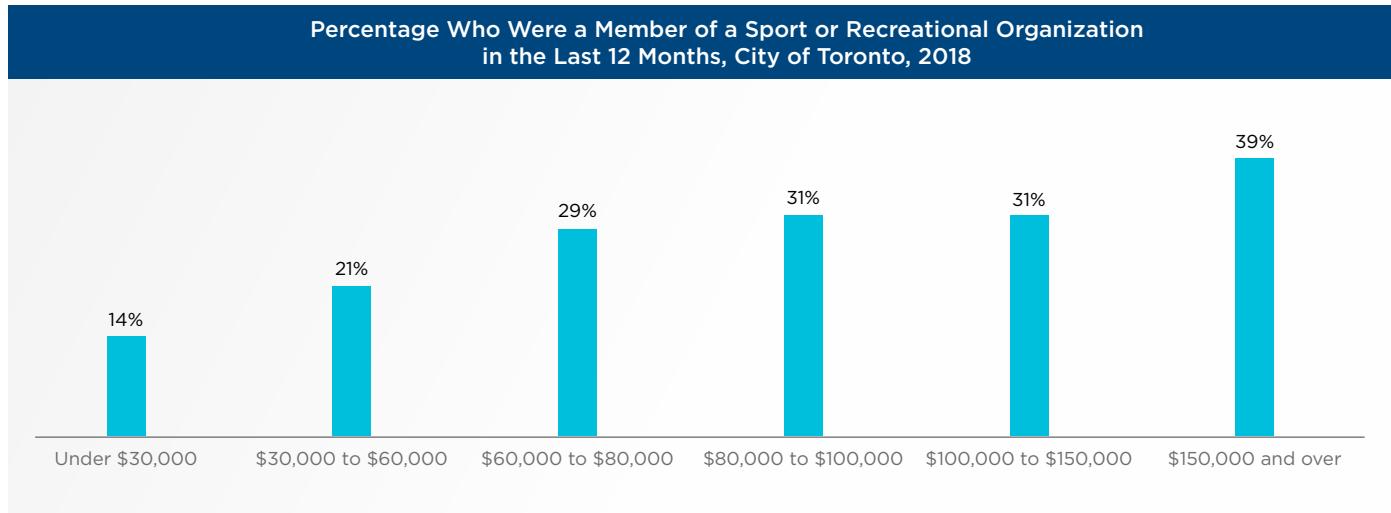
## MOST ARTS FUNDING IS DIRECTED DOWNTOWN, WHEREAS LESS THAN 10% OF THE POPULATION LIVES THERE

Arts grants are one of the most critical ways of supporting arts, events, and artists in the city, and 61% of arts grants were directed to the city’s core, which represents only 35% of the city’s jobs and 9% of the city’s population.<sup>238</sup> While many arts venues need to be downtown to attract sufficient attendance, this presents a huge barrier to those living outside the core. However, in recent years there has been a concerted effort to spend more public funding beyond the downtown core. As a consequence of these and other challenges, participation in arts varies considerably by geography. More than half of residents of the downtown area attend arts events compared to about a third of residents in Scarborough or Etobicoke.<sup>239</sup>

## SPORTS AND RECREATION ARE ALSO INACCESSIBLE TO LOW-INCOME INDIVIDUALS

Recreation, sports, and physical activity also play a critical role in individual health, well-being, and social capital. Here we see even larger gaps in participation by those with the highest incomes versus the lowest. Those with more than \$150,000 in annual family income were almost **three times as likely** to have been a member of a recreational or sports facility in the last year.<sup>240</sup> Even with numerous free and outdoor activities, this is one contributing element to very different rates of participation in physical activity for leisure<sup>241</sup> among high- and low-income groups. The issue is further exacerbated based on higher-income groups having more access to vehicles, allowing them to reach more recreational facilities. Higher-income groups are also more likely to have access to condo facilities that include modern, fully equipped indoor workout areas, and these groups are more likely to have extra bedrooms and space to keep workout equipment at home to stay active, regardless of the weather.

Percentage Who Were a Member of a Sport or Recreational Organization in the Last 12 Months, City of Toronto, 2018



**Source:** Toronto Social Capital Study 2018.<sup>242</sup>

## UNEQUAL ACCESS TO RECREATIONAL FACILITIES EXISTS IN THE CITY

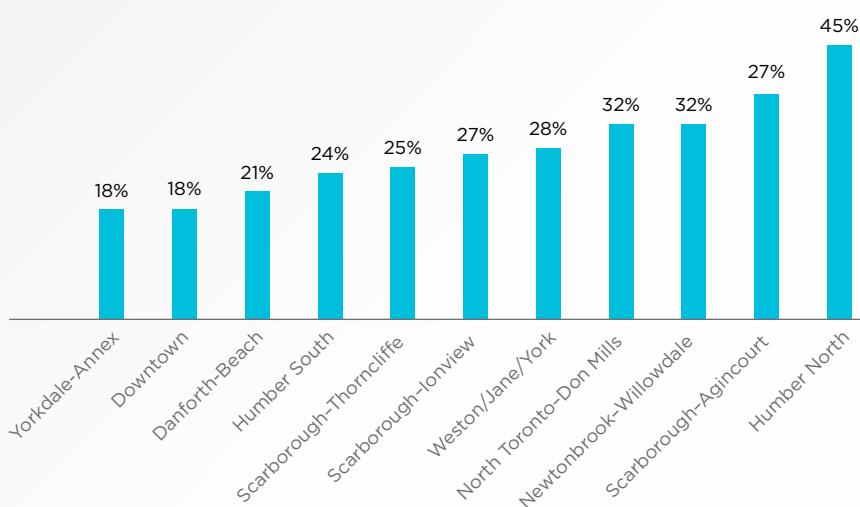
Like the gaps identified for arts access, there are considerable gaps in access to recreational facilities across the city. Overall, 26% of residents in Toronto Foundation's recent social capital study reported not being within walking distance of a recreational facility.<sup>243</sup> Some of the lack of attendance is attributed to people not knowing the location of their nearest facility<sup>244</sup>, but part of the gap is also because different parts of the city have very different densities of recreational facilities. When Toronto residents were asked about whether they had access to recreational facilities, the gaps between neighbourhoods were substantial, with particularly high access downtown (only 18% didn't have access) and particularly low access in northern parts of the city, including Humber North in northern Etobicoke (45% didn't have access).<sup>245</sup>

In neighbourhoods where services are lacking, it is important to find alternative ways to get people to participate in active health and recreation initiatives. One of the areas of the city where residents are least likely to identify as having access to recreation facilities is Scarborough-Agincourt<sup>246</sup>, where 37% of residents indicated they were not within walking distance of a facility. Recognizing the challenge, the **Agincourt Community Services Association** has recently launched its Health Resiliency Project. This project is working with 10 resident leaders to provide them with critical skills, so they can help provide fitness, nutrition, and other support to 14 different community groups to implement health and wellness initiatives throughout the Steeles-L'Amoreaux neighbourhood.

## CITY RECREATIONAL FACILITIES ARE INCREASINGLY IN DISREPAIR

And while city-run facilities are critical to providing services to low-income individuals, the facilities are aging and increasingly in disrepair. The average community recreation centre in the City of Toronto is 40 years old, and the average arena is 50 years old<sup>248</sup>, while more than 400 maintenance and repair projects have been deferred, with a backlog of \$274 million in repairs needed for these facilities. As the City's Parks and Recreation master plan acknowledges, "our parks and recreation infrastructure is at risk of failing and we need to invest in new and better ways to protect our public assets."<sup>249</sup>

**Percent Reporting Lack of Walking Access to Recreational Facilities, City of Toronto, 2018**



**Source:** Toronto Foundation Social Capital Study.<sup>247</sup>

## WAIT LISTS FOR RECREATIONAL PROGRAMS HAVE DOUBLED

Even in areas that are properly served by community centres, that does not mean that access to necessary programs will be available. Wait lists for recreational programs have grown from 90,528 in 2007, up from 198,228 in 2016, and they could grow to 400,000 by 2025<sup>250</sup>, depending on investment. Children (up to 12 years of age) make up the majority, representing approximately 75% of the clients on wait lists.<sup>251</sup>



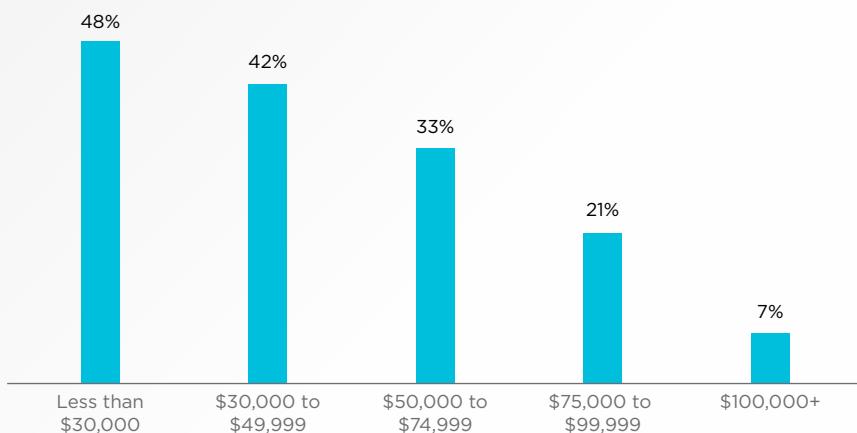
## CHILDREN IN LOW-INCOME FAMILIES DO NOT GET ARTS AND SPORTS OPPORTUNITIES

A critical determinant of child development and well-being is regular access to recreational activities.<sup>252</sup> The benefits of appropriate recreational activities for youth are diverse, ranging from improving general well-being and mental health to building new friendships<sup>253</sup> and making school more enjoyable, while improving grades and graduation rates.<sup>254</sup> For parents/caregivers, it can also be a critical component of before- or after-school care, making it easier to manage work and child care. Critically, the benefits of extracurricular activities have even greater outcomes on those in disadvantaged situations.<sup>255</sup>

Despite the numerous benefits for children participating in recreational sports and arts programs, inequitable access is even more stark among children than adults.

Children from families with an annual income of less than \$30,000 were more than six times as likely not to participate regularly in arts or sports.<sup>256</sup> User fees are just one barrier to low-income families accessing appropriate programming for children. Other barriers range from lack of recreational facilities or appropriate programming and no transportation options for children to stigma and complexities associated with fee subsidies.<sup>257</sup> Indigenous youth also struggle to access adequate recreational services and sports in the city. One of the recommendations of a 2011 report by the Toronto Aboriginal Support Services Council was the creation of “Aboriginal athletic leagues ... throughout the GTA in various sports to engage youth in positive recreational activities.”<sup>258</sup>

**Percentage of Students Not Participating in Arts or Sports Outside of School, by Family Income, TDSB, Grades K to 6, 2012**



**Source:** Toronto District School Board 2011/2012. Census via Raisingthevillage.ca.<sup>259</sup>



## LOW-INCOME NEIGHBOURHOODS HAVE THE LEAST ACCESS TO RECREATION FOR KIDS

And while schools are trying to help, many schools rely on fundraising to provide arts and sports programming, as public funding is not enough. While fundraising revenue increased by 25% in 2018 to reach its highest level ever, schools in high-poverty neighbourhoods fundraised half as much money as those in high-income neighbourhoods.<sup>260</sup> This difference in fundraising ends up resulting in lower funding for sports, arts, libraries, and classroom materials for schools located in low-income neighbourhoods.

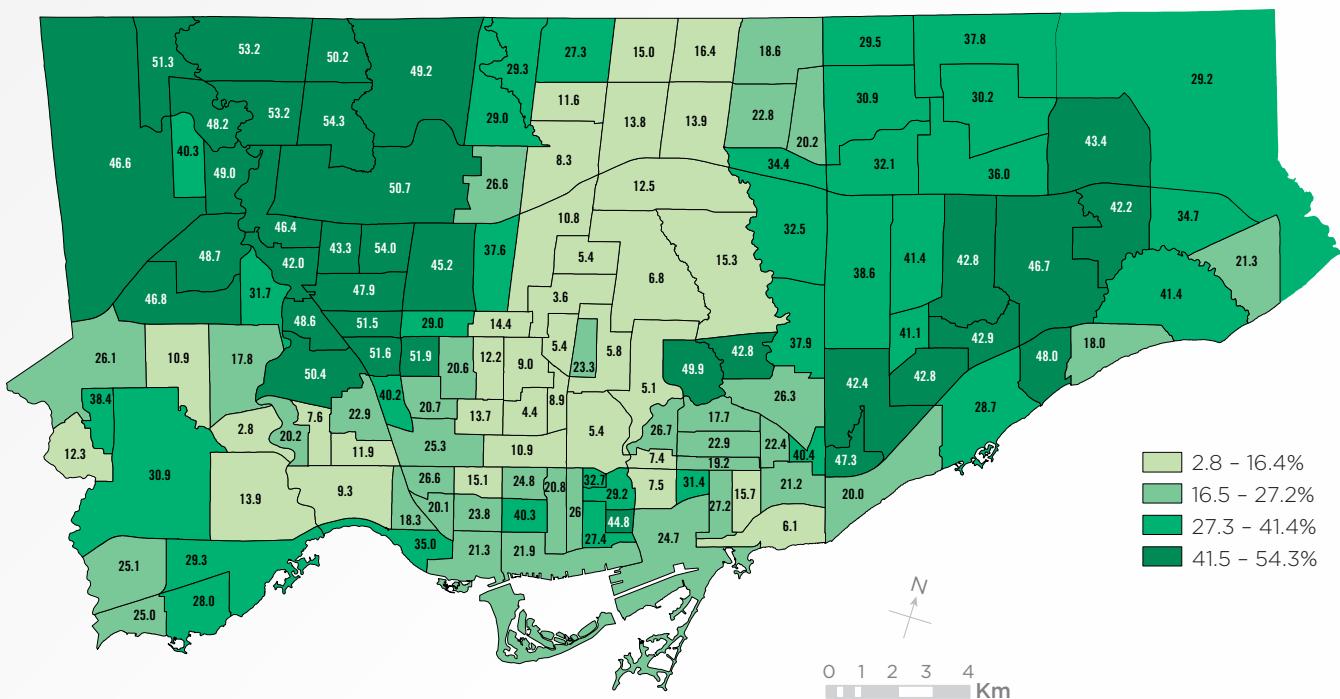
Across Toronto, children in many of the wealthiest neighbourhoods have almost universal participation in sports and arts, whereas in the ethnically diverse, often low-income neighbourhoods in northern Etobicoke, and central and east Scarborough, more than half of children are not participating.<sup>261</sup>

East Scarborough neighbourhoods such as Woburn and Guildwood have some of the highest rates in the city of students not participating in arts or sports outside of school (48% and 47%, respectively<sup>262</sup>).

### The Boys and Girls Club of East Scarborough

**Scarborough** is one organization working to help increase both sports and arts access in these and other nearby neighbourhoods. The club supports more than 5,000 children and youth across 19 locations and provides before- and after-school programs, including sports and recreation, and arts. It has recently launched a new Sport Mentorship program that will help mentor youth and help ensure their ongoing educational success.

Percentage of Students Without Access to Sports or Recreation by Neighbourhood, Grades K to 6, 2012



**Source:** Toronto District School Board (TDSB), Parent Census, Grades K to 6, 2012<sup>263</sup>



## HIGH POVERTY AND LOW INCOME EXIST AMONG ARTS AND RECREATION WORKERS

In the 2016 census, Toronto had more than 80,195 people working in the arts, culture, recreation, and sports sectors, representing 5.4% of the population.<sup>264</sup> This is almost twice as high as the overall average in Canada of 3%, but not as high as other leading cities such as Montreal (5.7%) or Vancouver (7.5%).<sup>265</sup>

Within the city, artists face considerable challenges that need to be considered when we think through how to balance affordability and increased supply of workers to ensure everyone has equitable access to programming. In 2016, workers in the Toronto CMA in the arts and recreation fields had median salaries of 42% less than the typical occupation.

These low median salaries resulted in above-average rates of poverty, unaffordable housing, overcrowded housing, or housing in need of repair.<sup>267</sup> Within the sector, women have considerably lower salaries than men, and racialized populations have lower salaries than non-racialized, leading to even greater income burdens for some artists than others.<sup>268</sup>

Of workers in this occupation, only 40% worked full time for the full year<sup>269</sup>, and they were three times more likely to be self-employed than the typical worker.<sup>270</sup> These conditions result in precarious work, where workers do not have access to critical benefits or supports such as sick leave and paid training, leading to many additional risk factors that impact their health and well-being. Precarious work is discussed further in the “Work” chapter on page 51.

**Median Total Income for Occupations in Arts, Culture, Recreation, and Sports Versus All Occupations, Toronto CMA, 2015**



**Source:** Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue No. 98-400-X2016301.<sup>266</sup>

**Median Total Income, Occupations in Arts, Culture, Recreation, and Sports, Select CMAs, 2015**



**Source:** Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue No. 98-400-X2016301.<sup>271</sup>

**imagineNATIVE**, a Toronto-based charity, runs the world’s largest Indigenous film festival, creating a greater understanding of Indigenous peoples and cultures through contemporary Indigenous-made media art. The charity helps address several of the challenges faced by artists and participants raised in this chapter. With artists of all kinds struggling to make a working income, **imagineNATIVE** commits to paying industry-standard artist

fees for all initiatives and asks all co-presenters to ensure that fees are paid, even when they are not requested. **imagineNATIVE** has accessibility as a central principle in its programming, part of its commitment to inclusiveness. Between festivals, the charity also screens its films in multi-ethnic community centres across the GTA, supporting Indigenous artists through workshops, commissions, and mentorship.

## GRASSROOTS LEADER STORY

# Issaq Ahmed

Issaq Ahmed is proud to be from the 3847 Lawrence Ave./Susan Street neighbourhood in Scarborough. He also knows that many other people who grew up in low-income areas don't feel the same way about their communities. "People are often made aware of low-income neighbourhoods because the media focuses on the crime happening in the area," says Issaq. "When you constantly see yourself depicted in a negative way, you don't really have a lot of self-confidence. You don't really feel like a lot is possible. The media is a powerful influencer."

By directing and producing a documentary film about local residents who are contributing to the community, Issaq hopes to shine a light on the positive things happening in the area. "With this film, we have the chance to make a good name for our community," he says. "If people outside our neighbourhood are able to see our community as something good, it will reinforce it to the people who live here."

The film, called *Project Susan* will premiere at an exclusive screening for community members. Issaq is also aiming for a wider release to the public, but faces some big hurdles. "We're hoping to have sponsors to help us host a few screenings," he explains. "It's impossible to organize things for the community without money." Despite the barriers, Issaq remains hopeful. "The film will open up our eyes to perspectives that are really possible," he says. "Even if one person decides they want to do something for their life after seeing the film, then that's an achievement."

### WHAT CAN PHILANTHROPISTS DO?

"There is a genuine opportunity for philanthropists to invest in underfunded and underserved communities in Toronto. I can only imagine how much residents' lives would improve if they had options, instead of having no choice but to work with what they have."

Contact Toronto Foundation to find out how you can sponsor Project Susan.

Photo Credit: Setti Kidane





# 05

## ENVIRONMENT

The environment impacts so many aspects of our daily lives, due to the extensive tree canopy and natural ravine system in Toronto and our abundant parks. In addition to green space, this chapter covers climate change and resilience, efforts to reduce greenhouse gas emissions, and the quality of our water and air.

Increasingly, research has shown that just being around a natural environment makes us happier and healthier, and just a few hours of exposure to greenspace in a week can already make a difference.<sup>272</sup> In a 2018 poll of Toronto residents, 78% were at least very concerned about the impact of climate change on Toronto, and even more were concerned about the impact of climate change on the world.<sup>273</sup> The city has been successfully working to reduce its greenhouse gas emissions and improve its air and water quality, but the looming effects of climate change pose major threats to the city's resilience.

## KEY INSIGHTS

- The number of very hot weather days is expected to increase by 2.5 times in the immediate future, elevating the risk of heatwave illnesses and death.
- Severe storms are on the rise, and the annual cost of weather disasters has increased more than fourfold in the last decade versus the previous 30 years, with half of that increase due to flooding.
- Toronto has made great progress at reducing its greenhouse gas emissions, though real investments will be needed to fund further reductions and help the city build resilience for the impacts of climate change.

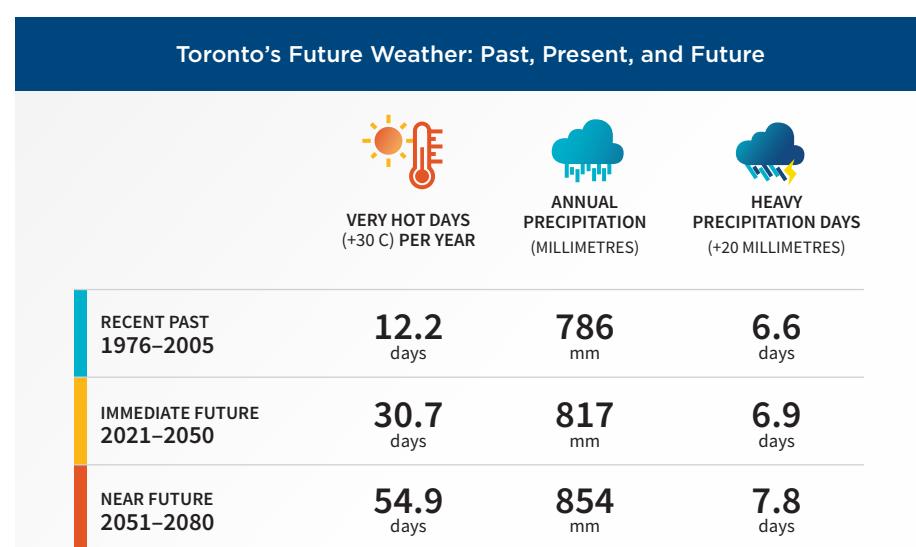
- Waste diversion rates have remained stagnant over the last decade, and recycling contamination is a growing problem.
- Air quality has improved, with almost a total reduction in smog days versus a decade ago, and deaths and hospitalizations from air pollution decreasing somewhat.
- Water quality has also improved in the city, with beaches having far more swimmable days, and lead in the water being reduced.
- Toronto has considerable green space in the city, though it is not evenly distributed. It is now home to North America's biggest urban park and is a leader in green roofs.



## TORONTO'S CLIMATE IS GETTING HOTTER, WETTER, AND WILDER<sup>274</sup>

In the immediate future, Toronto is projected to have more than 2.5 times the extreme hot days per year as it has now, while in the more distant future it is expected to have 4.5 times more hot days per year. Increasing precipitation also brings with it the risk of flooding.

Precipitation is also on the rise, with particularly high volumes during short periods of time.<sup>275</sup> This leads to higher risks of flooding, especially in older buildings and older developments.<sup>276</sup>



**Source:** Image from Toronto Resilience Strategy.<sup>277</sup>

## VULNERABLE POPULATIONS ARE AT RISK FROM HEATWAVES

Historically, 120 people have died on average per year in Toronto during heatwaves.<sup>278</sup> A strong majority of residents (88%) have home air conditioning that can help mitigate from the worst consequences of heatwaves.<sup>279</sup> Of the 12% who have no form of air conditioning, a huge portion are the more than 500,000 people living in older high-rise towers, where most do not have central air conditioning. In these older buildings, where rent is far more affordable, almost half of the people live in poverty.<sup>280</sup> As the City of Toronto's recent Resilience Strategy report states, "the overlap of climate risks and vulnerability in apartment towers represents the single most pressing, urgent priority for the city's resilience."<sup>281</sup>

The indoor temperature in these old towers can be extreme, well in excess of outdoor temperatures and often above 30 C.<sup>282</sup> The consequences of this excessive heat for those living in apartments include trouble sleeping (62%), feeling exhausted (50%), headaches (37%), and feeling nauseous (25%).<sup>283</sup> The consequences of extreme heat are not always immediately apparent. In addition to deaths and hospitalizations, a recent study of 555,911 births in Toronto over a period of more than a decade found that 7.7% of women exposed to hot temperatures of greater than 24 C during the second trimester had gestational diabetes, almost twice the risk of a birth exposed to extreme cold temperatures.<sup>284</sup>

## FLOODING IS INCREASING CANADA-WIDE AND DRASTICALLY INCREASING THE COST OF DISASTERS

Flooding is already creating a dramatic challenge for Toronto and the country. The massive storm on July 8, 2013, released more than 153 millimetres of water in 90 minutes, causing power outages for 300,000 Torontonians and costing more than \$1 billion in damage.<sup>285</sup> In spring 2017, high water levels due to snow runoff and high rains caused Lake Ontario to rise to its highest recorded level, causing the flooding of the Toronto Islands<sup>286</sup>, a major Toronto tourist attraction. Average precipitation in Toronto is only expected to increase slightly in future decades, but the volume of individual rain events could increase dramatically.<sup>287</sup> One study projected future maximum single-day precipitation in Toronto could more than double from 2000–09 to 2040–49<sup>288</sup>, with almost all of the increase via summer storms.

While only 21% of homeowners believe the risk of flooding will increase, insurance data is showing us that floods are becoming far more expensive. A recent report by the Intact Centre on Climate Adaption highlighted that the average value of catastrophic loss payments has jumped to \$1.8 billion per year since 2009, up from an average of \$405 million a year from 1983 to 2008, with half of that increase coming from water-related losses, including floods.<sup>289</sup>

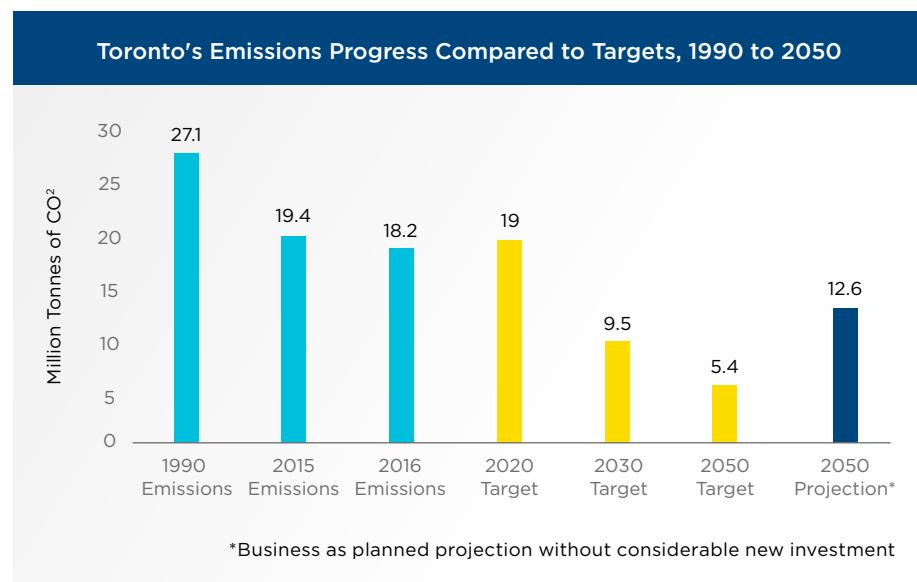
For homeowners, the cost of flooding can be devastating. The typical flood costs a homeowner \$43,000<sup>290</sup>, and most Canadians do not have flood insurance. Even for those with insurance, most have coverage for less than \$10,000 in flood damages, leaving them on the hook for most of the cost. And more vulnerable homeowners are most at risk, as cost is the No.1 barrier for implementing flood protection improvements in the home.<sup>291</sup> Flooding also poses a huge risk for those living in basement apartments. Estimates put the number of secondary suites in Toronto at 70,000 to 100,000 units, and the last major review of secondary suites in 2004 found that 74% of them were in basements.<sup>292</sup>

To combat flooding risks, the City of Toronto is undertaking several critical initiatives, including building new flood-risk maps and working with homeowners to better prepare for floods.<sup>293</sup> Its flagship resilience project is the Port Lands Flood Protection Project, which will protect 715 acres of land around the mouth of the Don River. The \$1.25-billion project will feature the creation of a new mixed-use island community and greenway around the river that will help absorb water in the case of extreme precipitation.



## TORONTO HAS MADE PROGRESS REDUCING GREENHOUSE GAS EMISSIONS

Extreme climate changes are happening because of global warming, driven by greenhouse gas emissions (GHG) around the world. Along with many other leading cities, the City of Toronto has set ambitious targets to reduce GHG emissions, with a target to decrease emissions by 65% from 1990 levels by 2030 and 80% by 2050. So far, the city has made considerable progress, with emissions down by 33% in 2016, already hitting the 2020 target.<sup>294</sup> Much of Toronto's progress so far has been based on one extremely successful initiative: phasing out coal-fired electricity, which was carried out by the province. To make real progress on our future targets, the technology exists, but more steps need to be taken.<sup>295</sup>



**Sources:** TransformTO<sup>296</sup>; Projection from TransformTO: Results of Modelling Greenhouse Gas Emissions to 2050.<sup>297</sup>

**Note:** Some numbers were calculated by the author based on percentage changes and were not in the original source documents.



## MORE INVESTMENT IS NEEDED TO HIT MORE GHG REDUCTION TARGETS

Without substantial further investment, Toronto will only decrease its greenhouse gas emissions by about 54% by 2050, still well below the target of 80%. In July 2017, Toronto City Council unanimously approved *TransformTO: Report #2*, an ambitious series of 36 initiatives to be phased in leading up to 2050 that the city will need to take to reduce its GHG and meet all its targets. To succeed, it will need ongoing commitments and funding from the City of Toronto, the Province of Ontario, the Federal Government, and all residents.

As part of the plan to decrease emissions further, much of the progress will come from five areas<sup>298</sup>:

- By 2030, all new buildings will need to be constructed to drastically reduce their energy needs;
- By 2050, all transportation will need to shift to be almost entirely fossil fuel-free;
- By 2050, 95% of Toronto's waste will be diverted from landfills;
- By 2050, 75% of Toronto's energy use will be renewable or low-carbon; and

- By 2050, all existing buildings will need to be retrofitted and achieve an average of 40% improvement in efficiency.

The Toronto Environmental Alliance provided this statement after the release of the 2019 city budget: "However, since the plan was passed in 2017, TransformTO has been chronically underfunded. While we saw a few wins in this year's budget, City Council continues to underinvest in major strategies like the TransformTO climate action plan ..."<sup>299</sup>

## BUILDINGS MAKE UP THE LARGEST SOURCE OF EMISSIONS

To meet targets in 2050, additional investments are needed beyond what is already planned. The biggest acceleration in terms of reducing greenhouse gas emissions will come from improved building energy efficiency, making up 44% (3.86 million tonnes of the 8.7 million) of the projected additional reduction that will be needed to hit 2050 targets. Energy used in homes and commercial buildings accounts for nearly half of Toronto's GHG emissions, dominated by natural gas used for heating space and hot water.<sup>300</sup>

## BUILDINGS WILL REQUIRE HIGHER STANDARDS AND REGULATIONS, AND DEEP RETROFITS WILL BE REQUIRED ON ALL BUILDINGS TO REDUCE EMISSIONS

Retrofits present a unique opportunity to not only help reduce GHGs, but also make buildings more resilient to climate disasters, improving the comfort and safety of residents. Many of the buildings presenting the biggest opportunity for greenhouse gas reductions are the aging high-rises that make up most of our rental housing stock (see page 39 for further discussion of the unique challenges of high-rises). According to the City of Toronto's Resilience Strategy, "a sizeable minority of the towers have one or more critical systems (e.g. heating, hot water, electrical, ventilation, elevators, and fire safety systems) which are well past their expected life."<sup>301</sup>

Retrofitting buildings will not come cheap, and they come with the risk that landlords will pass these costs on to tenants, a tenuous proposition, as many of the least efficient buildings are home to the more vulnerable people in

the city.<sup>302</sup> A recent report on low-performance buildings undergoing retrofits estimated that deep retrofits, which drastically reduce the cost of operating a building and GHG emissions, can cost as much as \$46,000 to \$88,000 per suite.<sup>303</sup> In the \$88,000 example, more than a 70% reduction in GHG emissions would result. However, without deep incentives that do not currently exist, there is no way that landlords can make up this cost from energy savings. An ideal scenario would be to make these buildings more liveable and more environmentally friendly simultaneously, helping create resilience and improve well-being. As a recent report highlights, "to enable deep retrofit of towers, changes to existing policy instruments are required from a combination of the Federal, Provincial, and Municipal governments."<sup>304</sup>

## WASTE DIVERSION PROGRESS IS STALLED; AN OPPORTUNITY FOR REDUCED EMISSIONS AND USING LESS RESOURCES

Waste represents both an opportunity to consume less but also an opportunity to reduce landfill usage and reduce emissions.<sup>305</sup> Waste represents 20% of Toronto's GHG emissions. One of the top personal-impact concerns for Toronto residents was the amount of waste they produce and how they dispose of it, with more than 85% of people indicating these were having an impact on climate change.<sup>306</sup>

Despite widespread interest, our waste diversion rate in Toronto has remained stagnant around 51% to 53%<sup>307</sup> for much of the last decade, after significant increases from 2001 when it was 27%.<sup>308</sup> Of the residents, 59% say they sort all their waste into the correct bins, while another 38% said they are somewhat likely to take this action in the future to help reduce climate change.<sup>309</sup> The city has made progress in

reducing GHG from its landfills since 1990, via improved waste diversion and installing methane capture in the City's landfills.<sup>310</sup> The City of Toronto has set a goal of reducing waste diversion to 70% by 2026, but has made no progress in recent years at diverting more waste. In order to hit the target, the City of Toronto will need to quickly implement every initiative<sup>311</sup> in its ambitious Long-Term Waste Strategy.<sup>312</sup>

A significant cause of the lack of progress in improving waste diversion is recycling contamination. According to a report by the CBC, Toronto has the highest recycling contamination rate of any city for which it were able to find data, at 26%.<sup>313</sup> The general manager of solid waste management for the City of Toronto estimates that each percentage point of that costs it an additional \$600,000 to \$1 million in waste collection. If the percentage rises to 27%, the City of Toronto will pay a \$5-million charge to its vendors. As the CBC reports: "Even a few spoonfuls of peanut butter left in a jar can contaminate a tonne of paper and make it unmarketable — destined for the dump. Same for that glob of yogurt left in the bottom of the container."<sup>314</sup>



**Sources:** Transform TO Climate Action Strategy<sup>315</sup>, Solid Waste Reports and Diversion Rates,<sup>316</sup> and Toronto Environmental Alliance.<sup>317</sup>



## THERE ARE OPPORTUNITIES TO REDUCE FOOD WASTE

Apartment buildings remain a major barrier to Toronto hitting its waste-diversion targets. Toronto diverts 66% of its waste from single-unit households and only 24% from multi-residential households.<sup>318</sup> Much of that waste is due to inconvenient access to organic waste disposal. And successful initiatives to counter this high rate of waste are already implemented in select buildings around the city. For example, as the Toronto Environmental Alliance highlights in its *Zero Waste Toronto: A Vision for Our City* report<sup>319</sup>, a pilot project in a high-rise in Scarborough was able to achieve a 95% reduction in monthly waste by educating residents and

making a garbage chute into a green bin organics chute. Most waste that ends up in the garbage does not belong there, with 86% of garbage in apartments and condos being garbage that could be diverted.<sup>320</sup> Food waste makes up more than half of waste that could be diverted, and this is particularly problematic because this waste produces methane gas, which is 25 times more damaging than carbon dioxide.<sup>321</sup> In the last five years, green bins with organic waste have surpassed blue bins as a source of diverted waste.<sup>322</sup> **Second Harvest**, a Toronto-based charity, is Canada's largest food-rescue organization. It is implementing new initiatives to

further reduce food waste and lower greenhouse gas emissions, while also providing more than 34,000 meals per day to more than 370 front-line organizations (for further discussion of hunger in the city, see page 96). In its landmark 2019 report, *The Avoidable Crisis of Food Waste: The Roadmap*, Second Harvest outlines an ambitious set of plans to dramatically reduce food waste across the entire production chain.<sup>323</sup> The charity has launched Foodrescue.ca, an innovative online portal that helps community organizations claim the food they need, making it far easier for food businesses to donate surplus food.

## AIR QUALITY HAS IMPROVED SIGNIFICANTLY IN TORONTO, AND CHANGING TRANSPORTATION HABITS PRESENTS A FURTHER OPPORTUNITY TO IMPROVE AIR QUALITY FURTHER

In 2005, there were 53 smog advisory days in Toronto, whereas this had decreased to zero in 2014<sup>324</sup> and one in 2016.<sup>325</sup>

And as air quality has dramatically improved in Toronto, estimated deaths from heart and lung disease due to the impact of air pollution decreased to 1,300 in 2014, down from 1,700 in 2004, even as the population grew. And estimated hospitalizations have decreased to 3,550 in 2014, down from 6,000 in 2004.<sup>326</sup> Traffic remains the largest local source of death from air pollution, and the changes proposed to reduce GHG emissions would also help further reduce death from the air pollution of vehicles. Switching to electric vehicles and decreasing

the number of people driving would also have other significant health implications.

Several people are the most vulnerable to the impacts of air pollution. Those who live along major highways and arterial routes, where rent is lower, are more negatively impacted. Other vulnerable groups include children, as their lungs are still developing, and seniors, especially those with pre-existing conditions.<sup>327</sup> The Toronto Environmental Alliance has advocated for an air-monitoring strategy for the most at-risk communities to better understand the local conditions and how they are contributing to poor health.<sup>328</sup>

## TRANSPORTATION IS THE SECOND LARGEST SOURCE OF EMISSIONS

Transportation represents 35% of Toronto's GHG emissions, with about 80% of emissions coming from passenger vehicles.<sup>329</sup> The City of Toronto's plans involve substantial reductions in emissions from vehicles, with the primary focus on increasing the use of electric vehicles, and walking and cycling for short trips. Many of the initiatives to encourage residents to increase their transit usage are covered in the "Getting Around" chapter of this report, with a focus on the active transportation section on page 79). Already, Toronto is a leader in the usage of public transit, even compared to other major cities in North America. Toronto's plans to hit reduced greenhouse emissions targets involve having all vehicles use low-carbon energy and drastically increase the number of people taking active transportation, decreasing car traffic.<sup>330</sup>

## TORONTO'S BEACH WATER QUALITY AND TAP WATER SAFETY HAVE IMPROVED

From the five-year period ending 2008 to the five-year period ending 2018, the number of swimmable days on Toronto beaches increased to 88% from 69%. While some parts of the waterfront remain perilous for swimming, an increasing number of beaches are safe for almost the entire summer. To achieve these significant improvements, the City of Toronto has spent decades working to clean up the shoreline and manage its storm-water system by rebuilding wetlands and eliminating sewage overflow.<sup>331</sup> Tanks have been built in the west and east corners of the city to trap runoff before it can contaminate lake water.

The improvements have allowed Toronto beaches to qualify for the international designation Blue Flag, a standard that lets beachgoers know water is safe for swimming.

Similarly, the City of Toronto has made progress on reducing lead in pipes. In 2017, of the 55 homes and businesses tested, only 2% exceeded the standard of 10 parts per billion. In contrast, in 2008, 52% of 100 homes and businesses tested exceeded the standard.<sup>332</sup> Still, for older homes lead pipes remain a significant issue, and residents can send water in for testing to ensure their water is safe.



**Source:** Toronto Public Health.<sup>333</sup>



## TORONTO HAS HEALTHY TREE COVERAGE AND ABUNDANT PARKLAND COMPARED TO OTHER MAJOR CITIES, BUT ACCESS IS NOT EVENLY DISTRIBUTED

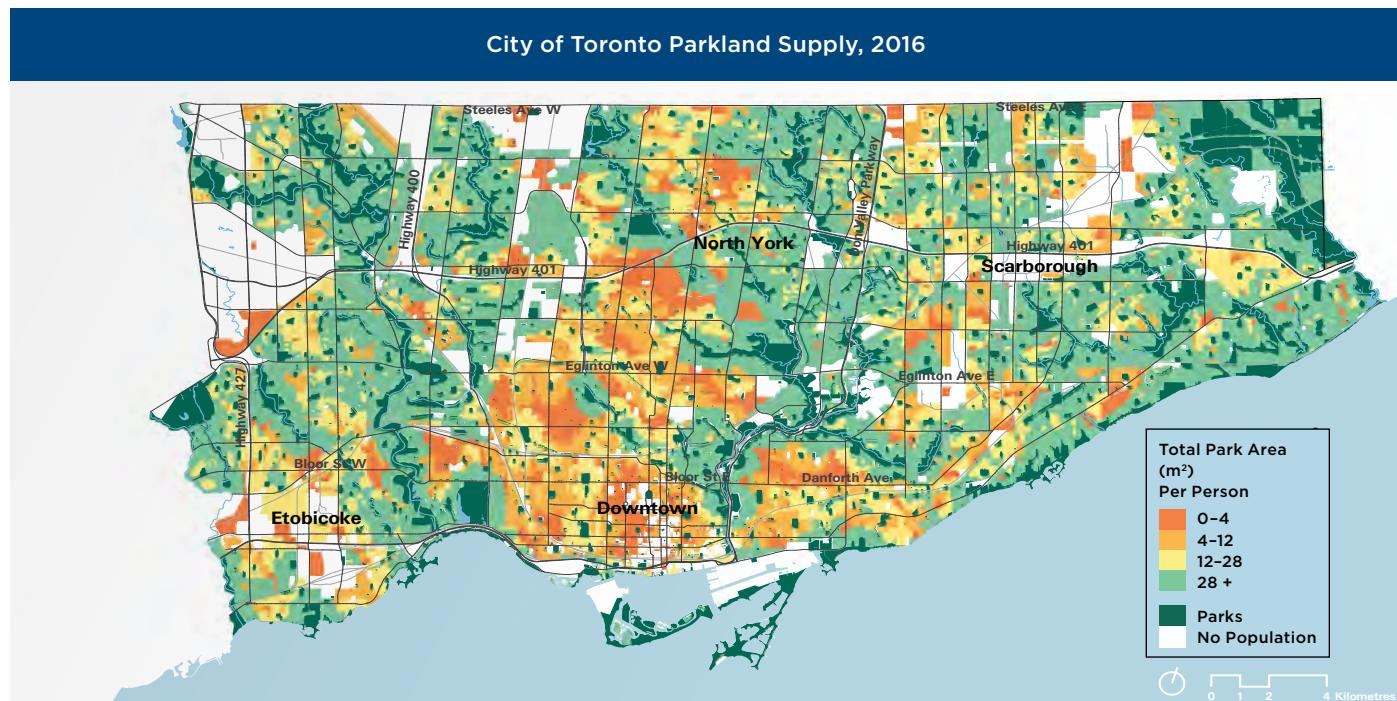
Toronto has a robust tree canopy covering about a quarter of the city<sup>334</sup>, including the city's ravine system that covers 17% of the city's land mass, while reducing flooding and heat in the city.<sup>335</sup> Compared to other dense urban cores, overall the average amount of parkland in Toronto per person, at 2.7 hectares, exceeds several other major cities such as Montreal (2.4) and Vancouver (2.0).<sup>336</sup>

Toronto is a leader in funding its parks, with funding per person exceeding 19 of the other 20 communities for which comparable data is available.<sup>337</sup> And while Toronto has great engagement with 85 different city groups dedicated to parks, there are fewer volunteers per capita than most other cities "that track this metric."<sup>338</sup>

Toronto, like other large, densely populated cities, has less parkland

per capita, and it faces the challenge of finding and affording space to establish new parks. In downtown Toronto, an acre can cost \$60 million.<sup>339</sup> As Toronto's park plan notes, "there are pockets of very low parkland supply ... throughout the city, including Downtown, the Danforth, Yonge and Lawrence, North York Centre and St. Clair West."<sup>340</sup> One solution that helps provide more greenery in the city, while improving resilience to flooding, is Toronto's Green Roof initiatives. Toronto was the first city in North America to create legislation requiring new buildings to have green roofs, and because of that it has regularly been a leader in new green roof installations and is now home to more than 500.<sup>341</sup> These green roofs help lower the city's temperature and also contribute to absorbing water that would otherwise lead to an overflowing of the sewage system.

Existing parkland can be used for many different purposes, from everyday recreation to providing places for community organizations to deliver services. **Native Child and Family Services of Toronto** is a multi-service Indigenous agency that offers diverse services to the Indigenous community in Toronto, including child-welfare services, transitional housing, skills training, counselling, youth recreation and camps, and early childhood development programs. It recently launched the Rites of Passage Project to help build cultural knowledge among youth by allowing them to participate in on-the-land programs at Grundy Lake park. These programs include week-long sessions that help build community and teach them about their culture and traditional ceremonies, as well as activities such as fire keeping, naming, sweat lodge ceremonies, and drum making.



**Source:** City of Toronto, Parkland Strategy — Growing Toronto Parkland: Phase 1 Report.<sup>342</sup>



# 06

## GETTING AROUND

Toronto's transportation network is a study in contrasts. In 2017, the Toronto Transit Commission (TTC) won a prestigious international award for efficiency, effectiveness, and reinvestment in its facilities. But most people report that it is challenging to get around in the city and in the GTA. We have the longest commutes of any major city in Canada, and 60% of Torontonians reported that the time they spend commuting is reducing their quality of life.<sup>343</sup>

In a recent poll, transportation, traffic, and transit were the ranked the most important issue for residents of the city of Toronto and second most important for residents of the GTA.<sup>344</sup> Major transit investments are both proposed and under development, but they will take up to a decade or more to complete. The TTC remains proportionally one of the least subsidized transit systems, while many people with a low income in Toronto continue to face decreased access and the ability to afford transit. Finally, as we discuss in the chapter, for many, active transportation is a growing method of travelling about in the city, with more people using cycling and walking to get around.

 **KEY INSIGHTS**

- Toronto has the longest commutes of any major city in the country, and possibly North America, with public transit users having the most extreme commutes.
- Toronto has the highest public transit ridership and commuter share in North America.
- Transit costs have been growing at twice the rate of inflation for the last 20 years, a significant challenge for the low-income families who disproportionately rely on it to get around.
- Toronto has the lowest public subsidies for rides of any major city in North America, and unlike most jurisdictions has no guaranteed revenue streams.
- Recent city initiatives such as two-hour transfers on the TTC and discounted fares for those on welfare and disability have improved transit affordability for some, but discounted fares have yet to be rolled out to other low-income groups.
- Active transportation is growing, with more people walking and cycling to work, but most improvements come from those who work within five kilometres of the city's core.

 **TORONTO IS A LEADER IN PUBLIC TRANSIT USAGE, BUT CAR COMMUTING REMAINS THE MOST COMMON WAY TO COMMUTE**

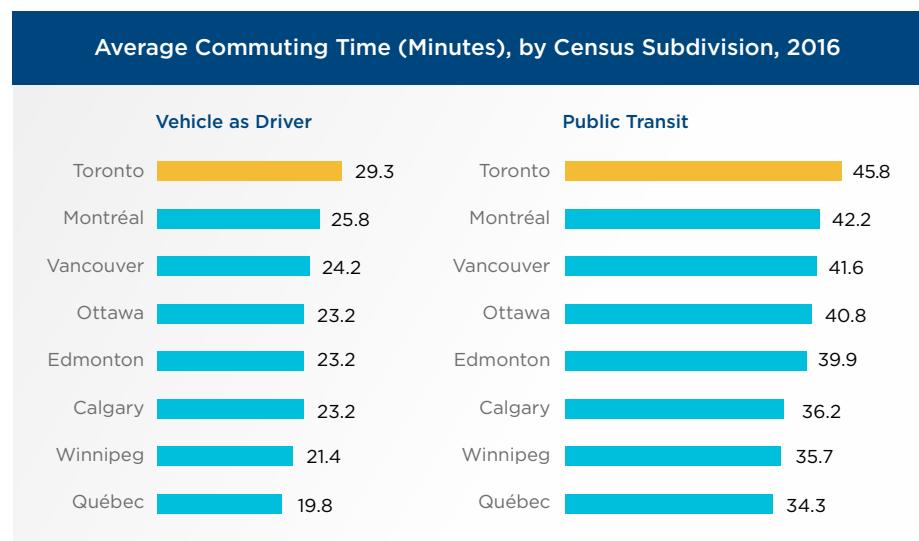
In 2016, 46% of Toronto residents commuted to work by car, down 7% (three percentage points) from 2006.<sup>345</sup> All non-driving forms of commuting increased, however, including public transit (+8%), walking (+22%), and cycling (+60%). According to Statistics Canada, the Toronto CMA has the highest rate of sustainable transportation of any community in the country, including the highest rates of public transit,

and higher rates of carpooling than other large CMAs. While the Toronto CMA had lower rates of active transportation than many other larger CMAs<sup>346</sup>, the city of Toronto performed better on this metric versus the other communities in the Toronto region.<sup>347</sup> Compared to any major North American region, the Toronto CMA also has among the highest rates of public transit usage.<sup>348</sup>



## TORONTO HAS THE LONGEST COMMUTES IN THE COUNTRY

Toronto has the highest average commute time of any major city in Canada<sup>349</sup> and it is getting worse.<sup>350</sup> A recent study by a consulting firm has suggested that it may have the longest average commute time in North America. Commuters in the city of Toronto have an average commute of 34.2 minutes each way, and that has increased by more than one minute in the last five years.<sup>351</sup> Most commuters use either cars or public transit, with 29.3 minutes as the average commute by car and 45.8 minutes by public transit.<sup>352</sup> Toronto's congestion is not just annoying, there are substantial economic costs. Metrolinx, the C.D. Howe Institute, and others have estimated the economic cost of congestion to between \$6 billion and \$11 billion annually, and it will only increase.<sup>353</sup> Recent studies have shown that passive modes of commuting are the least enjoyable daily activity.<sup>354</sup> And people with longer commutes report systematically lower life satisfaction than those with short commutes.<sup>355</sup> According to a recent report by the Canada Mortgage and Housing Corporation, the percentage of commutes of more than an hour one way has increased by 16% in the last five years alone, as more people move farther away to afford housing.<sup>356</sup>



**Source:** Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue No. 98-400-X2016324.<sup>357</sup>

Toronto also has particularly high rates of extremely long commutes of an hour or more each way in the country, with 16.2% of commuters on these particularly long commutes.<sup>358</sup> The strong majority of these are public transit users (75.9%). Because public transit takes a long time, any group that disproportionately relies on public transit is going to have considerably longer commutes.<sup>359</sup> This includes younger people (55% of those aged 15 to 24 years versus 25% of those aged 65 or older), low-income residents (43% of the lowest income rely on public transit versus 27% of those with higher incomes),

females (44% of females rely on public transit versus 30% of males), and racialized populations.<sup>360</sup>

Many parts of the city are particularly vulnerable to longer commutes. In the northwest and east areas of the city, in neighbourhoods such as Jane and Finch, 30% or more of residents had hour-plus commutes. And more than 40% of residents of Morningside Park in Scarborough had hour-plus commutes.<sup>361</sup> In addition to lost productivity, researchers recently found that for the average person, an additional 20 minutes of commuting time reduces job satisfaction by the same amount as a 19% pay cut.<sup>362</sup>

## TRANSIT REMAINS EXPENSIVE FOR LOW-INCOME FAMILIES

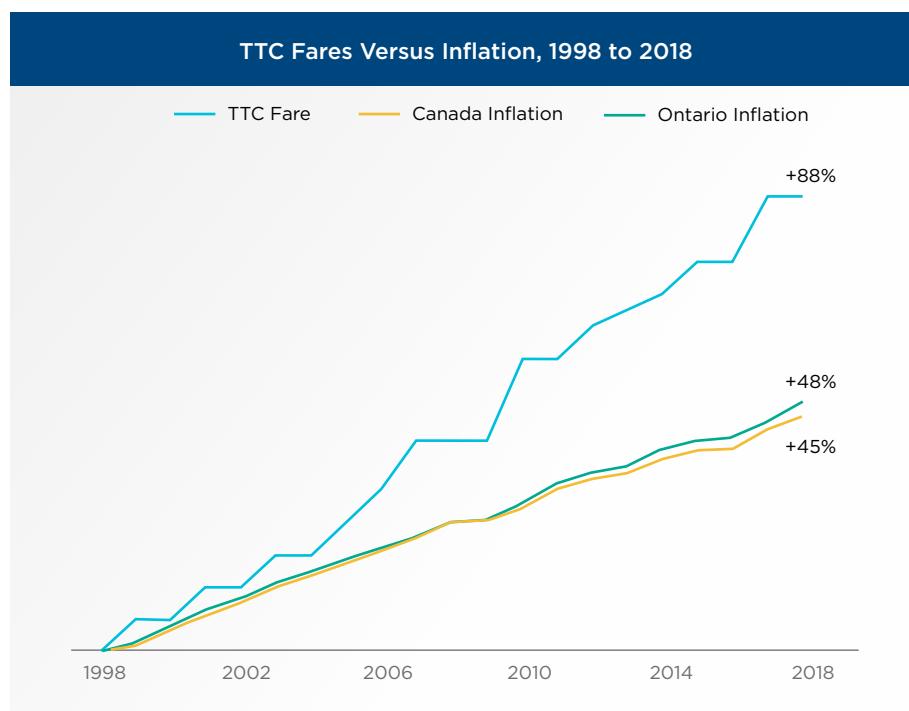
While the TTC has ride costs similar to other cities, other jurisdictions have better options to provide discounted fares for high ridership.<sup>363</sup> Toronto's TTC discount for weekly and monthly passes are among the lowest of comparable jurisdictions across North America.<sup>364</sup> For example, it takes 45 cash fares to match the cost of a monthly pass in Toronto compared to 32.2 in Vancouver or 26.2 in Montreal. #CodeRedTO noted that the TTC is the only agency examined that had an annual pass option, which disproportionately benefits high-income individuals who can afford the large expenditure to buy an annual pass upfront.<sup>365</sup>

Similarly, it found the cost of transit increased far beyond inflation in the last 20 years, one of many costs that is increasing rapidly in the city (see page 32 for a further discussion of growing costs).

A transit-dependent family of four, with two working parents earning the minimum wage, spends between 20% and 35% of their after-tax and after-rent income on TTC fares.<sup>366</sup> Lower-income adults currently have no discounts available to them, and they are particularly likely to pay per use since the upfront cost of a Metropass is prohibitive, despite potential savings.

## LOWER-INCOME INDIVIDUALS ARE TWICE AS DISSATISFIED WITH TTC SERVICES

While satisfaction is reasonably high with the TTC's 1.7 million daily users<sup>368</sup> — 76% of respondents in a recent poll report being at least somewhat satisfied with the TTC — there are clear challenges, including overcrowding, delays, infrequent routes, and inadequate stops. In one recent study by Forum Poll of those making an annual income of less than \$20,000, 40% expressed dissatisfaction with the TTC compared to 21% of those making between \$40,000 and \$100,000, and 15% of those making between \$100,000 and \$250,000.<sup>369</sup> While not all polls have found the same results<sup>370</sup>, it is important to understand when and why low-income users are dissatisfied. To best address this issue, we echo the recommendation of a recent report on transit equity in the city that we need to expand data collection and public presentation of broader socioeconomic information in the Ministry of Transportation's *Transportation Tomorrow Survey*.<sup>371</sup>



**Image source:** #CodeRedTO. Mixed Signals: Toronto Transit in a North American Context.<sup>367</sup>

## INITIATIVES ARE UNDERWAY TO MAKE TRANSIT LESS EXPENSIVE FOR LOWER-INCOME RESIDENTS

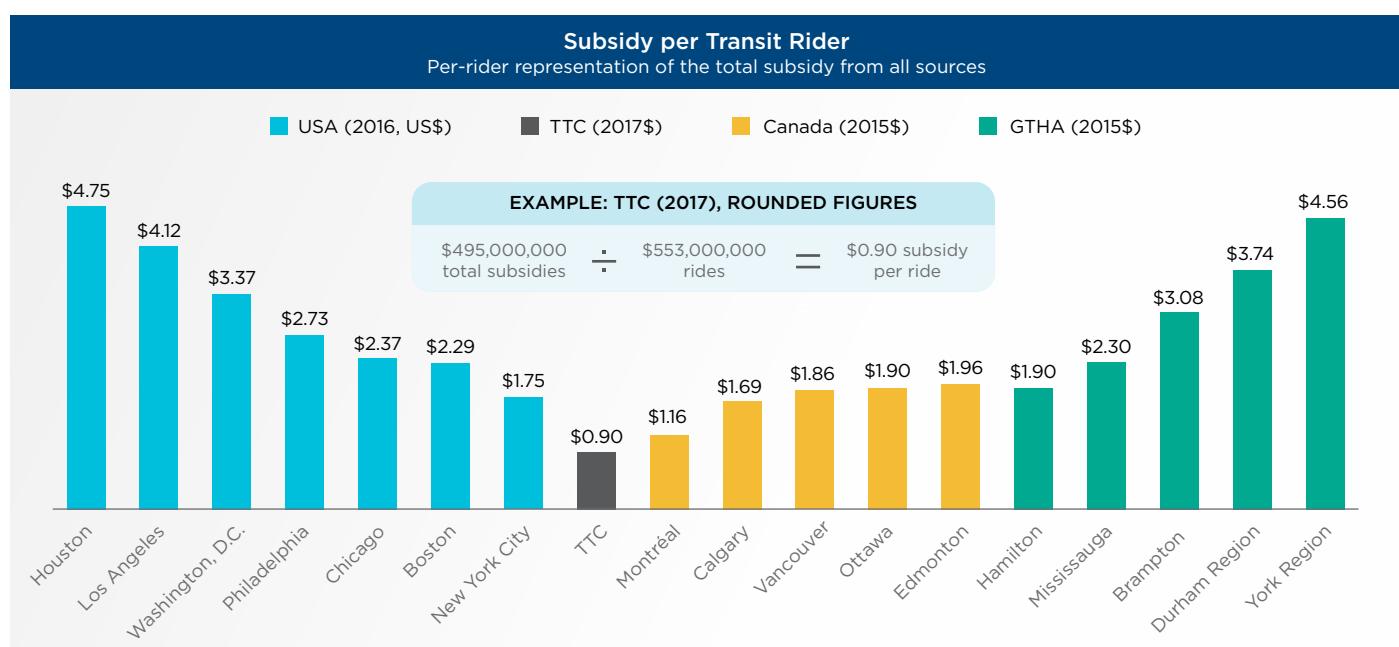
The City of Toronto, the TTC, and the GO Transit Network have all made progress on ensuring transit is more equitable in recent years. The TTC's 2018 initiative to allow two-hour transfer windows addressed one of lower-income residents' top priorities for making transit more affordable.<sup>372</sup> This change allowed them to hop on and off the subway. Go Transit's 2019 initiative<sup>373</sup> to make GO Transit free for those under 12 years of age likewise makes it easier for families to travel together.

Fair Pass<sup>374</sup> is a new initiative launched by the City of Toronto, allowing lower-income residents to receive a \$1.05 discount on single rides and a \$31.65 discount on monthly passes. As it stands, it applies to eligible residents on the Ontario Disability Support Program or Ontario Works, extending the same discounts given to seniors, youth, and students. Eligible residents will receive a 12-month Fair Pass discount programmed

onto a PRESTO card. This initiative is currently in Phase 1, but an upcoming evaluation could extend this initiative to far more people. The third phase, which could happen as early as 2020, involves extending it to allow anyone living with low-income wages or wages up to low-income plus 15% to be eligible. Also, it could allow for up to 193,000 people to be served by the end of 2021.<sup>375</sup> All of this is dependent on future council approval and subject to results of the upcoming evaluation. A 2011 report on Indigenous peoples in Toronto highlighted that providing subsidized access to transportation was critical in helping homeless people access employment, encouraging youth to participate in recreational programs, allowing families access to childcare, and helping the elderly reach medical appointments, among many other barriers it can present.<sup>376</sup> The report recommends more attention be paid to programming offered to the Indigenous community.

## SUBSIDIES FOR THE TTC ARE THE LOWEST OF ANY MAJOR TRANSIT SYSTEM IN NORTH AMERICA

#CodeRedTO recently published a review of Toronto transit, as compared to other North American providers. It found that Toronto had the lowest subsidy per rider of any system in the Greater Toronto Hamilton Area, any major system in Canada, or any major system in the United States.<sup>377</sup> This resulted in the lowest annual operating subsidies and the lowest operating budget per trip of any reviewed transit system in North America. These funding limitations make it hard for the TTC to do anything but rely on ever-increasing fares to fund itself, leaving less room for innovation and improvements. Further, "almost every other city has a dedicated tax providing stable, predictable funding. ... The status quo of low subsidy and unpredictable funding leaves Toronto's riders at great risk."<sup>378</sup>



## TTC CAPITAL BACKLOG

In addition to a lack of operating investments, the TTC also has a substantial capital requirement that is also unfunded. The TTC's recent Capital Plan noted the need for \$23.7 billion in unfunded capital investments from 2019 to 2033<sup>380</sup> just to maintain the existing system and drive investments in initiatives that are needed to add ridership. This is in addition to the yearly operating costs and the billions of dollars that will be needed to expand the network.

## AND BARRIERS TO TRANSIT ARE ALSO BARRIERS TO JOBS

Many of the lowest-income neighbourhoods in the city have inadequate access to good transit, and the consequences of this can make it hard for people to rise out of poverty.<sup>384</sup> A recent study found that more than two-thirds (65%) of the unemployed people in the city live in parts of the city with low or extremely low access to transit.<sup>385</sup> This is a particularly high percentage when compared to other major Canadian cities. To illustrate, residents of the Financial District in downtown Toronto have access to 16 times more jobs than someone living in parts of the lower-income, lower-rent Rexdale neighbourhood, located around the intersection of Rexdale Boulevard and Highway 427. Also, it had about 46,000 jobs that can be accessed within 45 minutes on public transit. This is compared to 738,000 jobs that can be accessed with 45 minutes for someone living in the heart of the Financial District, which translates to 16 times more jobs being accessible via transit.<sup>386</sup>

## BARRIERS TO TRANSIT ALSO ARE BARRIERS TO ACCESS FOOD

Although there is an abundance of supermarkets in Toronto, there are almost 31,000 households in the city's lowest-income areas that are more than one-kilometre walking distance to a supermarket.<sup>381</sup>

**FoodShare** is a Toronto-based charity working to bring food to local neighbourhoods through two initiatives that help deal with transit poverty.<sup>382</sup> The Good Food Market is run in 40 local areas across the city, offering below-market rates for vegetables and fruits in markets with restricted access to healthy food.

The Mobile Good Food Truck services another 10 stops throughout the city. A recent evaluation<sup>383</sup> of more than 1,000 participants found 80% reported that Good Food Program participants now spend less time accessing fresh food, while 69% reported eating more fruits. Nearly 60% said it was extremely or very helpful in allowing them to save money, and two-thirds reported their health improved because of the initiative. The connected issue of food insecurity is explored further in the "Health and Wellness" chapter on page 96.

## TORONTO'S TRANSPORTATION NETWORK HAS BECOME EXTREMELY CONGESTED

A major issue facing the GTA is the increasing volume of people driving in the city and the congestion it causes. Particularly in the downtown core (defined as within five kilometres of city hall), over the last 20 years, fewer people are driving for their commute (-39,900), while active commuters (+52,300) and public transit user (+89,700)<sup>387</sup> numbers are increasing. However, for those who live farther than 20 kilometres from downtown, next to no progress has been made at switching people

from cars to public transit. While the number of public transit users living 20 kilometres outside of the core has increased by 35,000, the number of people commuting by vehicle has increased by nine times more (+318,100). At this point, there is considerable consensus around the need to build a new transit infrastructure, with most residents believing that building more transit is the best way to solve the congestion problems in the city<sup>388</sup>, and that not enough is being done.<sup>389</sup>



## SOME MAJOR TRANSIT INITIATIVES ARE UNDERWAY TO IMPROVE ACCESS

The city does have multiple billion-dollar transit projects underway, including the Eglinton Crosstown, expected to be completed in 2021.<sup>390</sup> As of last year, this was the largest transit infrastructure project underway in the city, and when complete it will increase speeds to get across Eglinton by 60% and link 54 TTC bus routes, three TTC subway stations, and three GO Stations, with 19 kilometres of track, 10 kilometres of which will be underground.<sup>391</sup> Another major initiative is the Finch West LRT<sup>392</sup>, where construction is just beginning and is expected to continue until 2023. This initiative will help serve several priority neighbourhoods, including Jamestown, Rexdale, and Black Creek, with 11 kilometres of track to be laid serving 18 stops.

## NEW TRANSIT INITIATIVES HAVE BEEN PROPOSED

Ontario has recently announced support for \$28.5 billion in new transit infrastructure in the GTA, though the process has been criticized for lack of co-ordination with the City of Toronto's transit plans.<sup>393</sup> The province has committed \$11.5 billion, leaving \$17 billion still to be accounted for. Among the plans are a new 15-kilometre Ontario line, replacing the City of Toronto's existing plans for a downtown relief line, a proposed further extension to the Scarborough subway extension, and a new subway to Richmond Hill, extending Line 1. Discussion and alignment on transportation plans are still underway.

Ford Government Proposed GTA Transit Expansion Plans

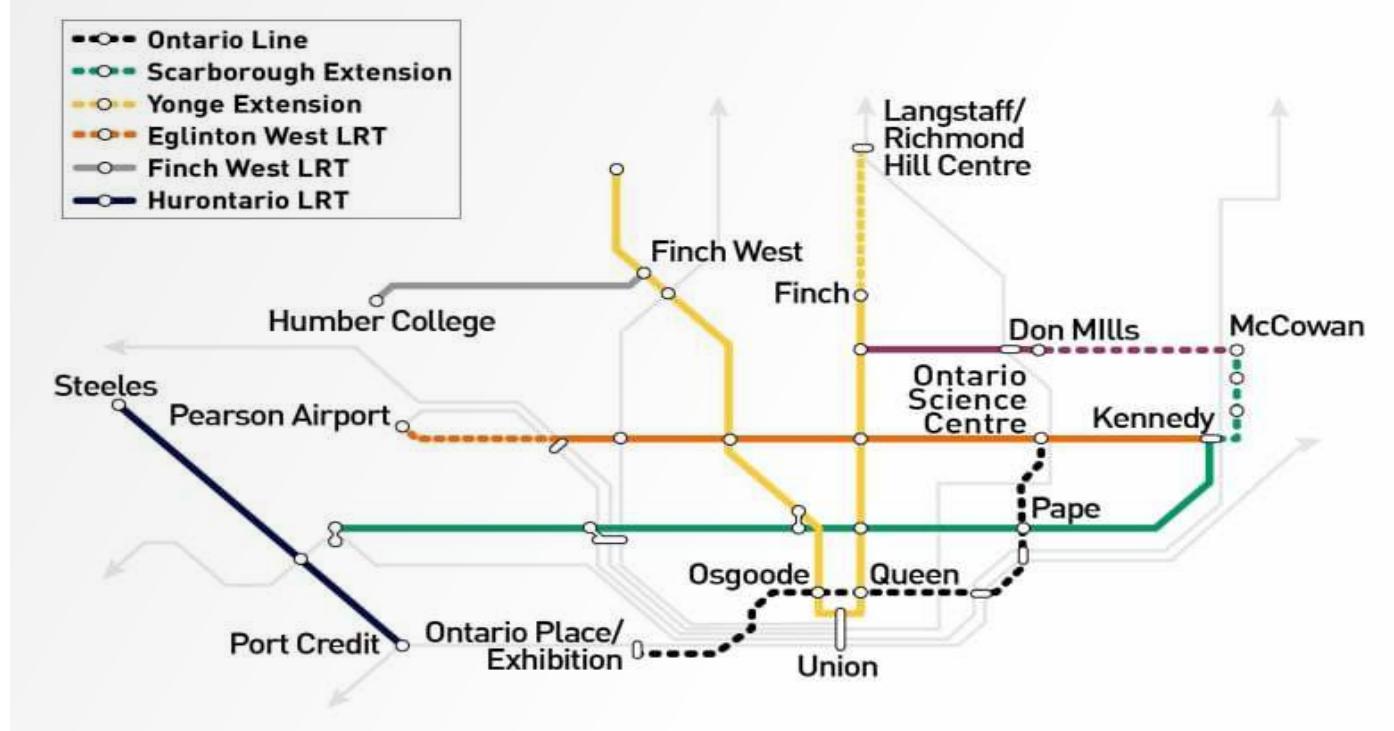


Image source: CBC News.<sup>394</sup>

## TRANSIT INVESTMENTS HAVE IMPLICATIONS FOR AFFORDABILITY

Housing affordability is inextricably linked to transit. Many of the neighbourhoods with the worst access to transit also have lower rent, which is partly why they are affordable. A recent study of transport poverty in major cities found the areas in Canada with the highest population and the most apartments with greater than five storeys had a higher risk of transport poverty than other types of dwellings.<sup>395</sup> Many of the aging high-rise buildings throughout the city are home to high numbers of vulnerable and low-income families.<sup>396</sup>

As Toronto works to address its housing shortages, transit must be considered, both for existing housing stock and for new buildings. Evergreen and the Pembina Institute recently published a report on affordable housing in Toronto, outlining the case for intensification around transit hubs as a critical part of the solution to Toronto's housing challenges.<sup>397</sup> A 2016 report on fairer transit access in the Greater Toronto and Hamilton Area by researchers at the City Institute at York University also noted that government needs to have policies that will "not result in a net loss of affordable rents or displacement of vulnerable residents."<sup>398</sup>

## SUSTAINABLE AND ACTIVE TRANSPORTATION ARE INCREASING IN THE GREATER TORONTO AREA, BUT ALMOST ALL PROGRESS HAS BEEN IN DOWNTOWN TORONTO

Active transit is a viable option to reduce traffic and congestion, improve our health, and help reduce greenhouse gas emissions. As part of the plan to reduce the city's greenhouse gas emissions, one key component is to have 75% of all trips less than five kilometres carried out either by walking or cycling by 2050.<sup>399</sup>

Statistics Canada recently used the 1996 and 2016 census to better understand the rise of active transportation in major cities across Canada. In the last 20 years, 63,000 people more people in the GTA are using active transportation, up to 6.7% of the population from 5.4%. However, progress has not been even; of the entire GTA in the last 20 years, 83% of the increase in active commuters has been from those whose job was within five kilometres of city hall.<sup>400</sup>

Both biking and walking have increased substantially in recent years. The rate of bicycling to work increased to 2.7% in 2016, up from 1.7% in 2006 (an increase of 60%), and walking increased by 22% over the same time period, up to 8.6%<sup>401</sup> from 7.1%. In addition to making commutes more pleasant, Toronto Public Health points out that further increasing active transit will save lives and reduce medical costs.<sup>402,403</sup>

The Richmond-Adelaide Street cycle tracks are an example of a City of Toronto initiative to improve cycling in the city. The installation of separate cycle tracks on both Richmond and Adelaide increased cycling traffic by 1,095%, more than 90% of which was estimated to be from new riders. At the same time, average cyclist safety and comfort increased to 8.4 points out of 10 before cycle track installation,

up from 3.4 points. Cyclist collisions were reduced by 73%, and motor vehicle collisions were reduced by 18%.<sup>404</sup> In order to continue building more bicycle infrastructure, a recent report on building transit-supportive development suggests that "improved requirements for projected bike parking should be written into transit supportive housing."<sup>405</sup> This would make it easier for people to bike to transit stations and then take public transit.

Community organizations, such as **Charlie's Freewheels**, are also working to improve active transit in the city. This organization is working to increase the number of active commuters by running bicycle-based programming to build leadership skills, while also teaching bicycle mechanics, offering weekly group rides through the city, and hosting field trips.

A photograph showing a diverse group of people at a voting booth. A man in a dark shirt is looking up, while a woman in a red and black patterned dress is writing in a voter registration book. A sign on the table reads "Voting".

# 07

## CIVIC ENGAGEMENT AND BELONGING

People need connections with one another and their communities to function in society and for their own well-being. This chapter encompasses topics ranging from the degree to which people participate in society through volunteering to whether they feel like they belong, and the trust they have in each other, society, and institutions.

Much of this encompasses social capital, the essential “lubricant that makes it possible for societies to function.”<sup>406</sup> Overall, sense of belonging has improved in the city, and most people have close friends and feel like they can trust their neighbours. At the same time, some metrics of engagement with charities are showing concerning trends such as a smaller percentage of people donating, less income being donated, and fewer hours volunteered.

 **KEY INSIGHTS**

- Sense of belonging has been improving over time in Toronto, though it is far lower among younger people.
- Most people feel connected to friends and family, and they feel like they have people to rely on when needed.
- Low-income residents in Toronto are far more likely to be socially isolated than higher-income residents, while newcomers often do not have anyone to rely on in an emergency.
- Donor rates and donations as a percentage of income are falling in Toronto since the financial crash, while high-income donors give less of their income to charities than low-income donors.
- Volunteering hours are declining in Toronto, while volunteer rates remain steady.
- Most residents believe that working together can make a difference in their community, and this is higher in Toronto's Neighbourhood Improvement Areas.

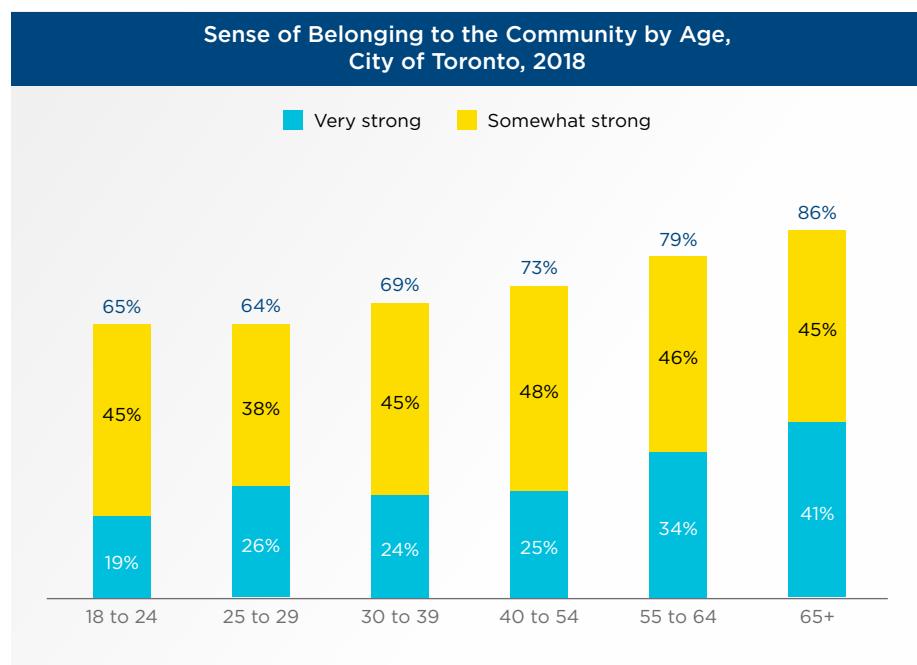
 **A SENSE OF BELONGING  
IN TORONTO HAS  
INCREASED OVER THE  
LAST DECADE**

In the last decade, we've seen a marked increase in feelings of belonging to the local community. In 2007, 58% of people felt like they belonged to the local community in Toronto. By 2016 that number had increased to 69%.<sup>407</sup> The pace of improvement was most significant in the late 2000s, while belonging has remained somewhat steadier over time in recent years. This echoes a national trend across the country, where more people felt like they belonged, especially late in the last decade.<sup>408</sup>

Even as more people feel like they belong, some people have still not yet found connections to their communities. Less than two-thirds

of young people have a strong sense of belonging to the community<sup>409</sup>, and this is a contrast to younger people who are typically still in school and have among the highest sense of belonging in the city, according to another study.<sup>410</sup> This lower sense of belonging is likely connected to the findings from an Angus Reid Institute poll, indicating that 58% of residents aged 18 to 34 years old in the GTA agreed they are seriously thinking of leaving the GTA because of the cost of owning a home.<sup>411</sup> As we discuss in the chapter "Toronto's Changing Demographics," a record number of young people did leave the Toronto region in the most recent year (see page 19).

According to the *Toronto Social Capital Study 2018*, some major differences exist in the sense of belonging across the city.<sup>413</sup> Those who have the strongest sense of belonging tend to be older, have lived in one spot longer, own their own homes, and generally know many of their neighbours. Among neighbourhoods, the lowest sense of belonging is in the downtown core, where many people are younger and more likely to have moved in recently, as the city rapidly expanded. People who identified as Chinese were also among the most likely to say they have a lower sense of belonging to the community, with almost 40% indicating they had a somewhat weak or very weak sense of belonging. In another Toronto study, those with disabilities also had lower sense of belonging to the community.<sup>414</sup> Overall, 75% of those with high-school education reported belonging to the community, a higher rate than those with more education.



**Source:** Toronto Foundation and Environics Institute for Survey Research Toronto Social Capital Study 2018 Banner Tables.<sup>412</sup>

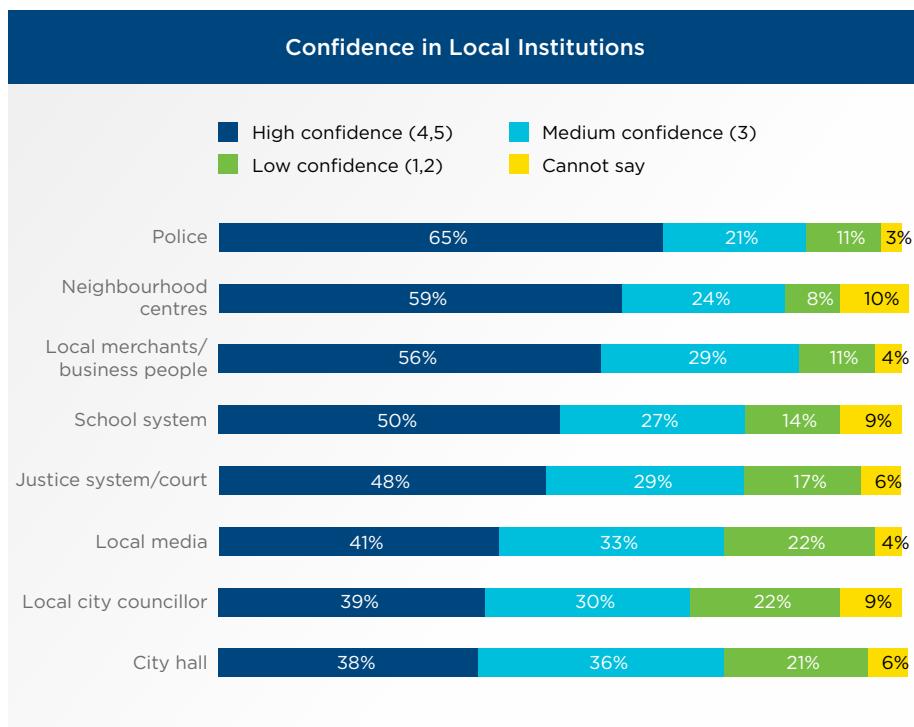
## TRUST IN PEOPLE AND NEIGHBOURS IS HIGH IN TORONTO

In addition to feeling like they belong, residents of Toronto have relatively high levels of trust in other residents. In the *Toronto Social Capital Study 2018*<sup>415</sup>, 55% of people indicated that most people could be trusted. This is about in line with the rest of the country and is a promising sign, as in many cases trust tends to be lower in larger communities than in smaller ones.<sup>416</sup> This is functionally unchanged from when this question was asked in 2013 and in 1999, in Statistics Canada's General Social Surveys.<sup>417</sup>

Looking at levels of trust, trust differed by community. Even more people reported trust in their immediate neighbours, with 59% reporting a strong degree of trust in their neighbours. While most people with high incomes trusted their neighbours, those with lower incomes had far more skepticism on the degree to which everyone can be trusted, as did those living in high-rises, those who have moved to their community recently, younger people, and certain racialized populations.



## CONFIDENCE IN INSTITUTIONS IN THE CITY IS MIXED, WITH HIGH CONFIDENCE IN THE POLICE AND NEIGHBOURHOOD CENTRES AND LOW FAITH IN LOCAL REPRESENTATIVES



**Source:** Toronto Foundation and Environics Institute for Survey Research Toronto Social Capital Study.<sup>418</sup>

The same study also looked at trust in local institutions. The highest overall confidence was in the police, though this view was not necessarily shared by all. Confidence in police and the court system is very unevenly distributed based on race. This is discussed in more detail in the “Safety” chapter on page 114. And since 2013, there has been significant erosion in trust in several critical institutions, including the police,

the justice system, and the courts. The next highest level of confidence was for neighbourhood centres. (Many of the organizations making a positive difference that are featured throughout this report are part of the Toronto Neighbourhood Centres network.) Opinions on other institutions were more divided. Only 69% had high or medium confidence in their local city councillor, and 74% for city hall.



## PEOPLE FEEL CONNECTED TO THEIR FRIENDS AND FAMILY

Most Toronto residents have some friends or family members they consider close — people they can rely on for support, to talk to about their problems, and spend time with. For most, at least one of these close acquaintances lives in the GTA. And most people (more than 80%) also have a network of other friends who can not only provide social opportunities, but also connect them to jobs, events in the community, and other critical supports. Overall, most people are somewhat satisfied with the frequency to which they connect with their friends, but few people are very satisfied.

Half (50%) of the people reported having one to five close family members, and 20% reported having six to 10, while a similar number (54%) of people reported having one to five close friends, and 23% reported having six to 10. Overall “six percent of Toronto residents have no close friends, another eight percent have no close friends in the city or local community, 30 percent have local friends but none in their neighbourhood, and 54 percent have at least one close friend in their neighbourhood.”<sup>419</sup>



## SOCIAL ISOLATION IS FAR HIGHER AMONG LOW-INCOME GROUPS

One way to look at social isolation is the degree to which people feel they have no one close to them. While only 6% of residents had no close friends, for those with less than \$30,000 in income, this was 16%.<sup>420</sup> The risk of someone having no close friends was more than five times higher for those with the lowest income versus those with the highest income. Similarly, those with more income were likely to report they had other friends as well. Looking at the number of social connections, we see the same trends persist.

For those with more than \$100,000 in annual household income, 36% reported more than 20 close friends. For those making less than \$30,000 annually, it drops to only 15%. In another recent Toronto study, those with a disability had fewer close friends than those without one, those born in Canada had more close friends than those who moved here, those with more education had more close friends, and those who were employed also reported more close friends.



## NEWCOMERS OFTEN DO NOT YET HAVE SOMEONE THEY CAN RELY ON FOR HELP IN A CRISIS

In addition to the risks to well-being that lack of social connection can play, a critical way that friends and family can help is during difficult times. While only 9% of people say they rarely or never have someone they can rely on, among newcomers here for less than five years, 21% say they do not have anyone they can rely on when they really need it.<sup>421</sup> Of those who say they sometimes do not have someone to rely on when they really need it, almost half of newcomers fit into this category versus about a quarter of people born in Canada.

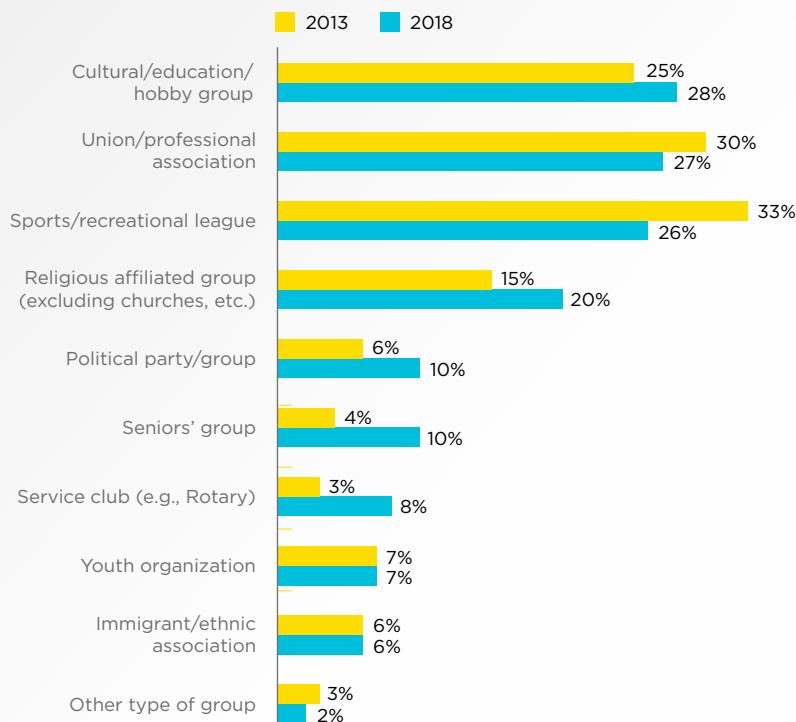
Recognizing that newcomers are less likely to have support when they come to Canada, the **Together Project** has several initiatives to help

refugees build social connections and inclusion as they settle in Canada. Among these initiatives is its Welcome Group program, where volunteer groups of five or more Canadians are matched with government-assisted refugees to help build relationships and navigate the complexities of settling in Canada. The philosophy can be encapsulated in its tagline: “Getting settled in a new country is easier when you have friends.”<sup>422</sup> Government-assisted refugees are particularly vulnerable because they tend to have lower levels of education, literacy, and numeracy, and they are less likely to have experience with Canada’s official languages than other types of refugees.



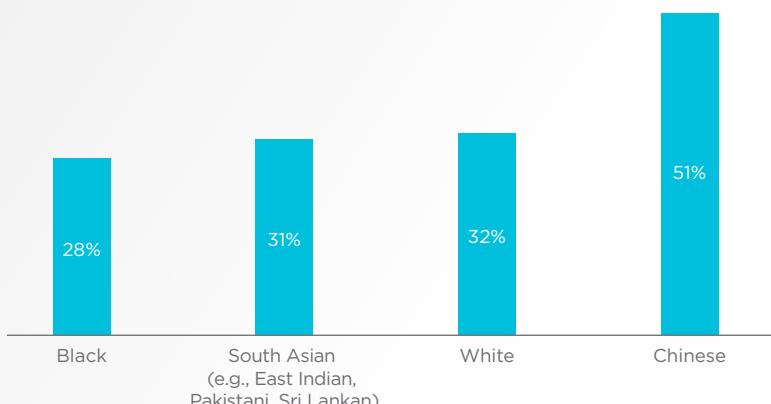
## MOST PEOPLE ARE PARTICIPATING IN OR ARE MEMBERS OF SOME FORM OF GROUP OR ORGANIZATION

Participating in Groups/Organization in Past Years



**Source:** Toronto Foundation and Environics Institute for Survey Research Toronto Social Capital Study 2018.<sup>424</sup>

Percentage of People Reporting Participation or Membership in None of the Types of Groups, City of Toronto, 2018



**Source:** Toronto Foundation and Environics Institute for Survey Research Toronto Social Capital Study Data File.<sup>425</sup>

City-wide, two-thirds of residents reported to be a member or participant in at least one type of group.<sup>423</sup> The most common membership types were cultural, education, and hobby groups (28%), professional associations (27%), sports and recreation leagues (26%), and religiously affiliated groups (20%).

Participants who identified as Chinese were the least likely to participate in any groups, with more than 51% not participating versus 35% of all respondents.<sup>426</sup> The exact reasons are hard to tell, though Chinese participants did report lower rates of involvement in nearly every type of organization. Other groups reporting lower-than-average participation in groups include those with lower levels of education and income, and those 30 to 39 years old.<sup>427</sup> Those who identified as Black, people over the age of 65 years, and those with high income and education had particularly high participation rates. Other studies have found that those who live in high-rise apartments in Toronto have lower participation.<sup>428</sup> While the sample size of Indigenous peoples was small in the *Toronto Social Capital Study 2018*, more Indigenous people did have membership in at least one type of organization than those who did not identify as Indigenous. This may reflect that two-thirds (65%) of Indigenous adults in the city have participated in traditional ceremonies, and 87% of parents and guardians of Indigenous children believe it is important for traditional ceremonies to be part of their children's life.<sup>429</sup> Also, 74% of Indigenous respondents believed access to traditional culture was a very important contributor to success.<sup>430</sup>



## VOLUNTEER RATES REMAIN THE SAME, BUT VOLUNTEER HOURS ARE DECLINING

The *Toronto Social Capital Study 2018* also asked about volunteering.<sup>432</sup> While 37% of people indicated they did unpaid volunteer work for an organization, unchanged from an estimate from 2013, there was a sharp decline in the number of people who said they volunteered for more than five hours per month. In 2013, 68% of people indicated they volunteered for more than five hours a month, whereas in 2018 only 51% indicated they did. The number of people who said they volunteered for one hour a month more than doubled to 18%, up from 8%.



**Source:** Toronto Foundation and Environics Institute for Survey Research Toronto Social Capital Study 2018.<sup>431</sup>

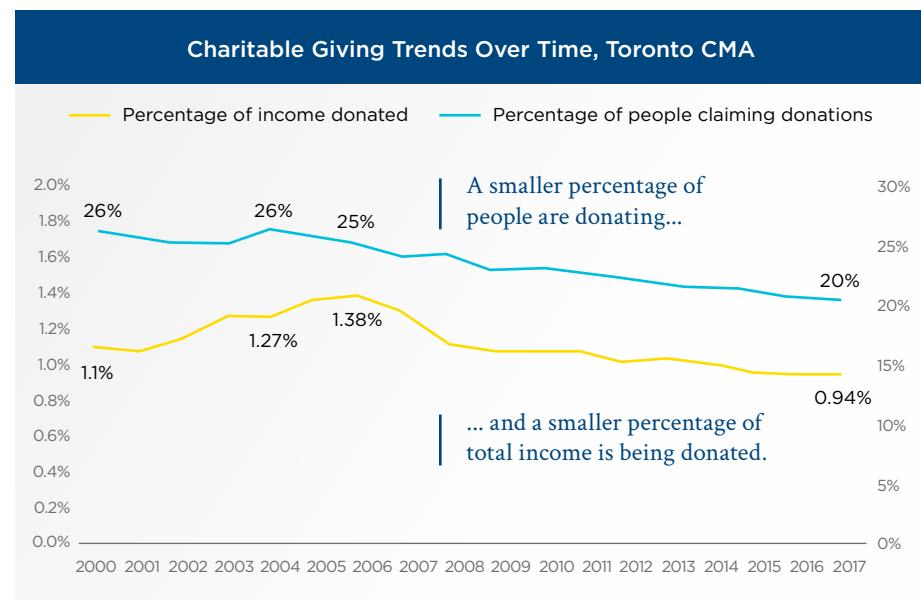


## PRECARIOUS WORK COULD BE CONTRIBUTING TO THE REDUCED ABILITY TO VOLUNTEER

One troubling possibility for the decline is the increasingly precarious nature of work. A study of millennials in Hamilton found that 51% of those in precarious work reported often or always being prevented from doing community activities because of the uncertainty of their work schedule compared to only 7% of those in secure employment.<sup>433</sup> As we discuss in the chapter on “Work” on page 51, almost all new jobs in the city of Toronto created in the last decade have been precarious; it is possible this growing trend is making it harder for people to volunteer, especially in this city, where precarious work is growing far faster than the rest of the country.



## PEOPLE ARE DONATING LESS OF THEIR INCOME TO CHARITY IN TORONTO



**Sources:** Statistics Canada. Table 11-10-0047-01. Summary characteristics of Canadian tax filers (preliminary T1 Family File),<sup>437</sup> and Table 11-10-0130-01. Summary of charitable donors.<sup>438</sup>

At its peak, Toronto residents donated 1.38% of income to charity in 2006. By 2017, that had declined to 0.94%. At the same time, the percentage of people claiming donations on their tax return dropped to 20% in 2017, down from its peak of 26% in 2004. We know that many people donate and do not claim this on their tax returns, but the bigger gifts generally are claimed since the tax advantages are considerable.<sup>434</sup>

A detailed analysis of income tax filers found<sup>435</sup> that those with less income donated a higher percentage of their income to charity. Of those who gave, those with less than \$50,000 in annual income gave an average of 2.29%, those with \$100,000 gave 1.63%, and those with \$800,000 in income gave 2.02%. It wasn't until people reached \$900,000 in annual income that they were donating as much proportionately as those with \$50,000 in income. What's more, most money in the country is directed at a small percentage of charities, the less than 1% of charities that are universities, hospitals, and colleges get 66% of revenue.<sup>436</sup>



## VOTER TURNOUT VARIES GREATLY IN DIFFERENT PARTS OF THE CITY

Donating and volunteering are two ways people can help influence the type of society they want. Voting is another. In 2014, Toronto's municipal election had its highest turnout ever at 60%. In 2018, voter turnout dropped to 41%<sup>439</sup> amid dramatic changes to the municipal ward structure and a relatively secure lead by the frontrunner in the election. The 2018 Ontario provincial elections likewise showed a huge increase in turnout, with 58% of the electorate voting, the highest turnout since 1999.<sup>440</sup>

A recent United Way study of workers in Toronto looked at its voting patterns.<sup>441</sup> The study found that of those with an annual household income of less than \$20,000, 41.5% reported always voting compared to 77.3% of those with \$150,000-plus in annual income. Further, 36.4% of Canadian-born racialized populations voted compared to 63.6% of all workers. A 2014 United Way study found "moving from precarious to secure employment increases the likelihood of voting by over 20%."<sup>442</sup> With precarious work growing rapidly in the city (see page 51), this raises real concern for future civic engagement, along with the other negative consequences.



## SOCIAL INCLUSION, WHICH INCLUDES SOCIAL CONNECTEDNESS, SOCIAL CAPITAL, AND CIVIC ENGAGEMENT, IS IMPORTANT FOR HEALTH AND WELL-BEING

There are many ways to look at social inclusion. Just a few examples of the topics discussed in this chapter include the degree to which you have friends and connections in the community, your overall social capital and trust in society, your participation in groups and volunteering, and civic engagement, including voting. This overall sense of social inclusion is strongly linked to positive health and well-being. A study published by Toronto Public Health and the Wellesley Institute noted various pathways by which these dimensions of social inclusion can benefit health and well-being, including the following<sup>443</sup>:

- Improved psychological responses to stress;
- More access and utilization of health and social services;
- Financial assistance and support;
- Access to health information, health-promoting resources, and networks; and
- Psychological benefits, including a sense of self-esteem and self-efficacy.



## MOST PEOPLE BELIEVE THAT PEOPLE WORKING TOGETHER CAN MAKE A BIG DIFFERENCE

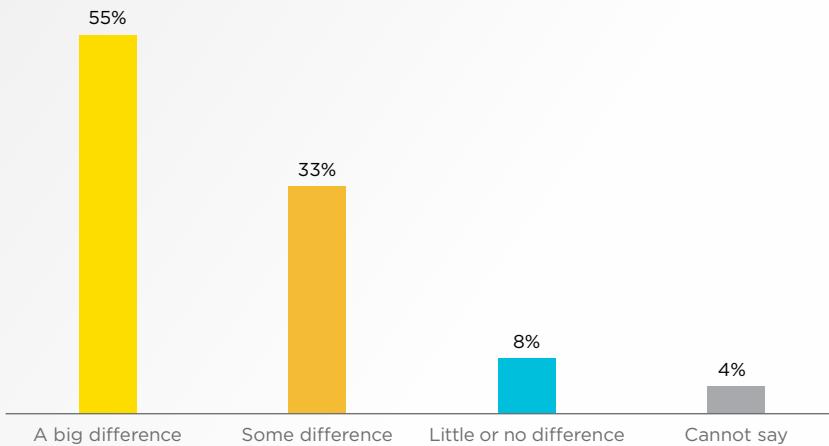
Almost seven times as many people believe that people working together can make a big difference (55%) versus those who believe that it can make little or no difference (8%).<sup>445</sup> Those in the Black and South Asian communities were among those most likely to believe that working together could make a difference.<sup>446</sup> People living in the City's Neighbourhood Improvement Areas — high priority neighbourhoods with high poverty and low access to services — were more likely to believe they could make a difference than those

who weren't (60% versus 54%, respectively, in the rest of the city).

**The Neighbourhood Organization** is a Toronto-based multi-service organization serving several Neighbourhood Improvement Areas with among the highest concentrations of newcomers in the city, including Thorncliffe Park, Flemingdon Park, St. James Town, and Crescent Town. With 14% or more of the residents in these communities being newcomers, helping them settle and feel connected to the city is critical.

In the organization's last fiscal year, it served more than 25,000 newcomers through its settlement services, more than 2,000 people through employment services, and more than 20,000 youth via its youth centre, among countless more programs.<sup>447</sup> The Neighbourhood Organization recently launched an initiative to create a mural in a local community park entirely led and planned by the residents, with participation from numerous cultural, ethnic, and diverse groups, including those spanning generations and languages.

How Much Difference Can People Working Together Make in Addressing Problems in Your Community



**Image source:** Toronto Foundation and Environics Institute for Survey Research  
Toronto Social Capital Study 2018.<sup>444</sup>

## GRASSROOTS LEADER STORY

# Fazilatun Nessa Babli

Fazilatun Nessa Babli, known simply as “Nessa,” has an easy smile and a ready laugh, revealing her innate kindness. It was this same kind spirit that inspired Nessa’s first act of radical generosity when she was 15 years old. Hearing a knock at the door of her family home in Bangladesh, Nessa opened it to find a destitute young woman with her children begging for food. “I was shocked and speechless. She wasn’t much older than me,” she recalls. Nessa was so moved she gave the young woman everything her family was meant to eat for dinner that day, including the pot.

From that moment, Nessa has dedicated her life to caring for others. At 17, she started volunteering, then achieved her master’s degree in social work, and built her career in community development. Although Nessa struggled to find work when she immigrated to Canada 25 years ago, she continued volunteering. “I promised myself, being a Canadian citizen, that I will serve this country,” she says.

Over the years, Nessa has achieved a nearly super-human number of accomplishments for her community of Kingston Galloway Orton Park (KGO) by volunteering, sitting on committees and advisory groups, and running programs for youth, seniors, and families. She also founded two non-profit organizations: Healthy Living Through Art and the Association for Active Seniors Body and Mind.

After 49 years of dedicated community service, Nessa is finally starting to relax. “My friends tell me to slow down and take care of myself because I’m now 65 years old,” she says. But she isn’t quite ready to retire yet. “I’m now using my expertise to take on mentorship roles,” she says. “Social work is in my blood. I love people.”

### WHAT CAN PHILANTHROPISTS DO?

“Philanthropists can support economic development through impact investments. Give someone an interest-free loan to start a small business. They’re called microloans — we used to do it in my village.”

Contact Toronto Foundation to find out more about how you can give a microloan.

Photo Credit: Setti Kidane





# 08

## HEALTH AND WELLNESS

Health in this section comprises both physical and mental health. Toronto is a physically healthy city, outscoring the rest of the province and country on many indicators of health. Mental well-being is also a critical aspect of quality of life, but in some ways Toronto is not the happiest place — the city has growing mental health challenges.

Health is influenced by a broad array of factors, ranging from income, social status, and education to personal health practices, the environment, genetics, and numerous other social determinants. But income is one of the most critical factors associated with health. A 2015 report by Toronto Public Health found that in 20 of the 34 health indicators they tracked, those with low income had worse outcomes.<sup>448</sup>

## KEY INSIGHTS

- Toronto is physically healthier than the rest of the country and province, and many physical health metrics have been improving over time.
- Hospitalized strokes, heart attacks, and avoidable deaths have all been decreasing significantly over the last decade.
- Despite strong physical health, Toronto is by several measures the least happy city in the country, with our young people the least happy of all.
- Emergency room visits for mental health are increasing extremely rapidly among young adults, as are hospitalizations for eating disorders.
- Opioid deaths and alcohol poisonings are also increasing rapidly.
- Lower income is broadly associated with worse health outcomes across most major indicators available in this chapter.



### TORONTO IS ONE OF THE PHYSICALLY HEALTHIEST CITIES IN THE COUNTRY

Life expectancy at birth is 84.3 years, higher than Canada overall (82.1 years). At the same time, in the last decade the life expectancy at birth for a Toronto resident has grown by 1.8 years<sup>449</sup>, also faster than Canada overall. In addition to healthier outcomes, many Toronto residents have healthier lifestyles and personal characteristics that make them at lower risk for future health challenges. For example in 2015–16, the percentage of people who were obese in Toronto was lower than in Canada overall<sup>450</sup> (19.1% for adults versus 26.3% for the rest of the country), the percentage of daily smokers is lower compared to the national percentage (10% for Toronto versus 12.4% nationally), and heavy drinking<sup>451</sup> is also lower (19.1% versus 16.1%).

Some of the factors associated with higher life expectancy have been that deaths and hospitalizations for several ailments have been decreasing recently in the Toronto Central Local Health Integration Network. These numbers include a decrease in the rate of a number of serious health conditions per 100,000 people from 2010–11 to 2017–18<sup>452</sup>; hospitalized heart attacks declined to 139 from 194, and hospitalized strokes declined to 125 from 152. Similarly, between 2006 and 2008 to 2014 and 2016<sup>453</sup>: avoidable deaths from preventable causes<sup>454</sup> decreased to 115 from 133, while avoidable deaths from treatable causes<sup>455</sup> have also declined to 66 from 81. Improvements in health indicators have also led to higher life expectancy at age 65, with residents who make it to this age expected to live longer in Toronto than in any other major city in the country.<sup>456</sup>

## BUT TORONTO IS ONE OF THE LEAST HAPPY CITIES IN THE COUNTRY

Many national surveys have found that life satisfaction is the lowest or among the lowest in Toronto for not only major cities, but also for any city in the country. In 2015–16, Toronto ranked 95 out of 97 in average life satisfaction for the health regions and region aggregations.<sup>457,458</sup> Further, using a much bigger sample of more than 300,000 responses from Canadians across multiple Statistics Canada surveys, researchers found that the Toronto CMA had the lowest percentage of respondents rating their life satisfaction an 8 or higher of any CMA in the country.<sup>459</sup> The YMCA of Greater Toronto's recent report on well-being in the Greater Toronto Area likewise found that this trend of low life-satisfaction in the city of Toronto continued into 2018, with life satisfaction much lower in the city of Toronto versus the rest of the GTA.<sup>460</sup> The *Toronto Social Capital Study 2018* found much lower levels of life satisfaction among youth, especially those 18 to 29 years old, those with low income, and those who did not own their own homes.<sup>461</sup>

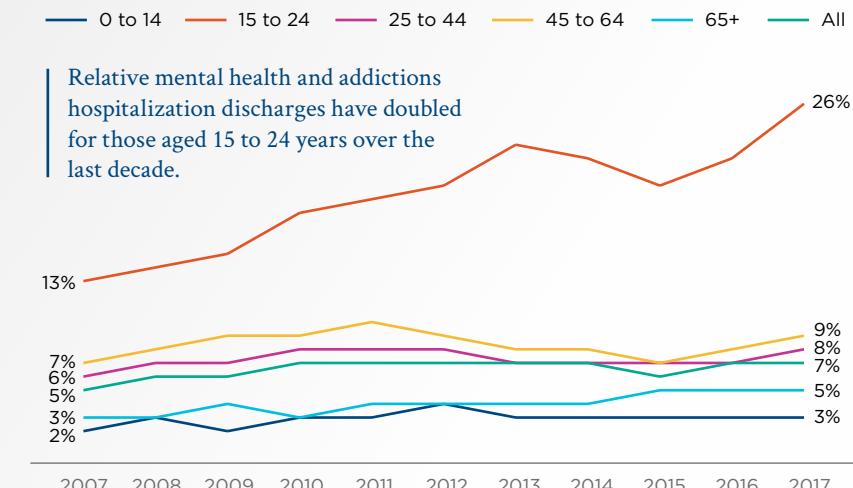
## TORONTO HAS A GROWING YOUTH MENTAL HEALTH CRISIS

Between 2007 and 2017, hospital discharges for mental health and addictions as a percentage of all discharges doubled for young people in Toronto. Visits also increased for those up to 14 years of age and 65-plus years, but no other group had anywhere near as big a relative increase as those aged 15 to 24 years. At the same time, national figures show that the number of emergency department visits for mental disorders for all youth has spiked.<sup>462</sup> Increases in hospitalizations were particularly high for females aged 15 to 17 years.<sup>463</sup>

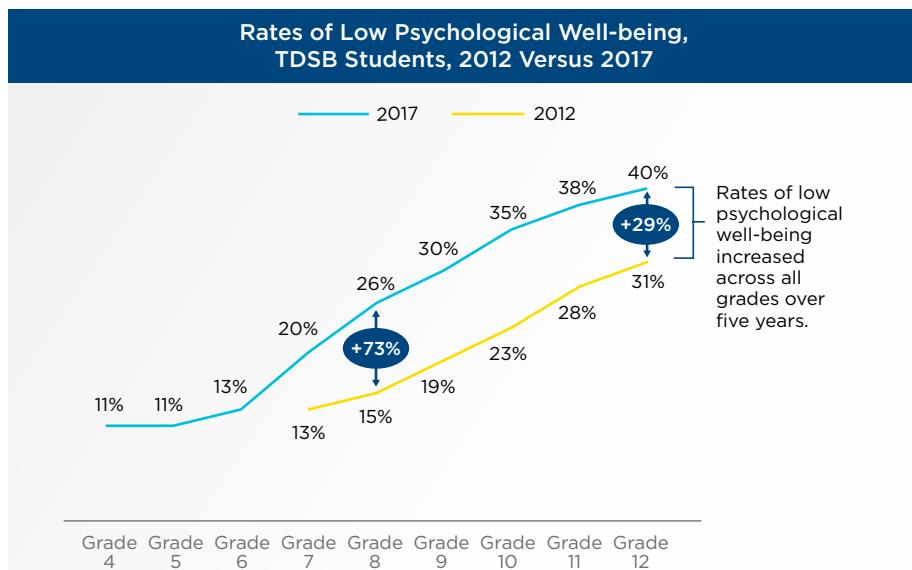
The question pertaining to the vastly increased hospitalizations for mental health is: Are mental health challenges actually growing, or is the issue becoming destigmatized, leading people to seek treatment?

While it is very difficult to tell, it is also clear that more youth are reporting mental health challenges on surveys. For example, in the Toronto District School Board's Student Census, from its 2011/2012 Census to its 2016/2017 Census, the percentage of student's reporting low well-being increased by at least 29% for Grade 12 students (40%, up from 31%) to a high of 73% for Grade 8 students (26%, up from 15%). The Ontario Student Drug Use and Health Survey, run by the Centre for Addiction and Mental Health (CAMH), found that the percentage of students reporting severe psychological distress increased to 17.1% from 10.7 % between 2013 and 2017<sup>464</sup>, an increase of 60%.

**Mental Health and Addictions Hospitalizations as a Percentage of all Discharges, by Age, Toronto Central LHIN, 2007 to 2017**



**Source:** Hospital Mental Health Database, Canadian Institute for Health Information.<sup>465</sup>



**Source:** TDSB Student Census 2011/2012<sup>466</sup> and 2016/2017.<sup>467</sup>

**Note:** Rates of high or moderate psychological well-being were given in these reports, and everyone who was lower than this were defined as having low psychological well-being for the purpose of this report.

In the Toronto District School Board (TDSB), student well-being decreased in each grade starting in Grade 6 and peaking at a high of 40% of students reporting low-well being in Grade 12.<sup>468</sup> Looking at the psychological health of Grade 12 students<sup>469</sup>, some of the differences are truly stark for certain subgroups. While 31% of males reported low psychological well-being, almost 50% of females reported the same and 75% of students with a non-binary gender. Those who identified

as LGBTQ2S+ students have much higher rates of low well-being (65%) than those who identify as straight (37%). Similarly in 2013, 6.9%<sup>470</sup> of university students responding to a major national survey reported being diagnosed or treated for both depression and anxiety within the last 12 months versus 11.4% in 2016.<sup>471</sup> The same studies found that the percentage of students who reported seriously considering suicide in the last 12 months also increased to 13% from 9.5%.

## WITH THE RAPIDLY GROWING DEMAND FOR SERVICES, THE LACK OF INFRASTRUCTURE TO SUPPORT STRUGGLING YOUTH IS CAUSING SEVERE PROBLEMS

Children's mental health centres are at their limits. They "have wait times as long as 18 months for the two most in-demand services: long-term counselling and intensive therapy."<sup>472</sup> A 2017 study of parents trying to get mental health support for their children found that 50% were unable to get any support for their child, with the predominant reason being long wait times (65%).<sup>473</sup> Early intervention makes sense both from a health and an economic perspective, as it saves substantial amounts of money in many interventions by reducing future health-care usage.<sup>474</sup>

The **Parkdale Activity-Recreation Centre Women's Leadership Group** is working to address the lack of available mental health supports through a series of monthly community-led drop-in sessions for peer-to-peer mental health training and resources. The group is working to build alternatives to medical and police interventions by providing everyday citizens with the tools to support their friends and family members.

## HOSPITALIZATIONS FOR EATING DISORDERS HAVE DOUBLED IN ONTARIO IN FIVE YEARS

According to a recent report by IC/ES (formerly the Institute for Clinical Evaluative Sciences), the rate of eating disorder hospitalizations among those aged 14 to 17 years between 2010 and 2014 more than doubled.<sup>475</sup> Toronto has a particularly high rate of hospitalizations when compared to the rest of the province.<sup>476</sup> Long term, these growing trends can have serious consequences. For example, those with anorexia nervosa were 5.4 times as likely to die than the typical person of the same age, with about 5% of those with anorexia dying in the next 13 years.<sup>477</sup>

**Sheena's Place** is a Toronto-based charity working on the issues concerning eating disorders. It offers free professionally facilitated peer-support group programs that run for 10 or more weeks, with 15 to 20 participants learning coping skills and other tools to improve their health. More than 95% of participants say they learned a new coping strategy, skill, or insight from attending the program.<sup>478</sup> As the former executive director reported in a national report on eating disorders, “groups fill up and have wait lists within hours of registration opening,”<sup>479</sup> highlighting the significant need for additional funding to provide more support.

## BINGE DRINKING IS A RAPIDLY GROWING PROBLEM, PARTICULARLY AMONG YOUNG WOMEN

Between 2003 and 2016, Ontario research found that hospital “visits due to alcohol increased 86 per cent for women and 53 per cent for men.”<sup>480</sup> The biggest increase — at 240% — was among women aged 25 to 29 years.<sup>481</sup> In the study, females still have much lower rates of emergency room hospitalizations across nearly every age group versus men, but especially for those under 30, the gap is narrowing quickly. For those aged 30 years and older, alcohol-related hospitalizations in Ontario remain far higher among men, with huge increases in hospitalizations also reported for men between the ages of 50 and 65 years.

## THE OPIOID CRISIS HAS CAUSED A HUGE INCREASE IN DEATHS AND HOSPITALIZATIONS

Opioids are also a growing problem in Toronto, even as hospitalizations rates and deaths remain far below other major cities.<sup>482</sup> In 2017, the number of deaths from opioids toxicity increased by 66% to 308, up from 186 in 2016, while hospitalizations more than doubled.<sup>483</sup> Estimates for deaths due to opioids are down slightly for 2018 versus 2017, though still far above any historic norm, and some investigations are still underway for 2018.<sup>484</sup> Supervised injection sites, locations where people can

inject pre-obtained drugs under qualified supervision, are playing an important role in addressing this crisis. As of July 14, 2019, there have been 53,391 visits, with 950 visits due to an overdose at Toronto Public Health sites.<sup>485</sup>

More than three in 10 Canadians reported using some form of opioid in the last five years.<sup>486</sup> Fentanyl and its analogues were found to have contributed to the majority of opioid toxicity deaths in Toronto and the rest of Ontario.<sup>487</sup>

While 85% are at least somewhat aware that drugs obtained illegally have the potential to contain Fentanyl, still problematic is that only 28% know the symptoms of an overdose. And only 7% know how to both obtain and administer Naloxone, which can reverse the effects of an overdose.<sup>488</sup> Like many health challenges, low-income groups are most affected by the opioid epidemic, with hospitalizations for opioid-dependent users almost four times higher for those in the lowest income versus those in the highest.<sup>489</sup>



## MOST HEALTH OUTCOMES ARE WORSE FOR LOW-INCOME RESIDENTS

According to a recent Toronto Public Health report, those with lower incomes had worse outcomes in 20 of the 34 indicators they examined.<sup>490</sup> Several examples not from that report but with more recent data are shown below<sup>491</sup>, with some of the most dramatic differences found in respiratory disease hospitalizations

per 100,000 (622.2 for the bottom 20% versus 433.4 for the top 20%), diabetes prevalence (13.3% for the bottom versus 7.4% for the top), and self-rated low mental health (36% for the bottom versus 16% for the top). While not depicted, those in the bottom 20% have twice as high a risk of having children

vulnerable in at least one domain of child development.<sup>492</sup> Both males and females with lower income have higher premature mortality than those with higher income. For example, men in the lowest income group were 50% more likely to die before age 75 than men in the highest income group.<sup>493</sup>



**Source:** All data from Ontariohealthprofiles.ca.<sup>494</sup>



## INDIGENOUS PEOPLES IN TORONTO ARE DISPROPORTIONATELY AFFECTED BY NUMEROUS HEALTH ISSUES

A recent report called *Our Health Counts Toronto* investigated health for Indigenous peoples in Toronto. They found that compared to Ontario adults, Indigenous peoples were<sup>495</sup>: twice as likely to have been diagnosed with depression (23% versus 11%, respectively); three times as likely to have asthma (24% versus 8%, respectively); 11 times more likely to have a learning disability (22% versus 2%, respectively); four times as likely to have had a stroke (4% versus 1%, respectively); almost twice as likely to have diabetes (15% versus 8%, respectively); and 33% more likely to have heart disease (8% versus 6%, respectively).

As to why Indigenous peoples experience high rates of chronic health conditions, the researchers cite findings from the Truth and Reconciliation Commission: that “the current state of [Indigenous] health in Canada is a direct result of previous Canadian governmental policies, including residential schools.”<sup>496</sup> A recent study published in the *Canadian Journal of Public Health* noted that 29% of Indigenous peoples in the city had faced discrimination by a health-care provider.<sup>497</sup> Those who had faced discrimination were more than three times as likely to have unmet health needs.

In addressing some of the underlying causes of poor health, including persistent poverty and inadequate housing, the *Our Health Counts Toronto* researchers made several recommendations. They include improved tools to measure and track Indigenous health, increased investment in healing centres, and culturally appropriate public health investments to address barriers that Indigenous peoples experience in accessing health services<sup>498</sup>, while also providing training for anti-racism and cultural sensitivity across the health-care system.<sup>499</sup>



## FOOD INSECURITY AND HUNGER IN TORONTO REMAIN ISSUES, AND RECENT MONTHS HAVE SHOWN INCREASED FOOD BANK VISITS

In 2013–14, 12.6% of households were severely, moderately, or marginally food insecure, virtually unchanged from six years earlier.<sup>500</sup> In 2018, Toronto experienced a 4.7% decline in food bank visits versus 2017, according to the 2018 *Who’s Hungry* report, published by Daily Bread Food Bank and North York Harvest Food Bank.<sup>501</sup> However, visits are still up by 14% since 2008. And so far in 2019, food bank usage has been up by 8% through March of this year, eight straight months with growing year-over-year food bank usage.

Beyond just having sufficient access to food, access to healthy food is essential. Toronto scores lower than the rest of the country and province on adults eating sufficient fruits and vegetables<sup>502</sup>, even as fruits and vegetable costs have increased at more than twice the rate of inflation in the last decade<sup>503</sup> (44% versus inflation of 21% and a 25% growth in median family income). See page 32 for a discussion of growing costs in the city and how they have disproportionately affected low-income families.

## HEAVY USERS OF FOOD BANKS INCLUDE OVERLOOKED GROUPS SUCH AS THOSE WITH DISABILITIES, SINGLE PARENTS, THOSE ON SOCIAL ASSISTANCE, AND INDIGENOUS PEOPLES

According to the 2018 *Who's Hungry* report,<sup>504</sup> 62% of food bank users identify as having a disability, also far higher than the population generally, and more than half were born outside of Canada.<sup>505</sup> One of the biggest areas of growth over time has been working-age adults, those born in Canada, especially those with a disability or on other types of social assistance, and those in a lone-person family. Single parents continue to represent a large percentage of food bank users.

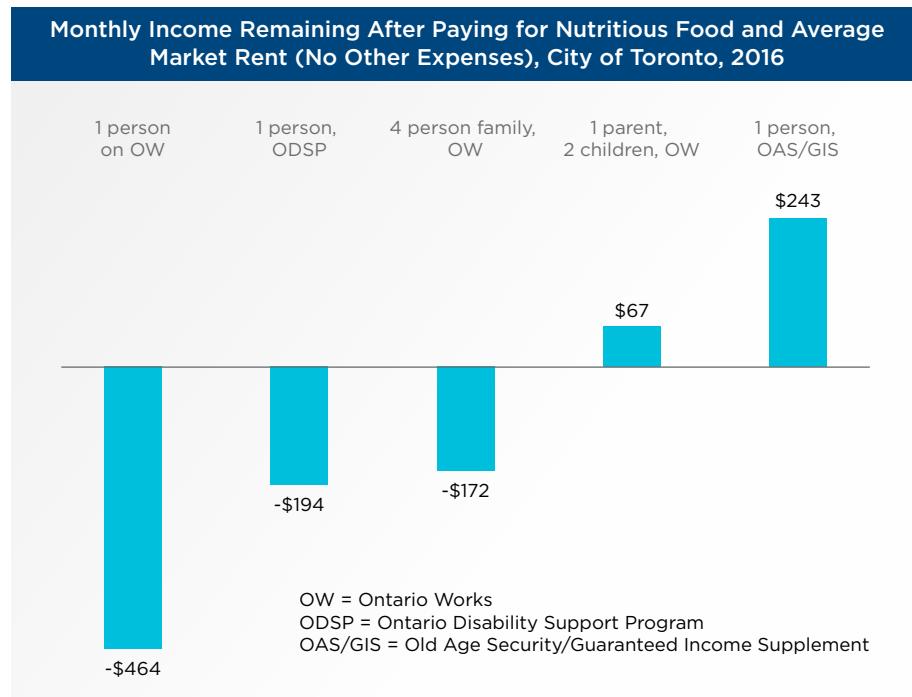
Further, 9% of food bank users are Indigenous peoples, a higher percentage than in the population, even when adjusting for undercounting in the census (conservatively, at least half of the Indigenous people in the city did not complete the census, according to researchers<sup>506</sup>). Using data from *Our Health Counts*, the Toronto Street Needs Assessment estimated that 2.5% of the population in Toronto are Indigenous peoples,<sup>507</sup> while 2016 estimates put this number as high as 3.3% of the population.<sup>508</sup>

## MORE THAN HALF OF FOOD BANK USERS SKIP EATING TO PAY THEIR BILLS, WHILE OTHERS TAKE ON DEBT

More than half of food bank users skip eating to pay their bills, with the most common reasons being paying for rent, paying for their phone, and paying for transit.<sup>509</sup> In addition to not eating, many food bank users are forced to take on worrying amounts of debt to pay for their daily expenses, with many borrowing from friends or family (46%), using credit cards (29%), using a payday lender (14%), or using a line of credit (8%). The concerning rise of debt among those with low income in Toronto is discussed on page 32.

## MANY PEOPLE GO HUNGRY BECAUSE SOCIAL ASSISTANCE DOES NOT PROVIDE ENOUGH TO AFFORD FOOD

In 2014, almost two in three people (64%) in Ontario on social assistance were food insecure,<sup>510</sup> regularly going hungry because they could not afford to eat. More than two-thirds (68%) of those using food banks in 2018 had social assistance as their main source of income. On average, they were making about \$9,700 per year. After paying for food and average rent, the typical single person on Ontario Works will already be short \$464, with the costs of transit, clothing, pharmaceuticals, or other necessities of life not covered. A study of unattached low-income individuals in Canada between the ages of 55 and 74 years found that food insecurity is cut in half once these individuals turn 65 years old and are then eligible for publicly financed pensions.<sup>511</sup>

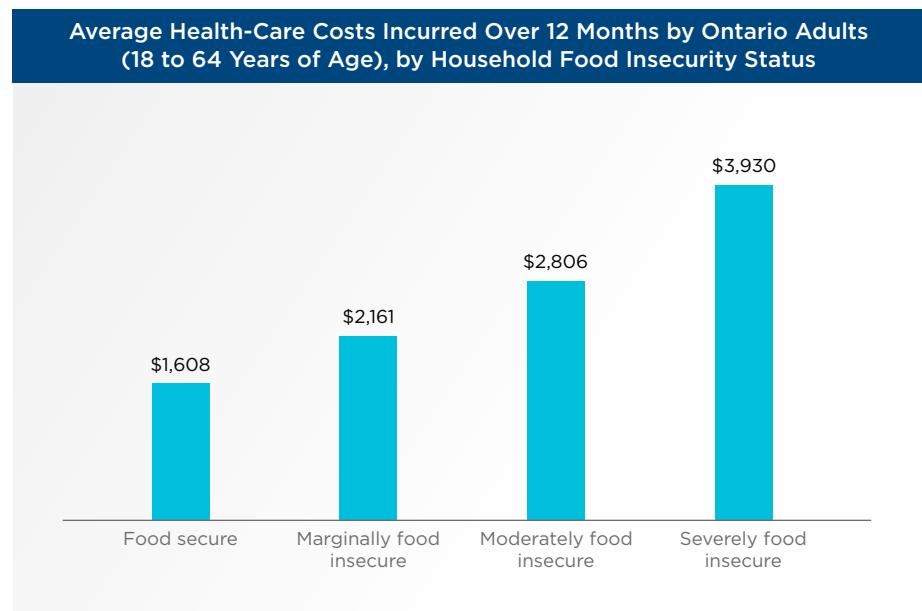


**Source:** Toronto Public Health. Housing and Health: Unlocking Opportunity. October 2016.<sup>512</sup>



## FOOD INSECURITY IS EXPENSIVE FOR SOCIETY, AS THOSE WHO GO HUNGRY COST THE MEDICAL SYSTEM FAR MORE PER YEAR

A severely food-insecure person costs the health-care system more than \$2,300 per year, which would go a long way for someone making less than \$10,000. A recent study of 90,368 adults living in Ontario published in 2018 that controlled for age, income, gender, and household characteristics found that those who are severely food insecure were 2.6 times as likely to die in the years following being surveyed, and even those who were moderately food insecure were 1.5 times as likely to die.<sup>513</sup> While most people do not immediately die from being food insecure, it also has other unfortunate consequences. One example is that those who are food insecure are twice as likely to develop type 2 diabetes<sup>514</sup>, even when controlling for body weight, income, and other predictors of diabetes. The role of income in diabetes prevalence is shown on page 95.



**Source:** Valerie Tarasuk et al., "Association between Household Food Insecurity and Annual Health Care Costs," CMAJ, 2015.<sup>515</sup>



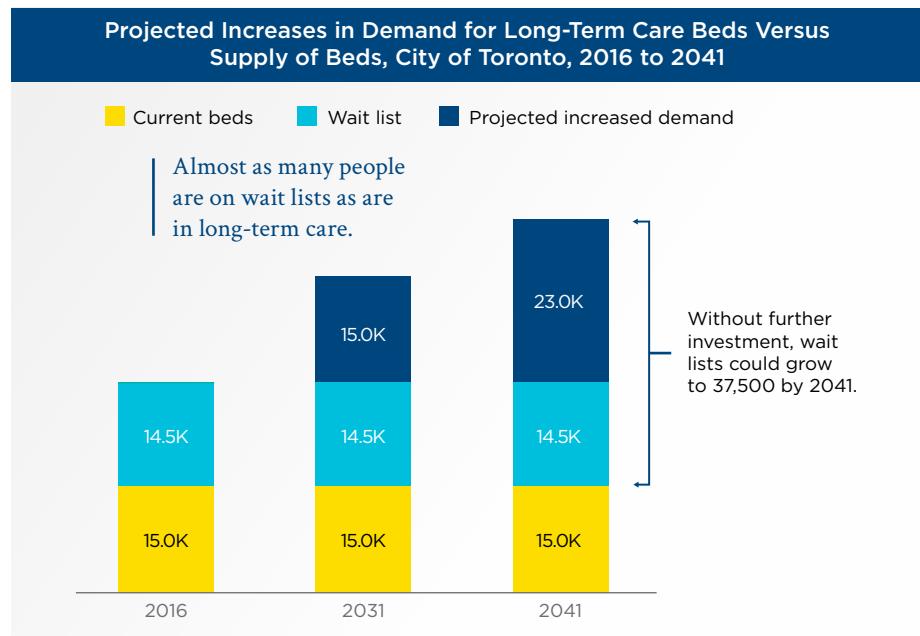


## HEALTH-CARE COSTS ARE PROJECTED TO RISE MARKEDLY WITH A RAPIDLY AGING POPULATION

Toronto's population is aging rapidly, with those over the age of 60 years expected to grow by 43% in the next 15 years versus 16% for the rest of the population.<sup>516</sup> Health-care spending per person is \$2,772 for those aged 15 to 64 years versus \$11,758 for those aged 65 years and older.<sup>517</sup> Costs will increase substantially, even as the tax base shrinks when people retire. Increased immigration (discussed on page 20) will help mitigate some of this and prevent skills shortages, too, as the population ages and retires.

## INADEQUATE SUPPORTS EXIST FOR SERVICING SENIORS' NEEDS, INCLUDING LONG-TERM CARE BEDS

Toronto is not prepared for the increased demand for senior care. Almost as many people are already on the wait list for long-term care as there are spots (about 15,000 spots and 14,500 people on the waiting list), and long-term care needs are projected to grow by 135% by 2041.<sup>518</sup> Even as the population has become healthier and is expected to live longer, this will create new challenges and require new investments to cope with the new and increased demand for services.



**Source:** Toronto Housing Market Analysis.<sup>519</sup>



# 09

## LEARNING

This chapter covers high-school graduation rates, the experience of students, post-secondary attainment, and the outcomes of learning and education, including literacy. Toronto is among the most educated cities in the most educated country in the world.<sup>520</sup> The Toronto District School Board (TDSB) and the Toronto Catholic District School Board (TCDSB) are the two English language school boards in Toronto.

The TDSB serves more than 246,000 students in 582 schools and more than 140,000 people through adult and continuing education<sup>521</sup>, while the TCDSB has more than 91,000 students across 195 schools.<sup>522</sup> Toronto also has four leading public universities serving more than 200,000 full- and part-time students. Toronto is home to 55 language-training schools and 140 private career colleges. High-school graduation rates are improving, and more people are going to post-secondary schools. But far more students are saying they do not enjoy school, and the pressure to succeed is growing, while tuition is getting more and more expensive.



## KEY INSIGHTS

- Graduation rates are improving across all demographics, while select overlooked groups still have much lower graduation rates.
- Income is a strong predictor of high-school graduation.
- Toronto elementary school students are struggling in math, and the situation is getting worse.
- More students are reporting they do not enjoy school, and the pressure to secure good grades is increasing, while mental health challenges among youth are growing very rapidly.
- More students are obtaining a post-secondary education, with big improvements in many overlooked groups, though children in single-parent families are still lagging behind.
- Tuition costs have increased well beyond inflation in Toronto.
- International student numbers have doubled recently, as more students are coming to Canada.
- Many newcomers with advanced degrees are working in jobs requiring no education.



### HIGH-SCHOOL GRADUATION RATES ARE IMPROVING

The TDSB has made significant strides in improving graduation rates in the last decade. In 2007, 73% of students graduate high school, while in 2017, 86% of students graduated from high school.<sup>523</sup> Despite this improvement, the rate still lags behind the provincial average.<sup>524</sup> School boards around the country have also seen increased high-school graduation rates.<sup>525</sup> The TCDSB has graduation rates higher than the provincial average.<sup>526</sup> For most of this chapter, data from the TDSB is used to discuss the situation in Toronto schools. However, the TCDSB is sizeable.<sup>527</sup> These improvements have resulted in higher graduation rates for all racialized groups, with the biggest improvements for those who were Black (a 12.5% increase

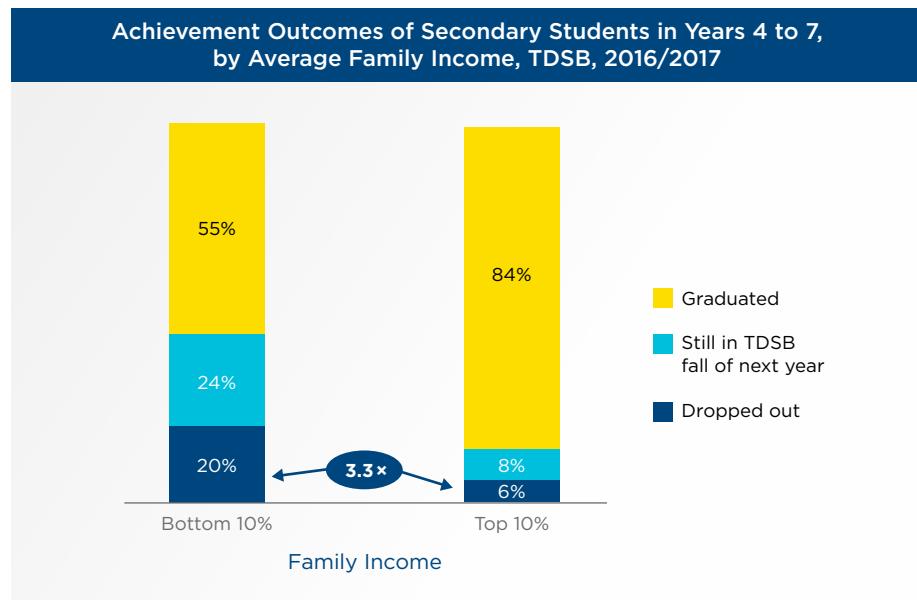
between 2011 and 2016) and large improvements for single-parent families and those whose parents had less education.<sup>528</sup>

Between 2006 and 2016, Statistics Canada reported the share of Indigenous peoples who had completed high school increased by about 10%, while post-secondary education rates also increased.<sup>529</sup> While Statistics Canada does undercount Indigenous peoples<sup>530</sup>, this still presents a positive trend. Looking at the TDSB, despite significant progress over the last decade in improving graduation rates, there are still some important differences between overlooked groups.



## INCOME IS A STRONG PREDICTOR OF LOWER HIGH-SCHOOL GRADUATION RATES

Income is a strong predictor of high-school graduation rates, with a student in a family in the bottom 10% of income three times as likely to drop out of high school as one in the top 10%. They are also three times more likely to require more years to complete school.<sup>531</sup> Those in sole-parent families, those with lower parental education, and those from the many racialized groups were also less likely to graduate from high school. Females were more likely to graduate than males, while LGBTQ2S+ students were less likely to graduate than heterosexual students.<sup>532</sup>



**Source:** Custom data request from the Toronto District School Board.<sup>533</sup>



## TORONTO STUDENTS ARE STRUGGLING IN MATH

Looking at standardized reading and writing tests, 81% of Grade 6 students in 2017–18 in the TDSB scored at the provincial standards<sup>534</sup>, with a slight improvement in each metric. However, in math scores, only 52% met provincial standards, a decrease of seven percentage points from 2013–14.<sup>535</sup> This echoes a broader trend, as scores across the province dropped from 49% from 54%.<sup>536</sup> Similar data was reported by the TCDSB, where average math scores dropped to 46% from 53% over the same time period.<sup>537</sup>

In high school, students are streamed into academic and applied programs, and students in the applied program are particularly struggling in math.

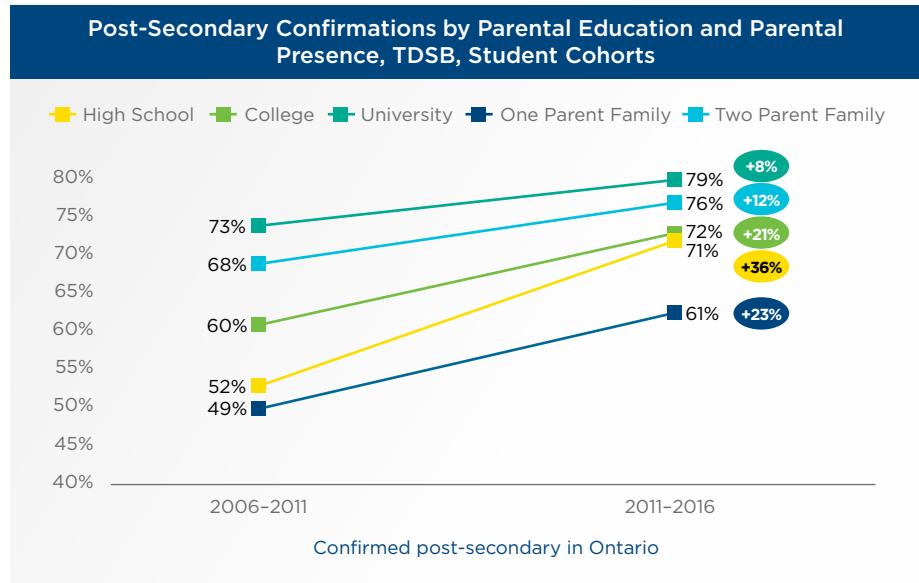
In 2017–18, only 28% of Grade 9 applied students in the TDSB achieved at or above the provincial standards for math (compared to 45% province-wide). This rate is down from 34% five years earlier.<sup>538</sup> Numeracy is a problem not just in Toronto, but also Canada-wide. Compared to other countries in the OECD, Canada scores below average in numeracy, and the proportion of people at the lowest level of numerical ability was higher than other OECD countries. Comparisons between 2003 and 2012 found more people have low numerical ability in Canada now than a decade prior.<sup>539</sup>

**JUMP Math** is a Toronto-based charity working to improve math

literacy. It provides resources and training to teachers, as well as tools that can be used by parents at home. JUMP Math characterizes its approach to math as one of guided discovery, which includes instruction and discovery-based learning, with the philosophy that all students are capable of learning math. A recent randomized field trial published in an international journal of mathematics education found that students taught using the JUMP Math method showed “consistent, modest improvements”<sup>540</sup>, while a recent evaluation of students using their National Book Fund program found that math scores grew 2.8 times quicker among those using that program than those who did not.<sup>541</sup>

## MORE HIGH-SCHOOL STUDENTS ARE GOING TO POST-SECONDARY SCHOOLS, WITH THE BIGGEST IMPROVEMENTS IN MANY OVERLOOKED GROUPS

A substantially greater percentage of students accepted an offer of attendance at an Ontario post-secondary institution over a five-year period, and some of the biggest improvements were reported by those in vulnerable groups. For those whose parents had a university education, 79% confirmed attendance at a university, an increase of 8% over five years.<sup>542</sup> Those whose parents had only a high-school education saw their post-secondary confirmation increase by 36%, with 71% accepting admission to college or universities, up from 52%.<sup>543</sup>



**Source:** Toronto District School Board. Grade 9 Cohort Post-Secondary Pathways, 2011-16.<sup>544</sup>

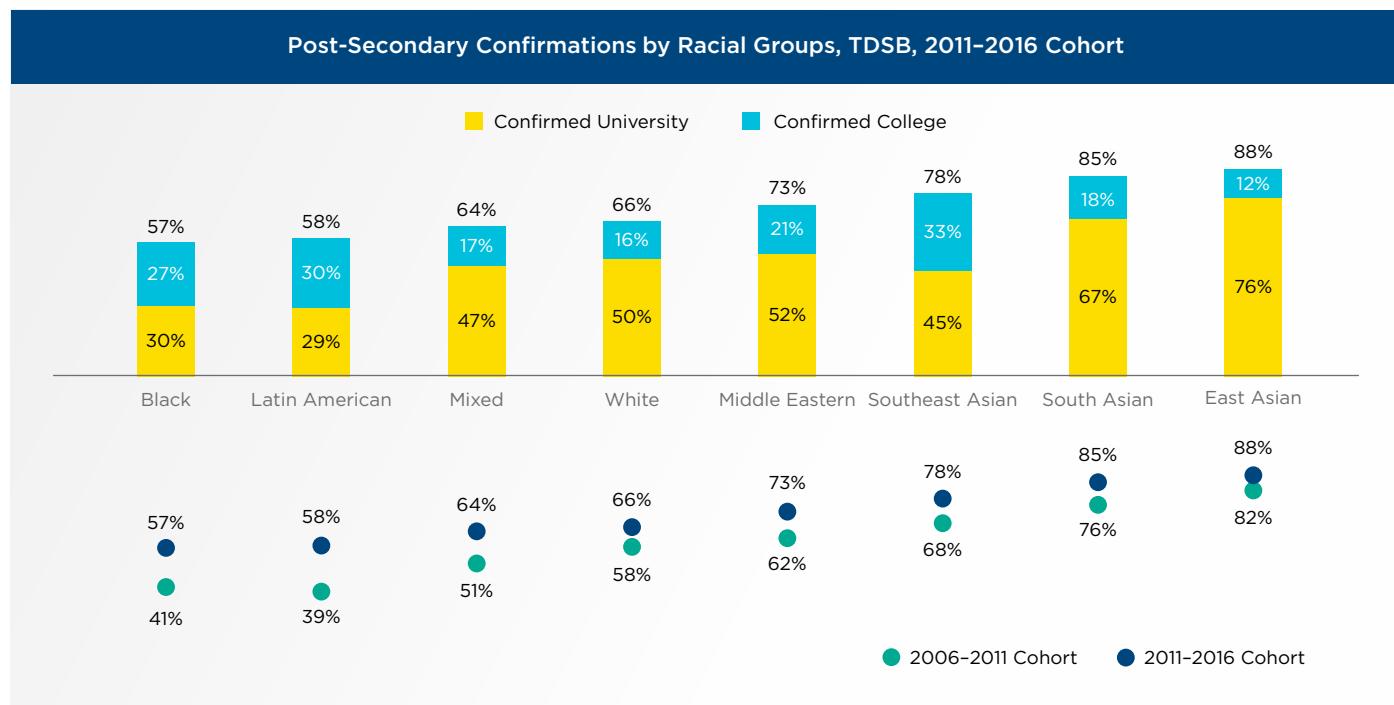
## CHILDREN IN ONE-PARENT FAMILIES ARE STILL STRUGGLING

While the rate of children in one-parent families confirming post-secondary attendance did improve substantially, the rate still lags behind other key demographics. Only 61% of students in this category are planning to attend post-secondary school, up from 49% five years earlier.<sup>545</sup> These children are less likely to be receiving parental support and far more likely to live in poverty, so affordability is likely a factor. The recent provincial decision to eliminate free tuition for low-income families could make this even worse<sup>546</sup> for people from low-income families, which is discussed later in this chapter.

## RACIALIZED STUDENTS ARE STILL LESS LIKELY TO GO TO UNIVERSITY

Despite considerable improvement, large gaps still exist in post-secondary plans for students of different races. About 1.5 times as many East Asian students will attend post-secondary as Black students, and 2.5 times as many East Asian students will attend university as Black students.<sup>547</sup> Both Black students and Latin American students lag behind all other races in plans for attending university.<sup>548</sup> The biggest progress in improving post-secondary confirmations has been in populations with the lowest post-secondary plans.

For example, those who identified as Black had post-secondary confirmation rates of 41% in 2011, which rose to 57% in 2016. Likewise, huge improvements were found for Latin American students. East Asians had the highest post-secondary confirmations previously and still do, with the rates also increasing but by a smaller margin, to 88%, up from 82%. Some of this is also tied to income: of those in the lowest 10% of income, 55% did not apply to university versus only 20% of those in the top 10% of income.<sup>549</sup>



**Source:** Toronto District School Board. Grade 9 Cohort Post-Secondary Pathways, 2011-16.<sup>550</sup>

## FEMALES ARE OUT-PERFORMING AND OUT-GRADUATING MALES

Girls are out-performing boys on many key TDSB indicators. More than 89% of females graduated versus 82% of males for the 2011-2016 cohort.<sup>551</sup> Likewise, 59% of females confirmed university attendance versus only 47% of males in the 2011-2016 cohort.<sup>552</sup> Males are also more likely to not have applied to either college or university<sup>553</sup>, and these gaps between genders have persisted for at least a decade.

## LOW-INCOME FAMILIES ARE NOT TAKING ADVANTAGE OF THE CANADA LEARNING BOND

One barrier that low-income families face is saving money for education. The Canada Learning Bond is one benefit the government has developed to contribute to the post-secondary plans of low-income families. Via the Learning Bond, the Government of Canada will contribute annually to a registered education saving plan (RESP) for low-income families that can be used to pay for any full- or part-time studies after high school, including apprenticeships, trade schools, colleges, and universities.<sup>554</sup> Personal contributions to the RESP are not required to apply, though an RESP is required, which presents a barrier for many to apply. **WoodGreen's**

Financial Empowerment program provides free presentations in the community to help raise awareness and understanding of this benefit and help more low-income families access it.<sup>555</sup> As of 2014, only 32% of eligible low-income Canadians have used the Canada Learning Bond benefit, which can be worth up to \$2,000 per child if started at birth.<sup>556</sup> **Smartsaver.org** is another tool run by the **Omega Foundation**, working to help people access RESP benefits. This online tool allows for a quick application process for an RESP.<sup>557</sup> For a further discussion of the challenges of vulnerable populations accessing benefits, see page 30 in the "Income and Wealth" chapter.

## STUDENTS ARE INCREASINGLY FINDING THE PRESSURE TO SUCCEED AT SCHOOL IS NEGATIVELY IMPACTING THEIR LIVES

Even as graduation rates improve and more students attend post-secondary schools, fewer TDSB students are enjoying school. More and more students are reporting pressure to succeed and concerns about getting high marks.<sup>558</sup> While older students have always reported enjoying school less than younger students, between the 2011–12 TDSB Student Census and the 2016–17 TDSB Student Census, a marked increase was present in lack of enjoyment of school.<sup>559</sup> A huge part of this is the growing pressure and stress to succeed. Today, students are reminded repeatedly of the importance of getting good grades and getting into university, which appear to have greatly amplified their daily pressures.

And stress is happening at younger and younger ages. In the five years between 2012 and 2017, Grade 7

and Grade 8 students reported a 67% increase in feeling under a lot of stress or pressure all the time or often.<sup>560,561</sup> Those in Grades 9 to 12 reported a 29% increase in the same metric, so that 49% of all students in that grade range report feeling under stress all the time.

The lives of students are changing at a disturbing pace. More and more youth are being hospitalized for mental health and addictions<sup>562</sup>, and TDSB students report rapidly increasing rates of low psychological well-being<sup>563</sup> (see page 92 in “Health and Wellness” for a full discussion). The environment in which kids are growing up presents a barrier to their education, their well-being. This poses a serious challenge to our ability to support the growing number of children who need mental health supports at a younger and younger age.

## POST-SECONDARY ENROLMENTS AT UNIVERSITIES AND COLLEGES ARE GROWING

Toronto is home to some of North America’s largest and most well-known universities. In 2017–18, about 194,000 full- and part-time students attended the four publicly funded universities in Toronto, up from about 182,000 in 2012–13.<sup>564</sup> Together these universities have more than 160,000 full-time students, with the University of Toronto educating more than 80,000, York University 50,000, Ryerson University 30,000, and OCAD University 3,000.<sup>565</sup>

## ENROLMENT IS INCREASING, EVEN AS POST-SECONDARY EDUCATION HAS BEEN GETTING FAR MORE EXPENSIVE

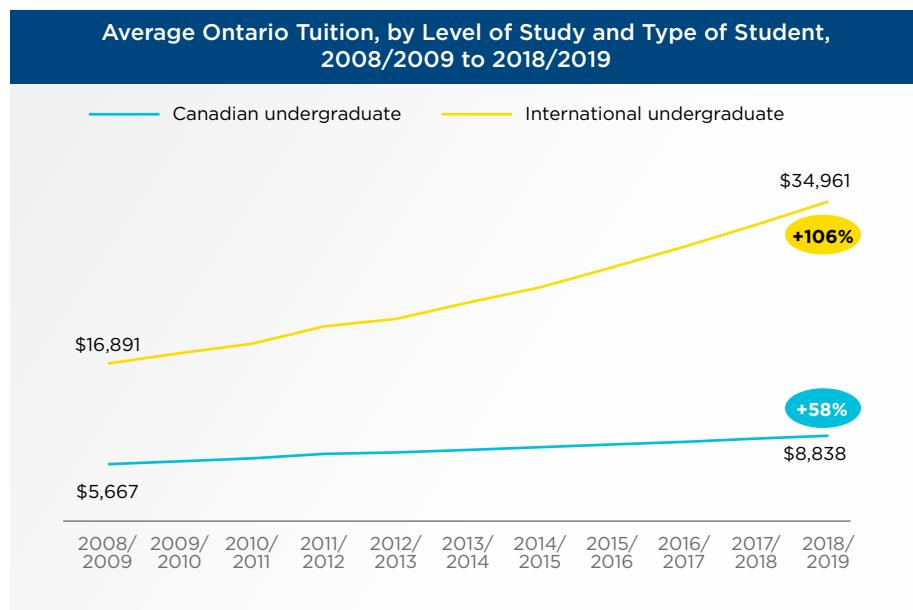
Even as post-secondary attendance is increasing, education is getting more and more expensive, increasing well beyond the rate of inflation for the last decade. This is part of a growing trend: many of the most critical costs for young people are growing faster than inflation, including transit, housing, rent, and child care (for a discussion, see page 32 of the “Income and Wealth” chapter). According to Statistics Canada, the average undergraduate tuition in Ontario increased to

\$8,838, up from \$5,667, which is a 58% increase over 10 years and more than double the rate of inflation.<sup>566</sup>

According to RBC Economic Research, 20% of undergraduates graduate with more than \$25,000 in debt, twice as many as a decade ago.<sup>567</sup> RBC also highlighted that in 1990 “it took 293 hours of minimum-wage work to pay for the average tuition. Today, it takes 505 hours.” That is without considering the rising costs of housing for many living in Toronto (see page 36).

This has resulted in 40% of university students in Canada reporting that their finances are very difficult to manage.<sup>568</sup>

Like high-school students, university students are reporting an alarming increase in mental health challenges, which has profound implications on their overall health and well-being. These are discussed as part of broader trends for youth mental health in the “Health and Wellness” chapter on page 92.



**Source:** Statistics Canada. Table 37-10-0045-01. Canadian and international tuition fees by level of study.<sup>569</sup>



## ELIMINATION OF FREE TUITION AND REDUCING TUITION FEES WILL INCREASE COSTS FOR LOW-INCOME STUDENTS

With universities and colleges increasingly relying on tuition to cover their costs, the recent announcement that the Ontario provincial government will reduce tuition by 10% will have a sizable impact on their total funding, though this will likely decrease total college and university revenue by only between 2% and 4%.<sup>573</sup> With this cut, the government also announced it is intending to eliminate free tuition for low-income students. Since the government is cutting free tuition and announcing that those with a family income of below \$50,000 will receive an 83% tuition grant, this functionally makes tuition more expensive for low-income families. According to a recent investigation by CBC, 40% of full-time students in Ontario were receiving free tuition as part of this program, so a sizeable number of people will be affected by the tuition increase.<sup>574</sup>



## RAPID GROWTH EXISTS IN THE NUMBER OF INTERNATIONAL STUDENTS IN TORONTO

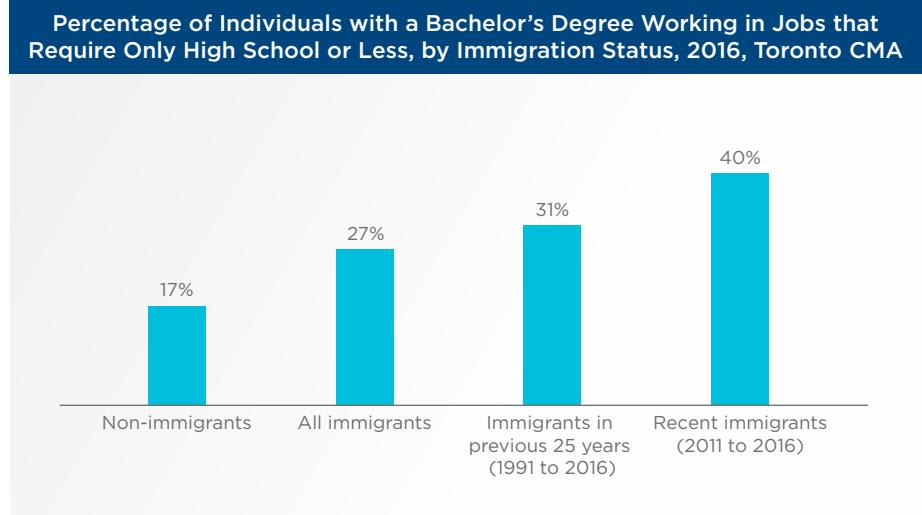
The number of international students in Canada has also increased dramatically, as part of a broader trend toward more people coming to Canada. In Toronto alone, we estimate that almost 70,000 more international students were living here than in 2015<sup>570</sup> across all levels of education. Part of the appeal of attracting international students is that their tuition is not capped, and they often pay four times as much as Canadian students, as shown earlier in this chapter.

A recent report commissioned by the Intergovernmental Committee for Economic and Labour Force Development in Toronto estimated that about 25% will eventually decide to immigrate to Canada.<sup>571</sup> Toronto's increasing immigration is discussed further on page 20. Increasingly, universities are funding themselves via tuition fees. Over the last decade, universities and colleges in Canada have reported an 11% increase in government revenue, while their revenue from tuition and other fees has increased by 107%.<sup>572</sup>



## WHILE IMMIGRANTS ARE MORE EDUCATED THAN THE REST OF THE POPULATION, MANY IMMIGRANTS WITH BACHELOR'S DEGREES ARE WORKING IN LOW-SKILL JOBS

While most immigrants coming to this country are more educated than the typical Canadian<sup>575</sup> and more recent immigrants are more educated still, many new immigrants still end up living in poverty once they arrive. In fact, 40% of recent immigrants with a bachelor's degree end up working in jobs that require a high-school education or less.<sup>576</sup> The longer they have been here, the less likely this is to be the case, though immigrants never have the same employment success as those who were born in Canada. The effect is even worse for females. While highly educated females born in Canada are only slightly more likely to be working in low-skill jobs (19% versus 16% of men), 46% of recent female immigrants are working in low-skill jobs versus 33% of men.<sup>577</sup>



**Source:** Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue No. 98-400-X2016272.<sup>578</sup>



## THOSE WITH LOW LITERACY ARE AT RISK FOR POVERTY

Literacy impacts, among many things, our ability to read medical information, find high-quality jobs, and understand many of the complicated rights and obligations we have as citizens. While it is difficult to estimate how many people are literate, a few attempts have been made. A recent study of all countries in the OECD found that Canada had an average literacy rate compared to other developed countries; however, it had both a higher proportion of high- and low-literacy individuals than other countries.<sup>579</sup> Overall, 17% of Canadians were ranked as having low literacy.

**Youth Empowering Parents** is a Toronto-based charity that helps address the problem of adult literacy through pairing adults with youth volunteers who speak the same language. The charity trains youth to deliver one-on-one tutoring in English and computer skills. Youth Empowering Parents provides training to youth to effectively teach skills, empowering youth to be service providers, not just service receivers. So far, the charity has seen 30,000 volunteer hours contributed by youth, with more than 2,000 participants from four countries.<sup>580</sup>



# 10

## SAFETY

Safety has many dimensions, ranging from physical safety to the levels of crime to perceptions of feeling safe, as well as confidence in the basic institutions working for societal benefit. How you feel about your neighbourhood and your supports have significant impact on your quality of life.

For many in the city, lack of confidence in the basic institutions like the legal system and the police can negatively impact feelings of safety, as well other aspects of well-being. As a recent medical study shows, living in high-crime neighbourhoods does not just affect psychological well-being or those directly who are victimized, but also increases the risk of heart attacks and other cardiovascular diseases.<sup>581</sup> In the last five years, major crime rates as defined by the Toronto Police Service have started to increase again after many years of decline, though rates are still far lower than they used to be.

## KEY INSIGHTS

- After a decade of decreasing crime rates, major crimes have been increasing in Toronto and the rest of Canada, though it is still far lower than 15 years ago.
- The 2018 murder rate was unprecedentedly high, even after accounting for mass-murder events.
- Crime is not evenly distributed in the city and is disproportionately felt by those in disadvantaged communities, those with lower income, and younger people.
- Confidence in police is high overall, but is extremely low among the Black community and certain other racialized populations.
- Many are not confident they will be able to receive legal support should they need it, including those with low incomes and newcomers.

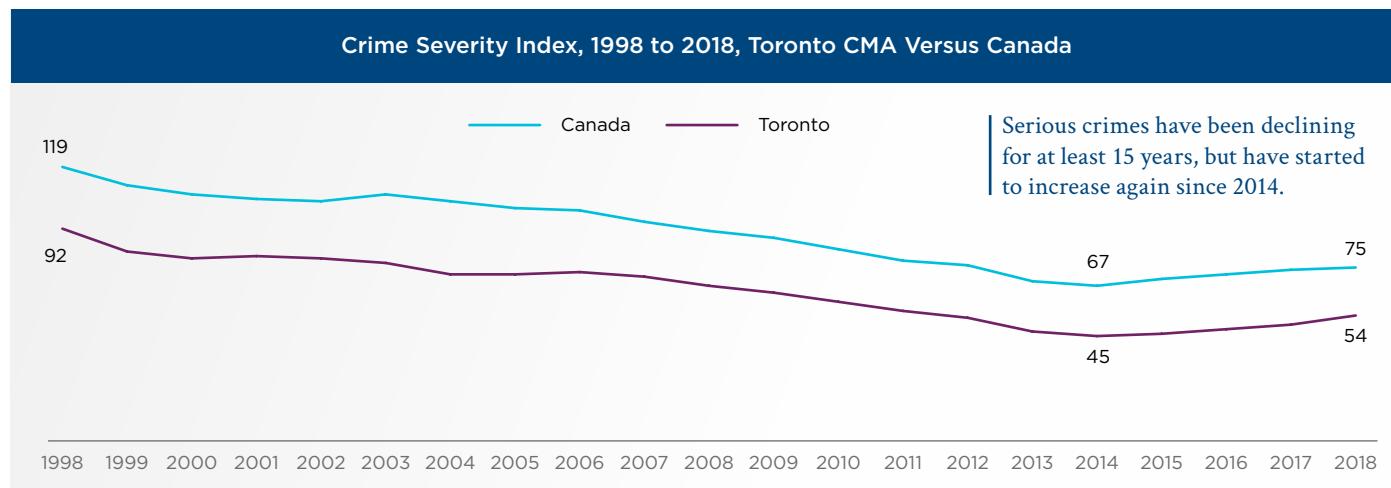
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### AFTER YEARS OF DECLINE, CRIME IS INCREASING IN THE COUNTRY

In order to compare crime over time, Statistics Canada has created the Crime Severity Index, a yearly metric that accounts for all sorts of violent and non-violent serious crimes based on the volume and severity of crimes reported to police and then calculates how they are changing.

The index was established at a value of 100 in 2006.<sup>582</sup> The last four years have seen the biggest increase in the crime index based on available data.<sup>583</sup> While Toronto CMA's crime index of 54 is far less than its value of 92 in 1998, it has increased by almost 10% in the last year and 20% over the last five years.<sup>584</sup>

Crime Severity Index, 1998 to 2018, Toronto CMA Versus Canada



**Source:** Statistics Canada. Crime Severity Index and Weighted Clearance Rates, Canada, Provinces, Territories and Census Metropolitan Areas.<sup>585</sup>

## TORONTO STILL HAS A LOWER SEVERE CRIME INDEX THAN ALL OTHER MAJOR CITIES AND THE REST OF THE COUNTRY

Even with the increases in the last four years, Toronto CMA has a lower Crime Severity Index than many other major regions. For example, while Toronto's Crime Severity Index score is 54, the Ottawa/Gatineau CMA was 55, Montreal's was 58, Vancouver's was 84, Calgary's was 88, and Edmonton's was 115.<sup>586</sup> Even with the increases in major crimes, Toronto is still a relatively safe place when compared to most urban centres.

## ALL MAJOR CRIME HAS INCREASED IN THE CITY OF TORONTO OVER THE LAST FOUR YEARS

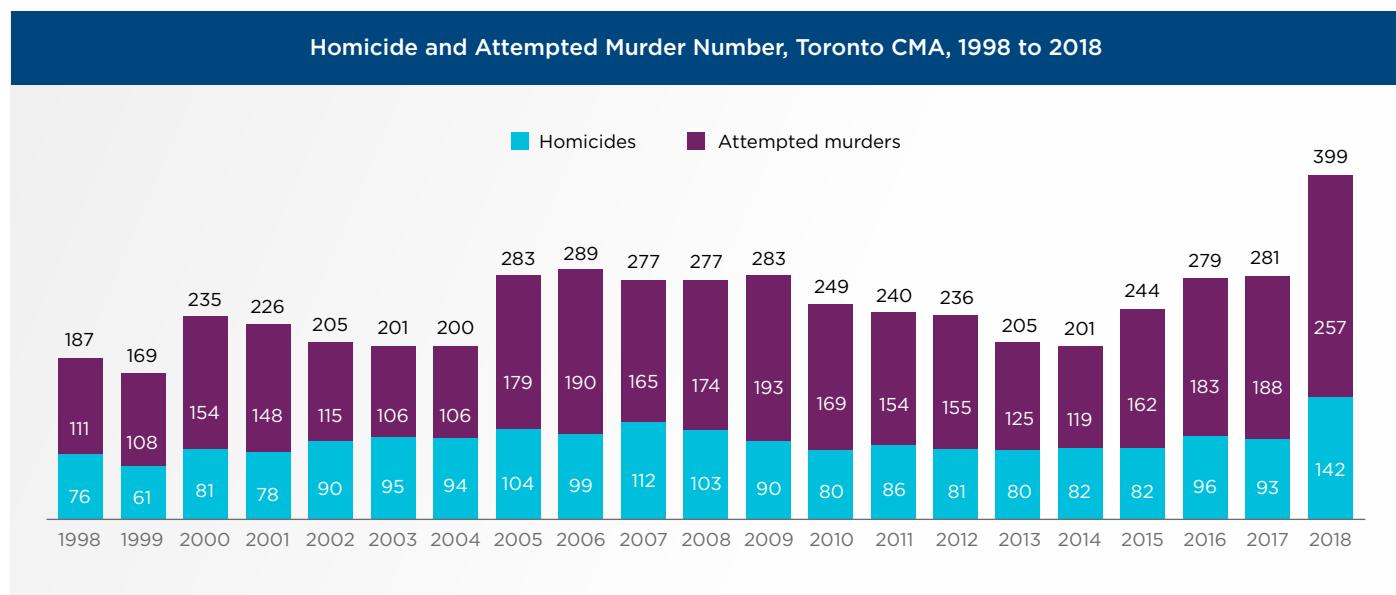
Moving from the broader Toronto CMA to look at the city of Toronto, specifically, all six of the major crime indicators that Toronto Police Service track have experienced considerable increases over the last four years. Between 2015 and 2018<sup>587</sup>, auto thefts have increased by 45%, sexual violations by 20%, break and enters by 9%, assaults by 9%, robbery by 2%, and murders by 66%. These increases have contributed to increases in the Crime Severity Index in the Toronto CMA.

## THE NUMBER OF MURDERS IN THE TORONTO REGION IN 2018 IS TRULY UNPRECEDENTED, BUT 2019 HAS SHOWN A DECLINE

The number of murders and attempted murders in the Toronto CMA in 2018 was truly unprecedented<sup>588</sup>, with a 53% increase over 2017 and a 37% increase in attempted murders. No other year in the past 20 years had more than 112 murders, while 2018 had 142. This is while the rest of the country saw a decline of 4% in the homicide rate. Three incidents were responsible for 20 homicides and 26 attempted murders, which do not account for all the increase, but account for a

substantial portion. These incidents include: "the discovery of victims of serial homicides committed over a seven-year period (2010 to 2017), an attack in the North York City Centre business district, where pedestrians were deliberately struck by a van, and a shooting on Danforth Avenue in the city's Greektown."<sup>589</sup> Even without these, homicides — the number of murders in the Toronto CMA last year — would be 122 and attempted murders 231, both still the highest on record. As of July 15, 2019, the number of homicides

is down considerably since the previous year<sup>590</sup>, with only 33 versus 55 through the same period, and the number of shootings is also down since the prior year (222 through this time in the prior year versus 203 in the current year). Nationally, an increasing portion of murders in the country is related to gang and gun violence. In 2015 in Canada, gang-related homicides with a firearm represented 12% of all homicides. Just two years later, this rate had increased to 21%.<sup>591</sup>



**Source:** Statistics Canada. Table 35-10-0177-01. Incident-based crime statistics, by detailed violations, Canada, provinces, territories, and Census Metropolitan Areas.<sup>592</sup>



## SEXUAL ASSAULTS ARE INCREASING, BUT THIS MAY BE FROM INCREASED REPORTING

Looking particularly at sexual violations, we have seen a large increase in the rate in recent years. In fact, in addition to the City of Toronto's number of sexual violations increasing to 2,627 in 2018 from 2,265 in 2017, 28 of the 35 CMAs in Canada reported an increase in sexual assaults in 2018.<sup>593</sup>

According to Statistics Canada, these are one of the least likely crimes to be reported.<sup>594</sup> However, since the #MeToo movement gained momentum when it started in October 2017, reported sexual assault numbers have increased, and they have "remained higher through every month in 2018."<sup>595</sup> While we do not yet have definitive data to prove it,

it is quite likely that a large part of the increase in sexual assaults is from increased reporting.

Women aged 15 to 24 years old are among those at the highest risk of sexual assault, with nearly half (47%) of all incidents affecting women in this age category.<sup>596</sup> Others at particular risk for sexual assault include Indigenous women, those with disabilities, those who were abused as children, people who have experienced homelessness, and the LGBTQ2S+ community. For those who identified as gay or bisexual, the rates of sexual assault were particularly high, with "a rate of sexual assault that was six times

higher than those who identified as heterosexual."<sup>597</sup> Recognizing the significant challenges in this community, **CANVAS Arts** was founded to prevent sexual violence, homophobia, and transphobia through the delivery of interactive, arts-inspired education on consent, gender equity, and LGBTQ2S+ inclusion in schools, summer camps, and communities in Ontario. The C-Word is one of its initiatives that offers an innovative 2.5-hour program that provides a safe space for youth to have conversations on consent and rape culture, helping them to build concrete skills to develop safe, positive relationships.

## TRAFFIC-RELATED FATALITIES REMAIN HIGH, EVEN AFTER THE CITY IMPLEMENTED NEW SAFETY MEASURES

Beyond crime, traffic is another threat to safety in the city. In 2008, 29 pedestrians and cyclists were killed compared to 45 in 2018.<sup>598</sup> While the total number of traffic-related fatalities is down since 2016, almost all of this decrease came from fewer vehicle-related fatalities.<sup>599</sup> Recognizing that the Vision Zero plan that the City of Toronto launched in 2017 had no impact on pedestrian and cyclists' fatalities,<sup>600</sup> the city has relaunched its Vision Zero initiative with enhanced safety measures.

These initiatives will include reduced "speed limits on dozens of arterial roads across Toronto," installing more sidewalks, and implementing "more pedestrian head-start signals, among other measures."<sup>601</sup> One of the challenges Toronto's pedestrians and cyclists face is that active transportation has increased significantly from 10 years ago.<sup>602</sup> In some cases, the infrastructure has yet to catch up, even with far more pedestrians and cyclists on the road.

## EXPERIENCES OF CRIME DIFFER DRAMATICALLY ACROSS NEIGHBOURHOODS

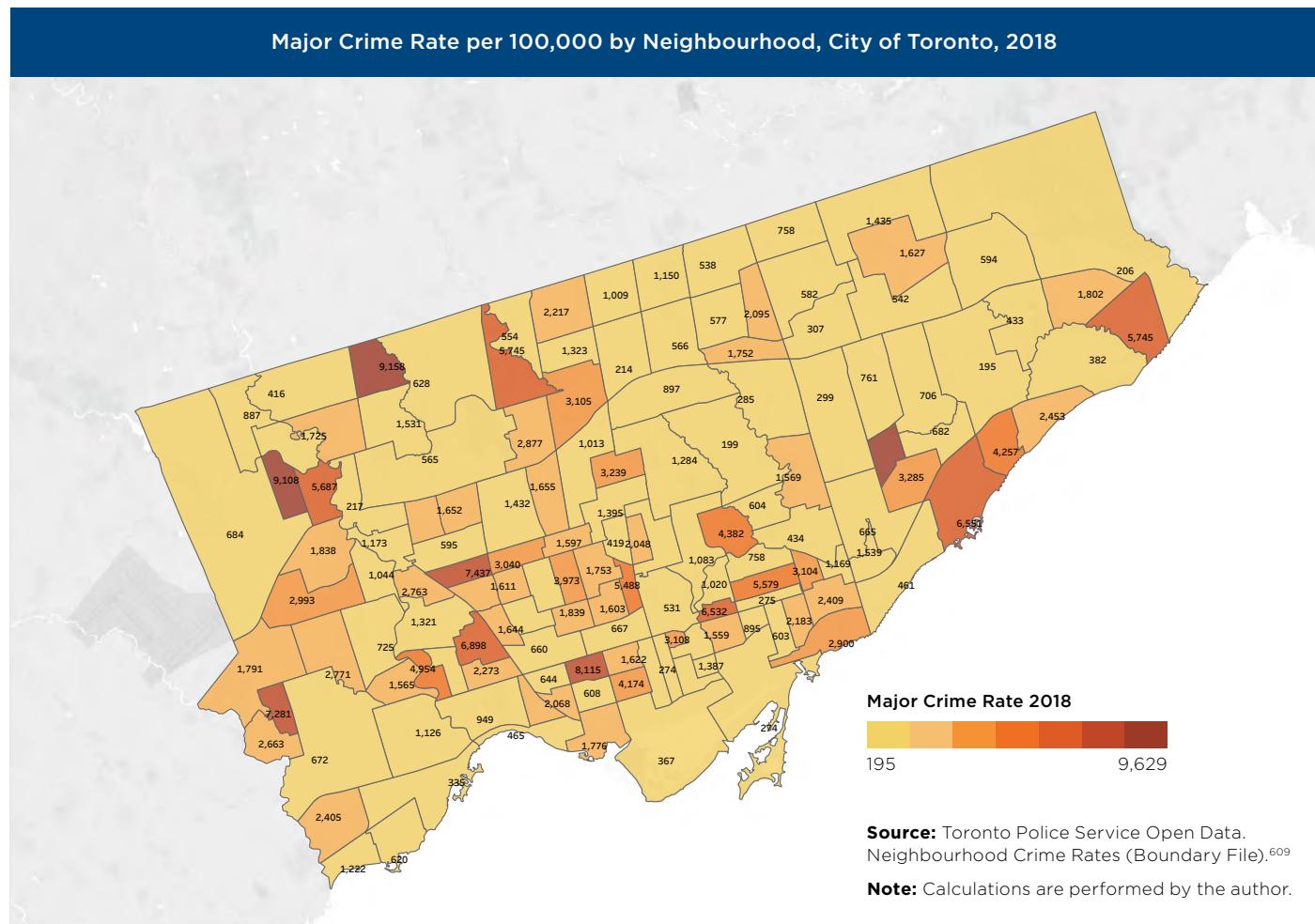
About one crime for every 10 people is reported to the police in the highest crime neighbourhoods, while the lowest have about one for every 500 people, more than 50 times less than the highest.<sup>603</sup> Toronto neighbourhoods that may be separated only by steps can have drastically different crime rates, with some of the lowest crime rates in the city located right next to the highest.

Many of the places with the highest crime rates are also home to low high-school graduation rates, where many who do not graduate high school are unable to fully participate in the labour market and often turn to crime.<sup>604</sup> Additionally, many of the highest crime neighbourhoods have high poverty, which has consistently been shown to have a strong impact on crime rates.<sup>605</sup> As we discuss in the chapter "Getting Around," many of these communities have some of the lowest access to transit in the city.

Research has shown that poor access to transit is associated with limited access to high-quality, jobs, which can then lead to higher unemployment and, in turn, lead to more crime.<sup>606</sup> Studies have also shown that more community institutions such as recreation facilities or neighbourhood centres are associated with less crime.<sup>607</sup>

Many of the communities with higher crime rates in Toronto are also in areas that have low access to recreational facilities (see a discussion of neighbourhoods with low access to recreational facilities on page 59) and insufficient resources for community organizations. Access to these types of resources helps contribute to social capital and cohesion, which can reduce crime rates.<sup>608</sup>





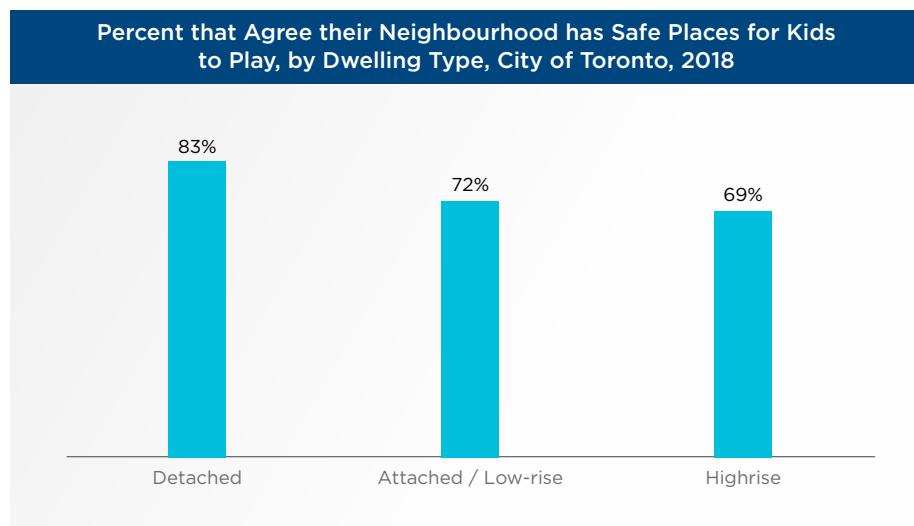
## NOT EVERYONE FEELS SAFE IN THEIR NEIGHBOURHOODS

Given varying circumstances around the city, it is no surprise that not everyone feels safe walking in their neighbourhood, especially at night, and that income is one of the strongest predictors. Overall, 19% of people reported feeling unsafe walking in their neighbourhood at night.<sup>610</sup> The percentage of people feeling unsafe to go on walks at night decreases as income increases. Of those with less than \$30,000 in annual household incomes, 29% felt unsafe walking at night compared

to only 11% in neighbourhoods with those who earn more than \$100,000 in annual income.<sup>611</sup> The same study found that women, racialized populations, especially Blacks and South Asians, were most likely to report living in neighbourhoods where they felt unsafe walking at night. Also, those living in Neighbourhood Improvement Areas were twice as likely to say they felt unsafe walking at night versus those who did not (31% versus 15%, respectively).<sup>612</sup>



## PEOPLE LIVING IN APARTMENTS OFTEN DO NOT HAVE SAFE NEIGHBOURHOOD PLACES FOR THEIR KIDS TO PLAY



**Source:** Toronto Social Capital Study 2018<sup>613</sup>

Another issue of importance is whether kids have a safe place to play in their neighbourhood. Overall, 75% of people reported that their neighbourhoods have safe places to play.<sup>614</sup> However, of those in detached houses, 83% agree there are safe places to play, but for those in high-rises that number was only 69%.<sup>615</sup> Many of the high-rises in the city are the last bastion of affordable rent for the majority of low-income families, so these high-rises have some of the highest concentrations of low-income families, often living in over-crowded conditions (for further discussion of the challenges of aging high-rises, see page 38). Those in the downtown core were the least likely to agree there were safe places for kids to play (62%).<sup>616</sup>

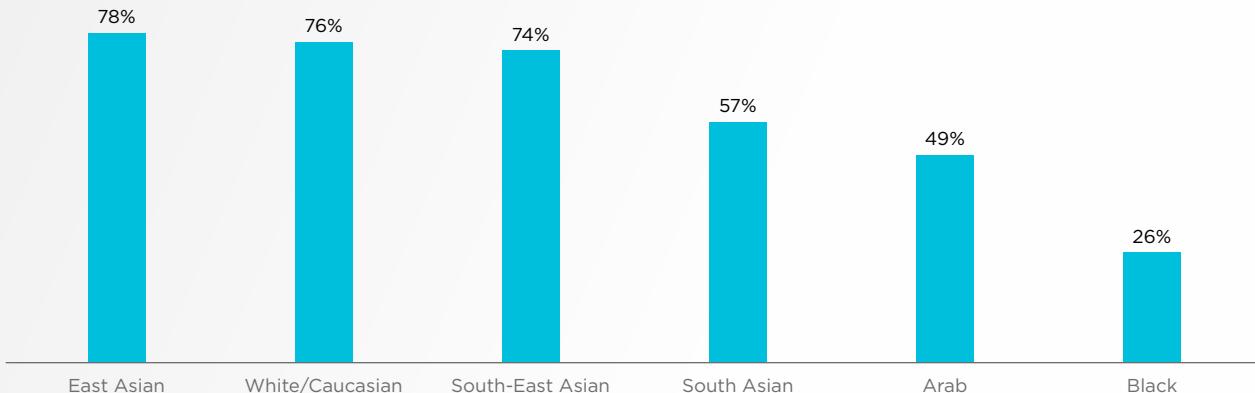


## WHILE OVERALL CONFIDENCE IN POLICE IS HIGH, RACE IS A FACTOR

In another recent study in Toronto, those who identify as East Asian, White/Caucasian, and Southeast Asian generally believed that Toronto police officers can be trusted to treat people of their ethnic background fairly.<sup>618</sup> This is compared to only 26% of Black survey respondents, almost one-third less than other groups. In Toronto Foundation's *Social Capital Study 2018*<sup>619</sup>, only 38% of Black people in the city were

very confident a police officer would return their wallet with their money if they lost a wallet containing \$200. This is compared to 63% of White people. South Asians were about as confident as Whites, while Chinese were in the middle at 48%.<sup>620</sup> A 2011 study in Toronto found that police and the justice system were routinely identified by Indigenous peoples as the most common place they experienced racism.<sup>621</sup>

**Those Who Believe People of Your Ethnic Background Can Trust  
Toronto Police Officers to Treat Them Fairly, City of Toronto, 2017**



**Source:** Perceptions of the Toronto Police and Impact of Rule Changes Under Regulation 58/16: A Community Survey.<sup>617</sup>



## CARDING MAY CONTRIBUTE TO THE LACK OF FAITH IN POLICE

Clearly, the relationship with police is a challenging issue in many Toronto communities. And recent evidence suggests that feelings of racial profiling, particularly around carding, may have contributed to low levels of faith in the police. Being Black increases the odds of being carded in Toronto by 124%, being South Asian increases the odds by 99%, and being male increases the odds by 134%.<sup>622</sup> Most survey respondents believed their race was a factor in being stopped, and of those, the vast majority (87%) believed that Toronto police were dishonest. With these differences, it is not surprising that many of these respondents felt like they were being unfairly profiled. Of those stopped, “Ninety-two percent of respondents who claimed to not have been treated with respect during a stop had a negative view of the honesty of Toronto police while

sixty-eight percent of respondents who claim to have been treated with respect still perceived the police to be honest.”<sup>623</sup> In 2017, new policies were implemented in Ontario, designed to reduce this problem by stipulating “that officers must inform people they have a right not to talk to police or produce identifications in cases other than arrest, detainment, or when a search warrant is executed.”<sup>624</sup>

Carding is just one of the ways trust in police can be eroded. But there are many ways to build trust. The **East Scarborough Storefront** is a place-based community organization that facilitates collective effort from residents, government, and social organizations to improve outcomes for children and youth in the community. It has recently launched a “Diversity, Dialogue & Disruption” initiative in the

Kingston-Galloway-Orton Park neighbourhood, building three types of dialogue in their community: peer to peer, youth to police, and broad community discussions about key priorities. The organization is training 10 youth leaders to facilitate local conversations in their communities. As part of the discussions with youth and the local police division, these two groups would have “meetings to discuss misconceptions they have about each other and use the dialogue to address mutual stigmatization and dehumanization.”<sup>625</sup> This is part of a project by a local branch of the Association for Committed and Engaged Youth that flagged two major issues of importance: youth mental health (the growing mental health crisis among youth is discussed in the “Health and Wellness” chapter on page 92) and youth-police relations.

## INDIGENOUS PEOPLES ARE MORE OFTEN VICTIMS OF CRIME

Indigenous peoples have some unique challenges around safety, as they are more likely to be victims of all sorts of crimes. More than 20% of murder victims in Canada are Indigenous peoples<sup>626</sup>, and the recent *Our Health Counts Toronto* study found that 25% of Indigenous adults have reported ethnically or racially motivated attacks in just the last 12 months.<sup>627</sup> In the same study, one in three Indigenous respondents in Toronto reported they had a close friend or family member die because of violence, and more than one-quarter of Indigenous peoples have had a close friend or family member go missing.<sup>628</sup>

Many of the reasons that Indigenous peoples are more vulnerable to crime “include displacement from traditional territories, removal of children from their families, and discrimination. Policies of assimilation that attempt to eliminate culture, language, traditional knowledge and values and skills contribute to the disruption of community life that led to the conditions Indigenous peoples face today.”<sup>629</sup> However, “despite the high rates of household and external violence Indigenous peoples have experienced, community strength and connection to place, identity and culture have paved the way for resilience.”<sup>630</sup>

The authors of the study recommend that the federal government move forward with its recommendations from the Truth and Reconciliation committee and “provide sustainable funding for existing and new Indigenous healing centres to address the physical, mental, emotional, and spiritual harms” that their communities have experienced.<sup>631</sup> They recommend that all levels of government work in partnership with Indigenous communities to “develop and implement culturally relevant services to address family, domestic, and household violence.”<sup>632</sup>

## NEWCOMERS AND THOSE WITH INSUFFICIENT INCOME WERE LEAST LIKELY ABLE TO GET NEEDED LEGAL ADVICE

In addition to physical safety, feeling secure that you can access appropriate legal advice when necessary is also important. And newcomers are much less likely to have confidence that they could access this type of support. This issue is heightened by their lack of familiarity with our laws and customs, underlining the critical need for expert advice in this community. Overall, 33% of those here for less than 10 years reported not having access to legal advice, almost twice as high as those who were Canadian-born. Similarly, of those who found it hard to live on their income, 42%

reported not having access to legal advice if they needed it, while only 13% of those who had more than enough income reported the same.

Living on low income and being unfamiliar with our legal system, refugees are among the most vulnerable groups in getting access to necessary legal advice and support. In our current system, asylum seekers file claims when they arrive in Canada, but are not granted refugee status until they support that claim at an official hearing.<sup>633</sup> The process is highly stressful, with current wait times estimated at

21 months and a 67% success rate. To help prepare for this, **Matthew House Refugee Reception Services** has been expanding its Mock Refugee Hearing Program. In addition to providing safe shelter and food for newly arrived refugees who would otherwise be homeless, a problem that has grown by more than 60% in the last five years (see page 41), this program “works with volunteer lawyers, retired immigration adjudicators and others to ensure that refugee claimants understand the system and are properly prepared by performing simulations of the hearing in a realistic environment.”<sup>634</sup>

## GRASSROOTS LEADER STORY

# Keith McCrady

At 12 years old, Keith McCrady was already setting goals for himself. "Growing up in my community of Biinjitiwaabik Zaaging Anishinaabek, I saw some really great things around me, but I also saw some harmful things happening," Keith recalls. "I realized that if I had goals and worked to reach them, I would feel good about myself."

At 19, Keith started working toward his goal of protecting vulnerable children by becoming a foster parent. He learned that children are not separate from their families or communities. Since then, Keith has dedicated his life to supporting the goals and dreams of Indigenous communities in Toronto. Initially, he focused on children and youth programs, and eventually expanded into Indigenous education, employment, human trafficking, and housing.

Keith McCrady's advocacy and leadership also come with his identity as a two-spirited person. "It's not just a sexual orientation or a gender identity," he says. "It's my role in my community and a place in our circle." As the executive director of 2 Spirited People of the 1st Nations, Keith helps provide education and support to Indigenous members of the LGBTQ2S+ community.

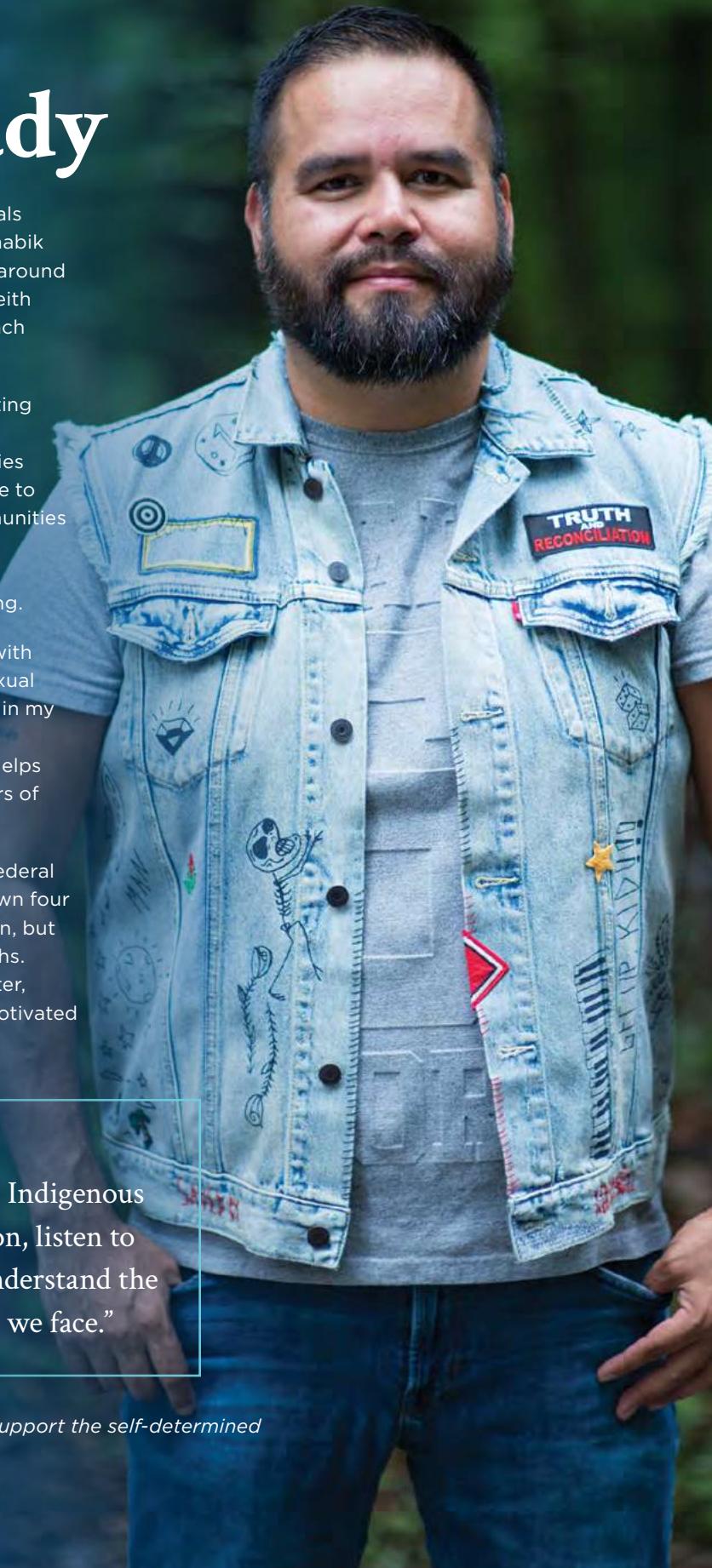
Now, Keith's goals are evolving again. As he runs for federal office in Scarborough, he is finding inspiration in his own four children. "I was not at all interested in being a politician, but my daughter gave me the last push I needed," he laughs. "As a father, I can't just stand there and tell my daughter, 'Sorry, there's nothing we can do.' My children have motivated me to stand up in a different way."

### WHAT CAN PHILANTHROPISTS DO?

"If you want to work in a good way with Indigenous people through Truth and Reconciliation, listen to our stories. Our stories will help you understand the depth and complexity of all the barriers we face."

Contact Toronto Foundation to find out how you can support the self-determined goals and priorities of Indigenous communities.

Photo Credit: Setti Kidane



## GRASSROOTS LEADER STORY

# Angelita Buado

Despite working to support residents in the Bathurst-Finch (Westminster Branson) and Humber Summit neighbourhoods for the past six years, Angelita (Angie) Buado doesn't get paid. "Since I'm in between jobs, I've been using my time to get more involved with my community," she explains. "I am so passionate about this work that it has become my priority."

Angie first began volunteering at the Bathurst Finch Hub at Unison Health & Community Services as part of her church's community service group. Later, she took part in the resident leadership program as part of United Way's Action for Neighbourhood Change. Then, together with several grassroots groups, she co-founded the Friends of Earl Bales Park group, which co-ordinates regular community clean-ups of the park.

Most recently, Angie spearheaded the first-ever neighbourhood festival in Bathurst-Finch area, while working as a part-time community events co-ordinator. Though the festival attracted 300 participants, in general Angie finds event attendance a challenge. "It's common for people in my area to work two jobs," she explains. "Those who are alone at home all day must then care for children in the evening, because their friends and family have to work late. Poverty and social isolation are interrelated."

Through these economic challenges, Angie's generosity has only increased. When she graduated from the Centre for Connected Communities' Local Champions program, she used the small stipend she received to start a women's group. And though she dreams of starting her own non-profit organization someday, for now Angie's goals are more humble: "I want to find a full-time job in community work."

### WHAT CAN PHILANTHROPISTS DO?

"Community volunteers and grassroots leaders — these are the people who know their communities and can find out what's needed. These people also have to live. They need compensation for this work. If you want to make change in communities, use these people. Hire them to do the work for the community."

Contact Toronto Foundation to find out how you can support paid community development work for people like Angie.

Photo Credit: Setti Kidane



# NEXT STEPS

**Toronto's Vital Signs is a consolidated picture of quality of life in the city, highlighting trends and the current state.**

It also identifies where there are substantive differences in the experience of life in Toronto. With this empirical picture, along with a variety of perspectives from experts in the field, the report aims to inform the work of direct-service organizations, policy-makers, researchers, and philanthropists.

One step all readers can take is to share this report and discuss it with friends, family, colleagues. Decide what you love most about your city, what issues concern you most, and what you think needs to be done about them. Then consider the following:

**Donate to one of the many non-profit and charitable organizations in Toronto.**

**Consider the policy recommendations raised throughout the report.**

**Support opportunities to increase vital data in Toronto.**

**Establish a fund with Toronto Foundation to support the charities working on the issues you care most about throughout your lifetime and beyond.**

## ORGANIZATIONS FEATURED BY CHAPTER

Throughout this report, we provide examples of organizations working on some of the critical issues raised. These organizations and where they appear are listed below. While this is just a small sample, for philanthropists and others looking to take action, they provide a starting point.

### INCOME AND WEALTH

- Jane/Finch Centre
- West Neighbourhood House

### HOUSING

- WoodGreen
- Na-Me-Res
- BLOOM – LOFT Community Services
- North York Women's Shelter

### WORK

- Wellesley Institute
- Atkinson Foundation
- Visions of Science
- Windmill Microlending

### ARTS, CULTURE, AND RECREATION

- Agincourt Community Services Association
- Boys & Girls Club of East Scarborough
- imagineNATIVE

### ENVIRONMENT

- Second Harvest
- Native Child and Family Services of Toronto

### GETTING AROUND

- FoodShare
- Charlie's Freewheels

### CIVIC ENGAGEMENT AND BELONGING

- Together Project
- The Neighbourhood Organization

### HEALTH AND WELLNESS

- Parkdale Activity-Recreation Centre
- Women's Leadership Group
- Sheena's Place

### LEARNING

- JUMP Math
- WoodGreen
- Omega Foundation – Smartsaver.org
- Youth Empowering Parents

### SAFETY

- CANVAS Arts
- East Scarborough Storefront
- Matthew House Refugee Reception Services

## TORONTO ABORIGINAL SUPPORT SERVICES COUNCIL MEMBERS

Toronto Foundation is grateful for its growing partnership with Toronto Aboriginal Support Services Council (TASSC). We encourage philanthropists and other funders to consider TASSC and its member organizations in their plans. Together, these anchor organizations and others that can be found at [indigenousto.ca](http://indigenousto.ca) provide critical support for the estimated 54,000 to 87,000 Indigenous people in the city.

- Aboriginal Labour Force Development Circle
- Aboriginal Legal Services
- Association for Native Development in the Performing and Visual Arts/Arts Indigena
- Miziwe Biik Aboriginal Employment and Training
- Na-Me-Res (Native Men's Residence)
- Native Canadian Centre of Toronto
- Native Child and Family Services of Toronto
- Native Women's Resource Centre of Toronto
- Nishnawbe Homes
- Ontario Aboriginal HIV/AIDS Strategy
- Thunder Woman Healing Lodge Society
- Toronto & York Region Métis Council
- Toronto Council Fire Native Cultural Centre
- Toronto Inuit Association
- 2 Spirited People of the 1st Nations
- Urban Indigenous Education Centre
- Wigwamen Inc.

## POLICY RECOMMENDATIONS

Philanthropy has an as yet untapped role to play in addressing many issues that are raised in Vital Signs. But our challenges are complex and require multiple partners and integrated responses. Undoubtedly, government has the greatest capacity to effect change. In this report, we cite dozens of organizations providing services, but we also cite those involved in policy and research, too, many of whom need support for this essential work. Listed below are the recommendations we cite throughout the report:

- Prosper Canada estimated that more than \$1 billion in income benefits and tax credits go unclaimed, and community organizations and government need to do more to encourage giving (page 30).
- A coalition of 28 leading organizations working on housing issues in Ontario issued a joint statement with six recommendations to help fix housing in Ontario (page 44).
- The Ryerson City Building Institute and Evergreen argued that the GTA needs 8,000 new primary rental units per year, well beyond what has been created historically, in addition to other recommendations to improve affordability (page 44).
- Evergreen and the Canadian Urban Institute also called for new policies to address the “missing middle,” or the lack of duplexes, row houses, townhouses, and low- and mid-rise apartments built in the city (page 44).
- The Wellesley Institute noted that extending health benefits to more people would help reduce health inequities (page 51).
- The Atkinson Foundation argued for improvements and increases to employer insurance to help support the growing number of people in precarious jobs (page 51).
- United Way Greater Toronto noted that lack of recognition for foreign credentials contributed to lack of income growth for newcomers (page 54) as part of broader recommendations around improving income and affordability in the city.
- Toronto Aboriginal Support Services Council advocated for the creation of athletic leagues for Indigenous peoples (page 60).
- Toronto Environmental Alliance argued that the city’s environmental initiatives need more funding, or the city will be unable to hit its greenhouse gas emission targets (page 67).
- Second Harvest’s groundbreaking study on food waste in Canada highlighted the extent to which food is wasted in this country and talked about options to improve this, as well as its efforts to divert food waste to feed the hungry (page 69).
- #CodeRedTO highlighted that Toronto has proportionately the least subsidized transit system in North America and is one of the few without guaranteed annual funding, putting transit users at unnecessary risk (page 76).
- The City Institute at York University noted that the government needs to have policies to prevent loss of affordable rent when new transit initiatives are built (page 79).
- The *Our Health Counts* study by the Seventh Generation Midwives Toronto and Well Living House made recommendations to improve tools to measure and track Indigenous health and increase funding for Indigenous health initiatives, while providing anti-racism and cultural sensitivity training for health-care workers (page 96).
- Toronto Public Health noted that a one-person household in Toronto on Ontario Works will be short \$464 after paying for just food and housing, while a one-person household on the Ontario Disability Support Program will be short \$194 after paying for the same (page 97).

## DATA GAPS

There have been great strides in access to data in recent years. Open data initiatives at the federal, provincial, and City of Toronto levels have all provided new information that were included in this report. The City of Toronto now has a People, Equity and Human Rights division to better understand the unique challenges faced by different groups in the city.<sup>635</sup> At the national level, Statistics Canada has created the Centre for Gender, Diversity and Inclusion Statistics to better collect, use, and understand information on gender, disability, and Indigenous peoples. Recognizing the need to understand how the health system differs for overlooked people in the city, the Toronto Central Local Health Integration Network is working on a Health Equity Data Collection initiative to collect information about patients to improve health outcomes.<sup>636</sup>

Currently, very few public datasets have information on race or disability, including the Labour Force Survey, making it difficult to speak to the employment success and challenges of these groups. Many annual national surveys also do not collect information on these variables, nor do they make the information publicly accessible, making it difficult to report on yearly changes and progress. Often, even when data is collected, many surveys of residents are still not available through the City's open data portal, making it difficult for other organizations to leverage these datasets for new insights. For Statistics Canada surveys, often they are collected nationally and report on data provincially, but many surveys that have sufficient sample sizes to explore Toronto and other large cities in-depth do not make it easy to do so. In a rapidly changing housing environment, difficulty accessing data on evictions likewise makes it harder to speak to the pace at which the rapidly growing affordability crisis is affecting tenants.

As *The Globe and Mail* reported on its recent series on data gaps in the country, “our ignorance is decades in the making, with causes that cut to the heart of Canada’s identity as a country: provincial responsibility for health and education that keeps important information stuck in silos and provides little incentive for provinces to keep easily comparable numbers about themselves; a zeal for protecting personal privacy on the part of our statistical authorities that shades into paranoia; a level of complacency about the scale of our problems that keeps us from demanding transparency and action from government; and a squeamishness about race and class that prevents us from finding out all we could about disparities between the privileged and the poor.”<sup>637</sup>

In many ways, data has become easier to access, but we still have a long way to go to enable data-driven decision-making. Future editions of Toronto’s Vital Signs Report will reap the benefits of an increasingly open society, so that direct-service organizations, policy-makers, funders, and philanthropists have the tools they need to better inform their work.

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