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

John Stapleton
Metcalf Foundation
Neighbourhood Change CURA
November 1, 2017
The Vast White Ring Conspiracy

Cartoon from Toles
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WHITES LIVE IN CITIES.

THE CROWNING GLORY OF CIVILIZATION.
The Plan

MINORITIES MOVE INTO CITIES.

HELLO

GOODBYE
WHITES FLEE CITIES TO SUBURBS.

AH, THIS IS BETTER.
MINORITIES MOVE INTO FIRST-RING SUBURBS.

THIS IS BETTER. I GUESS.
CITIES ARE DEAD. THIS IS BETTER STILL.

WHITE'S MOVE INTO SECOND-RING SUBURBS.
WHITES MOVE BACK INTO CITIES.

IT WORKED.

THE VAST WHITE RING CONSPIRACY.
Poverty in Canadian Cities
Toronto CMA and Scarborough

2015 Census data: Neighbourhood Change CURA

November 1, 2017
Low-income measures (LIMs) are relative measures of low income, set at 50% of adjusted median household income. These measures are categorized according to the number of persons present in the household, reflecting the economies of scale inherent in household size.
Low-Income Population After-Tax, Toronto Census Metropolitan Area, 2015

The Low-Income Measure After-Tax (LIM-AT) refers to a fixed percentage (50%) of Canada's median-adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household's needs increase, but at a decreasing rate, as the number of members increases.

Toronto CMA
912,000; 16%

Source: Statistics Canada, Census Profile Series, 2016

www.NeighbourhoodChange.ca

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

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

- Very High - 40% to 66% (21 CTs, 4% of the City)
- High - 30% to 39.9% (70 CTs, 12% of the City)
- Medium - 20% to 29.9% (131 CTs, 23% of the City)
- Low - 10% to 19.9% (256 CTs, 45% of the City)
- Very Low - 3% to 9.9% (90 CTs, 16% of the City)
- Not Available

City of Toronto 543,400; 20%

Source: Statistics Canada, Census Profile Series, 2016

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#workingpoor
Almost 1/2 of the Neighbourhood Improvement Areas in Toronto (6/13) identified by the City of Toronto are located in Scarborough**

The population is aging in Scarborough and across the province. The number of seniors is projected to almost double in the next 22 years***

77% of the population identify themselves as Christians, Hindus, Muslims, Buddhists, Sikhs, Jewish and Traditional (Aboriginal) Spirituality with respect to religious affiliation within Scarborough*

THE GLOBAL COMMUNITY OF SCARBOROUGH

The Scarborough Hospital serves a diverse and vulnerable population.

59% of residents are foreign born*

25.4% of children are living in low income families**

More than 50% speak a primary language other than English or French****

14.2% are without Canadian citizenship, more than double the Ontario average*

8.8% are recent immigrants to Canada*, coming from various countries, including China, the Philippines, India, Sri Lanka, Bangladesh and Pakistan*

1 in 7 people in Ontario (1.85 million) have a disability***

10% of the general population is estimated to be lesbian, gay, bisexual or transgender***

17.2% of families are headed by a female lone parent, considered to be among the most economically vulnerable*

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* City of Toronto Community Council Profiles, 2011 Neighbourhood Improvements
** City of Toronto, 2015 Neighbourhood Profiles
*** Ministry of Finance, Living 2013 Report
**** Statistics Canada, 2011 Census
***** City of Toronto Community Council Profiles, 2011 Census, Area 6 Scarborough
****** Statistics Canada, 2011 Census
Tourism Toronto Attractions, City of Toronto, 2014

Number of Attractions by Census Tract

- None
- 1 - 9
- 10 - 19
- 20 - 29
- 30 - 67

Note: Data are mapped to 2011 boundaries

Highways
Water

Note: Not all census tracts have available data for this analysis.

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

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

133,700: 21% of Scarborough’s population
25% of the city’s low-income population

The Low-Income Measure After-Tax (LIM-AT) refers to a fixed percentage (50%) of Canada’s median-adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household’s needs increase, but at a decreasing rate, as the number of members increases.


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

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

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


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Low-Income Population

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Highly Disadvantaged Rental Housing

RHD1 (0.51 or More) and rental housing is 25% or more of all census tract housing as of 2006

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

Source: Statistics Canada, Census Custom Tabulation E01790 for 2006 and Census Profile Series 2016 September 2017

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

The Toronto Census Metropolitan Area (CMA)
A person is a member of the working poor if he or she:

- has an after-tax income below the Low Income Measure (LIM),
- has earnings of at least $3,000 a year,
- is between the ages of 18 and 64,
- is not a student, and
- lives independently.
Vancouver & Toronto are the two richest and poorest cities in Canada
City of Toronto has most working poor in Ontario

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

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

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

<table>
<thead>
<tr>
<th>Location</th>
<th>2006 %</th>
<th>2012 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Canada</td>
<td>6.4</td>
<td>6.6</td>
</tr>
<tr>
<td>Ontario</td>
<td>6.8</td>
<td>7.3</td>
</tr>
<tr>
<td>Toronto CMA</td>
<td>8.2</td>
<td>9.1</td>
</tr>
<tr>
<td>City of Toronto</td>
<td>9.9</td>
<td>10.7</td>
</tr>
<tr>
<td>Mississauga</td>
<td>7.8</td>
<td>8.4</td>
</tr>
<tr>
<td>Brampton</td>
<td>7.9</td>
<td>9.6</td>
</tr>
<tr>
<td>Markham</td>
<td>8.1</td>
<td>10.2</td>
</tr>
<tr>
<td>Vaughan</td>
<td>6.0</td>
<td>7.1</td>
</tr>
<tr>
<td>Richmond Hill</td>
<td>7.3</td>
<td>8.8</td>
</tr>
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<td>4.8</td>
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<tr>
<td>Pickering</td>
<td>4.7</td>
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Note: Working age population defined as individuals who are between 18 and 64, non-students and living on their own. Working status refers to persons having earnings no less than $3,000. Poor status refers to individuals with census family income below the Low Income Measure (50% of adjusted after-tax median income of all Canadians). Working poor status 2006 and 2012 determined from taxfiler data (T1FF).
Inner Toronto suburbs have most working poor: North York & Scarborough lead

![Bar chart showing percentage of working poor in different areas of Toronto][1]

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

Change in the Percentage by Census Tracts (Percentage 2012 minus Percentage 2006)

- Decrease of more than 2.0 percentage points
- Increase or Decrease of no more than 2.0 percentage points
- Increase of more than 2.0 percentage points

Source: Statistics Canada, custom tabulation, T1FF tax filer data, 2006, 2012

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

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January 2015
Change in the Percentage of working poor individuals among the working-age population after-tax, Toronto census metropolitan area, 2006-2012

Change in the Percentage by Census Tracts
(Percentage 2012 minus Percentage 2006)

- Blue: Decrease of more than 2.0 percentage points
- White: Increase or Decrease of no more than 2.0 percentage points
- Brown: Increase of more than 2.0 percentage points

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

Source: Statistics Canada, custom tabulation, T1FF tax filer data, 2006, 2012

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January 2015
Change in Share of Employment, Canada

(Richard Florida)
City of Toronto

- ‘Manhattanizing’ – working poor finding Toronto less affordable place to live

- Turning into a giant ‘Downton Abbey’ – High paid Creative/knowledge class of doctors, lawyers, bankers, professors, engineers, other professionals require a cadre of working poor to:
  - Pour coffee
  - Serve food
  - Care for children
  - Clean offices
  - Do the gardening
  - Relay documents etc.
Labour Market in Toronto over past 25 years

Knowledge Workers
Middle Service
Service Entry
Middle Working
Working Entry
Thank You
The Metcalf Foundation &
The Neighbourhood Change
Community University Research
Alliance

John Stapleton
openpolicyontario.com
jsbb@rogers.com

#WorkingPoor
Additional slides

Neighbourhood Change

Prepared by the Neighbourhood Change CURA
Neighbourhood Income Distribution
Toronto's "905 Region" 1970–2015

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

Notes: The "905 region" is the Toronto metropolitan area outside the City of Toronto. Calculated from census tract average individual income from all sources, before-tax. Income 1970–2000 and 2015 is from the Census. Income for 2010 is Canada Revenue Agency T1F taxfiler data.

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University of Toronto
October 2017

#WorkingPoor
Neighbourhood Income Distribution
City of Toronto, 1970–2015

Point Change in Share of Census Tracts
- Low & Very Low Income (+22% since 1970; -1% since 2000)
- Middle Income (-29% since 1970; -3% since 2000)
- High Income (+7% since 1970; +4% since 2000)

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

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

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Neighbourhood Income Distribution
Former City of Toronto, 1970–2015

Point Change in Share of Census Tracts

- Low & Very Low Income (-40% since 1970; -15% since 2000)
- Middle Income (+10% since 1970; +5% since 2000)
- High & Very High Income (+30% since 1970; +10% since 2000)

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

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Low & very low income neighbourhoods are those census tracts which had an average individual income more than 20% below the Toronto CMA average income. Middle income status is within 20% above or below the CMA average. High & very high income status is more than 20% above the CMA average.
Neighbourhood Income Distribution
Scarborough, 1970–2015

Point Change in Share of Census Tracts

- **Low & Very Low Income** (+84% since 1970; +12% since 2000)
- **Middle Income** (-84% since 1970; -11% since 2000)
- **High & Very High Income** (0% since 1970; 0% since 2000)

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

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#WorkingPoor
Average Individual Income, City of Toronto, 2015

Census Tract Average Individual Income compared to the Toronto Census Metropolitan Area Average of $50,479

- Very High - 140% to 831% (94 CTs, 17% of the City)
- High - 120% to 140% (32 CTs, 6% of the City)
- Middle Income - 80% to 120% (165 CTs, 29% of the City)
- Low - 60% to 80% (190 CTs, 33% of the City)
- Very Low - 37% to 60% (88 CTs, 15% of the City)
- Not Available

Average individual income from all sources, before-tax.

Census tract boundaries are for 2016.

October 2017
Source: Statistics Canada, Census Profile Series, 2016

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