

A DECADE OF DECLINE

**POVERTY AND INCOME INEQUALITY
IN THE CITY OF TORONTO IN THE 1990S**

A REPORT PREPARED JOINTLY BY

UNITED WAY OF GREATER TORONTO AND THE CANADIAN COUNCIL ON SOCIAL DEVELOPMENT

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TABLE OF CONTENTS

List of Tables and Chartsii
Executive Summaryiii
Part 1: Introduction1
A decade of change .....	.1
The approach to the study .....	.3
Organization of the report .....	.4
Part 2: From Boom to Bust to Boom .....	.4
Part 3: Changing Demographics .....	.5
A growing population of children and youth .....	.5
Increasing numbers of lone-parent families .....	.6
One-third of recent newcomers to Canada make Toronto their home ..	.6
Growth in seniors' population continues .....	.8
A higher proportion of single people .....	.8
Part 4: The Income Roller Coaster .....	.9
Husband-wife families losing ground .....	.9
Lone-parents' falling income driven by reductions in social assistance benefits .....	.11
Single people also falling behind .....	.13
Part 5: Poverty in the 1995-1999 Period of Economic Recovery .....	.14
Poverty rates still rising .....	.14
The depth of poverty – the poor are getting poorer .....	.16
Rental housing unaffordable for the poor .....	.18
Part 6: The Income Gap .....	.20

Part 7: Neighbourhood Segregation	21
Neighbourhoods with the highest rates of poverty	22
Neighbourhoods with the largest number of people living in poverty	23
The concentration of neighbourhood poverty	23
Neighbourhood income gap	24
Part 8: Four Low-Income Toronto Neighbourhoods	25
The Jane-Finch area	25
The Downtown-East area	27
The Thorncliffe area	27
The Agincourt area	28
The impact of the changes in the 1990s	28
Part 9: Conclusion	32
United Way's response to growing poverty and social need	32
The need for a broad community response	33
Acknowledgement	36
Appendices	
Appendix 1: Economic Trends by Family Type	39
Appendix 2: FSAs with Lowest & Highest Income	44
Appendix 3: Demographic and Economic Trends in Four Low-Income Neighbourhoods	48
Appendix 4: Endnotes	66
Appendix 5: Reference Maps	69

LIST OF TABLES & CHARTS

Table 1: Job trends in the 1990s	4
Chart 1: Lone-parent families as a proportion of all families	6
Table 2: Distribution of population by age and distribution of household types	7
Table 3: Median income by household type	9
Chart 2: Change in median income, by household type	9
Table 4: Median income in Toronto and Canada, 1990 and 1999	10
Chart 3: Change in median income by household type in Toronto and Canada, 1990 to 1999	10
Chart 4: Average employment and government transfer income received by lone-parents: 1990, 1995 and 1999	12
Chart 5: Change in lone-parent average income, by source: 1990-1999	12
Chart 6: Percentage increase in the number of people living in poverty, 1995-1999	15
Table 5: Depth of poverty by household types, 1995 and 1999	17
Chart 7: Change in depth of poverty by household types, 1995 and 1999	17
Chart 8: Average rents and median income of selected low-income households living below the LIM poverty line, 1999	19
Chart 9: Growth in the waiting list for subsidized housing, 1997 - 2001	19
Chart 10: Distribution of total income for husband-wife families with two children, 1990 and 1999	20
Table 6: FSAs with highest rates of low-income	22
Table 7: FSAs with the highest number of people living in poverty	23
Chart 11: Ratio of neighbourhood income in bottom FSAs to top FSAs, for husband-wife families	24
Table 8: Neighbourhood income trends for husband-wife families	24
Table 9: Income trends in four high-need neighbourhoods	26

EXECUTIVE SUMMARY

This report provides important new data on the financial circumstances of Torontonians in the 1990s. While other research studies have examined income trends at the national and provincial levels in the 1990s, and in Toronto in the first half of the decade, this study is the first to focus on what happened to Torontonians during the entire decade. Tax filer data were used to track income over the 10-year period, confirming that at the decade's end, the financial situation of Torontonians had worsened significantly.

United Way of Greater Toronto undertook this study because of concern that poverty in the City was continuing to grow. There had been a dramatic increase in poverty in the first half of the decade, which was well known. But United Way member agencies were warning that the circumstances of their clients were continuing to deteriorate even in the last half of the decade, when the City was in the middle of an economic boom.

The 1990s was a turbulent decade in Toronto, with economic, social, and political changes that had direct impacts on the welfare of its citizens. The decade began with a recession that lasted longer and cut deeper into the economy than anyone predicted. And while it ended with a strong economic recovery, the signs that a great many Torontonians were not sharing in the economic boom, but were actually falling further behind, were disturbing.

In the middle of the decade, governments begin to chip away at the social safety net, reducing income security benefits, and withdrawing from critically necessary social programs such as the development of social housing. At the decade's end, the distress among Toronto's most vulnerable was evident everywhere – in growing numbers of people living on the streets, in rising evic-

tions and use of emergency shelters, and in the increase of hopelessly long waiting lists for assisted housing.

The decade was also marked by significant structural changes at the provincial and municipal levels, with the enormous costs of housing, child care, and public transit downloaded from the province, to an already cash-strapped City. To pay for these huge infrastructure costs, the City has had to rely primarily on its traditional revenue sources, with little new investment from senior levels of government. This has forced the City to increase user fees and reduce costs in many of its essential services such as public transit. Each year the budget pressures have threatened the City's grants to community agencies, many of which are the same agencies that United Way funds, and which provide help to vulnerable seniors, children, young parents, newcomers and youth throughout the City.

The consequence of these structural changes has been an undermining of the health and livability of the City. The impact of the changes in the economy and to the social safety net on Torontonians has also been damaging, and is the focus of this study.

A Decade of Decline analyzes the changes in the financial well-being of Torontonians from five perspectives – the level of household income, the rate of poverty¹, the depth of poverty, the income gap between wealthy and less well-off households, and the geographic segregation of poverty in the City.

KEY FINDINGS

- ❑ Torontonians were worse off financially at the end of the 1990s, than they were at the beginning, with the median incomes of families and individuals significantly lower in 1999 in real dollars, than they were in 1990.
- ❑ Toronto families went from being better off at the start of the decade, when compared to all Canadians, to worse off at the decade's end.
- ❑ Despite strong economic recovery in the latter part of the decade, poverty increased and deepened, at both the individual and neighbourhood levels.
- ❑ While all family types were impacted, single-parents were hardest hit, experiencing both growing and deepening poverty, even though more were working and their employment earnings were higher at the end of the decade than in 1995. Poverty among children and seniors also rose substantially.
- ❑ The income gap between rich and poor Toronto families and neighbourhoods continued to widen over the decade.
- ❑ Rising poverty and growing income inequality is a serious threat to the social and economic health of the City and its residents. Systemic changes from senior levels of government are required to ensure adequate levels of income and affordable housing – both of which are key to addressing growing inequity.

MEDIAN INCOMES DROP SHARPLY

- ❑ The median income of Toronto's husband-wife families fell 13% over the decade, from \$59,000 in 1990 to \$51,300 in 1999 – a \$7,700 loss in real income (based on 1999 constant dollars). By comparison, the median income of husband-wife families in all of Canada fell just 2%, from \$55,200 to \$54,100 – a \$1,100 loss in real income. What this means is that husband-wife families in the City of Toronto went from being better off in the early 1990s – when compared to all Canadians – to worse off at the end of the decade.
- ❑ Lone-parent families in Toronto were particularly hard hit in the 1990s. Their already low median incomes declined a further 18% – from \$29,900 in 1990 to \$24,600 in 1999 – a loss of

\$5,300 in real income. This decline was significantly greater than the 4% decline in median income of lone-parents in all of Canada, which fell from \$24,500 to \$23,400 over the ten-year period. Although the data show that the median income of lone-parents in Toronto was still slightly higher at the end of the decade than among lone-parents in the country as a whole,

¹ Throughout the report, the Low-Income Measure (LIM) is used to define poverty. The LIM is defined as having an income of less than half the median income of a household of the same size and age composition for all of Canada. In 1999, the before-tax LIM was \$25,400 for husband/wife families with two children, \$17,780 for lone-parent families with one child, and \$12,700 for single people. While Statistics Canada does not have a measure of poverty, and does not describe the LIM as a poverty measure, United Way believes that families and single people with annual incomes at these levels would unquestionably be living in poverty.

EXECUTIVE SUMMARY

it must be kept in mind that Toronto's cost of living is one of the highest in the country.

- ❑ The dramatic worsening of the financial situation of single parents occurred even though more were working in 1999 than in 1995, and their income from employment was higher. The problem was that reduced government income supports over the same period not only negated these employment gains, but decreased lone-parents' income overall in the 1990s.
- ❑ The financial situation of Toronto's single people also worsened over the decade, with their median incomes falling 12.5% from \$23,200 in 1990 to \$20,300 in 1999 – a \$2,900 loss of real income over the ten-year period.

POVERTY GROWS DESPITE ECONOMIC RECOVERY

- ❑ While poverty rates should have fallen during the economic recovery period of the late 1990s, there was actually an increase in the rate of poverty among every household type in Toronto during that time.
- ❑ This trend did not occur in Canada, as a whole. The poverty rate for all persons in the City of Toronto rose from 22.6% to 23.3% from 1995 to 1999, while the national poverty rate for all persons remained stable at 19.1%.
- ❑ The largest increase in the poverty rate occurred among seniors, where it rose from 9.2% of all Toronto seniors in 1995 to 12.2% in 1999. While this percentage increase may seem small, the actual numbers are not. There were 11,300 more Toronto seniors living in poverty at the end of the decade than five

years earlier. This is nearly a 40% increase in the number of seniors in poverty – an alarming trend and one that is consistent with evidence from other United Way research which shows growing impoverishment among Toronto's seniors.

- ❑ Among lone-parent families in Toronto, the rate of poverty rose from 39.4% in 1995 to 42.0% in 1999 – a 2.6% change. This was a reversal of what happened nationally, where the poverty rate among lone-parent families declined by 1.3%. The actual number of lone-parents living in poverty in Toronto increased by 7,710 over the five-year period which represented a 17.3% increase in the numbers living in poverty. Lone-parent families were – and continue to be – the hardest hit group in the City of Toronto and in all of Canada. In Ontario, the 21.6% reduction in social assistance benefits is a major reason for this worsening financial situation of many lone-parents.
- ❑ Poverty among Toronto's children and youth also rose in the last half of the decade, from 30.8% in 1995 to 32.3% in 1999 – a 1.5% change. By comparison, in Canada as a whole the rate was lower than in Toronto, and remained basically the same over the five-year period, at 25.3% in 1995 and 25.4% in 1999. Again, while the percentage increase in Toronto may seem small, the actual numbers are large, with 14,310 additional Toronto children and youth living in poverty in 1999 than five years earlier in 1995.

DEEPENING POVERTY

- ❑ Many households living in poverty were poorer at the end of the decade compared to five years earlier in 1995, despite the overall improvement in the Toronto economy.

- ❑ For lone-parent families with one child, the deepening of poverty¹ was severe. The median income of these families who were living below the poverty line in 1995 was \$11,983, but by 1999, it had fallen to just \$10,100. This means that half of all the lone-parent families with one child who were living in poverty in 1999, had incomes of \$10,100 or less. It also means that their entire monthly income was \$82 less than the average rental cost of a two-bedroom apartment in Toronto in 1999.
- ❑ The median income of single people who were living in poverty did not change substantially between 1995 and 1999, but it was extremely low at just \$7,300 in 1999, or \$608 a month. To put this income in perspective, the average cost of a one-bedroom apartment in Toronto in 1999 was \$772 – more than the monthly median income of a single person living in poverty.
- ❑ The median income of husband-wife families with two children who were living in poverty also remained fairly constant over the 1995 and 1999 period, but it too was extremely low, at just \$15,900 in 1999, or \$1,325 monthly. A three-bedroom apartment would be appropriate for a family of this size, however, the average rent of a unit of this size in 1999 was \$1,099, which would have left the family with just \$226 per month to pay for food and all other living expenses.

¹ The depth of poverty is a measure of the extent to which the incomes of people living in poverty were below the LIM poverty line. To determine the depth of poverty, the median income of all households living in poverty (in a particular household category) is determined. The difference between this median income and the LIM “poverty line” income is then expressed as the percentage below the LIM line or the “depth of poverty”.

- ❑ In each household group, the depth of poverty in 1999 was greater in the City of Toronto than for all of Canada. Among husband-wife households the median income was 37.4% below the LIM line, compared to 35.0% in all of Canada. For lone-parent families it was 43.2% in Toronto, compared to 37.6% in Canada, and among single people it was 42.5%, compared to 37.6% in all of Canada.

LARGE POPULATIONS VULNERABLE TO POVERTY

- ❑ One of the reasons that poverty is higher and deeper in Toronto, is its higher than average, and in some cases, still rising proportion of people who are vulnerable to poverty, including children and youth, lone-parents, seniors, singles, newcomers and racialized minorities.
- ❑ One-third of the total increase in the number of children in all of Canada between 1990 and 1999 was in the City of Toronto – 69,600 children out of 217,100.
- ❑ The number of lone-parent families in Toronto rose 41% in the decade, from 89,110 in 1990 to 125,520 in 1999. This is in stark contrast to the much lower 9.4% growth in the number of husband-wife families, and was almost double the 23.8% rate of growth in the number of lone-parent families in the country as whole.
- ❑ Toronto’s seniors’ population increased almost 25% in the 1990s, from 262,900 in 1990 to 327,800 in 1999. At the end of the decade its seniors’ population represented 13.7% of the total Toronto population, compared to 12.6% nationally.

EXECUTIVE SUMMARY

- ❑ Similarly, a larger proportion of Toronto's population are single people, than in the country as a whole (41.3% and 36.5% respectively).
- ❑ Almost one-half of the population of Toronto was born outside of Canada, and one-third of all recent newcomers to Canada make Toronto their home. In 1996, over half of recent newcomers were living in poverty, as were 41% of racialized minorities. Although recent immigrants have high levels of education and skills training, they are working in low-paying jobs with insufficient income to support their families. This is largely as a result of employment barriers caused by the difficulty that recent newcomers experience in having their academic and professional credentials recognized in Canada. The high poverty rate among racial minorities has been linked in part, to systemic inequities experienced by this group.

INCOME GAP BETWEEN THE WEALTHY AND LESS WELL-OFF WIDENED

- ❑ In the 1990s income polarization among families in Toronto continued to grow, with the number of families at both the poor and wealthy ends of the income spectrum increasing, while the numbers of middle-income families declined.
- ❑ The proportion of low-income families (with incomes of less than \$30,000) rose from 16.8% to 20%. The proportion of higher-income families (with incomes of \$100,000 and more) also rose, from 18% to 23.2%. Middle-income earners (with incomes between \$30,000 and \$100,000), however, decreased as a percentage of all families, from 65.2% to 56.9%.

GROWING INCOME GAP BETWEEN NEIGHBOURHOODS

- ❑ Income gaps also grew in the 1990s between the more and less affluent neighbourhoods in the City. The median income in Toronto's 12 poorest neighbourhoods fell from \$43,600 in 1990 to \$36,800 in 1999 (based on 1999 constant dollars) – a loss of \$6,800 in real income in the decade.
- ❑ Conversely, the median income in Toronto's 12 wealthiest neighbourhoods increased from \$114,200 in 1990 to \$125,600 in 1999 – an \$11,400 growth in real income over the ten-year period.
- ❑ Viewed in another way, husband-wife families in the poorest 12 neighbourhoods had only 29 cents of pre-tax income in 1999 for every dollar held by families in the 12 most affluent neighbourhoods. This is a drop from 38 cents for every dollar in 1990.
- ❑ At the same time as the income gap widened between Toronto's poorest and most affluent neighbourhoods, the percentage of low-income people living in its poorest neighbourhoods also grew.
- ❑ The rate of poverty for all persons in the City of Toronto rose from 22.6% in 1995 to 23.3% in 1999 – a 0.7% increase. By comparison, poverty grew by 1.9% within the 12 neighbourhoods with the highest rates of poverty.
- ❑ Certain neighbourhoods were particularly hard hit, with one in particular – Thorncliffe – experiencing a significant 8.3% percentage point increase in poverty in just five years, and over the economic “recovery” period. From discussions with

residents and agency representatives from this community it appears that this dramatic increase is related to the large number of newcomers coming into the area in the 1990s who struggled to find stable and adequate paying jobs.

- ❑ While there are some very distressed neighbourhoods in Toronto and pockets of deep poverty where more than one-third of the population are poor, poverty is still quite widely dispersed across the City. In both 1995 and 1999, the 12 lowest-income neighbourhoods contained about 13% of the City's population, but over 18% of all residents living in poverty. These bottom 12 neighbourhoods had poverty rates of 29% or higher in 1999, but another 72 neighbourhoods had poverty rates between 12% and 29%.

THE IMPLICATIONS OF THE STUDY FINDINGS

The data in this study confirm the warnings of United Way agencies in the late 1990s, that large numbers of Torontonians were not sharing in the economic recovery but were falling further behind. Clearly, the benefits of the economic boom at the end of the decade did not “trickle down” to these Torontonians.

The deteriorating financial circumstances of so many Toronto households have broad, and far-reaching implications for the health of the City and the people who live here, especially children and youth, lone-parents and seniors.

More than a decade ago, the House of Commons adopted a unanimous resolution to eradicate child poverty by the year 2000. Despite this resolve, the data in this study show that child poverty continued to grow in Toronto by an additional 14,310 children and youth during the economic “recovery” years of the late 1990s.

This is a tragedy for our City's young people. And given the strong link between poverty, and health and well-being, it is also a troubling sign of how the demand on the City's health and social service infrastructure will almost certainly grow in the future.

The study findings raise serious concerns about the ability of Toronto families, especially lone-parent families, to rise out of poverty, because of extremely low minimum wages and a preponderance of only part-time jobs. The median income of lone-parent families living in poverty in 1999 was just \$10,100 – less than the average annual rent of appropriately-sized apartments.

Real incomes of families are declining because the cost of housing, public transportation, post-secondary education, day care, personal expenditures on health, and recreation have steadily climbed. This is putting middle- and low-income Toronto families with school-aged children in a tremendous financial squeeze, as they try to adequately provide for their families.

In the case of seniors, thirty years ago they were among the country's poorest citizens. To improve their financial circumstances, the Government of Canada embarked on a series of program initiatives to ensure that seniors would have enough income to meet their daily needs and prevent them from becoming destitute. These programs, which include the Old Age Security, the Guaranteed Income Supplement, and Canada Pension Plan, have been effective in keeping seniors out of poverty, with seniors' average incomes in Canada rising 18% between 1981 and 1997. Despite these gains, there is growing evidence that this trend is starting to reverse. This study found 11,300 more seniors living in

EXECUTIVE SUMMARY

poverty in 1999 than five years earlier, which is nearly a 40% increase in the numbers. This growing impoverishment is coming at a time when government is significantly reducing the amount of publicly-funded home care available to the elderly. A crisis for low-income seniors is clearly emerging.

UNITED WAY'S ROLE IN ADDRESSING COMMUNITY PROBLEMS.

United Way has been directly impacted by the growing impoverishment within Toronto's population. Over the past five years, it has received unprecedented high requests for funding from its member agencies, as they attempted to respond to the growing needs in their communities.

In 1998, United Way adopted new funding priorities that were aimed at four of Toronto's most vulnerable populations – children 0 to 6, abused women, the homeless, and newcomers. Since that time, United Way has nearly doubled its funding to the four priority areas, from \$9.6 million in 1996 to \$18.9 million in 2001. United Way funding increased 121% over the five-year period for services for children 0 - 6, 142% for homelessness projects, 106% for services for abused women and their children, and 155% for services for newcomers.

In 2002, United Way of Greater Toronto adopted a multi-faceted funding strategy to respond to the growing needs in the former suburban municipalities of Etobicoke, North York, York, East York, and Scarborough. The existing social service infrastructure in the former suburbs has not kept pace with population growth, settlement patterns, and social needs. And as this study has confirmed, the former suburbs contain some of the largest numbers of

people living in poverty, with 10 of the top 12 neighbourhoods with the largest number of people living in poverty in 1999 located in the former suburbs. The goal of the United Way initiative is to provide additional funding and resources to build capacity and respond to growing needs in these parts of the City.

THE NEED FOR A BROAD COMMUNITY RESPONSE

Periods of economic recovery are supposed to “raise all boats”, enabling all to eventually share in the benefits of economic recovery. This did not happen in Toronto in the 1990s. And while the median income declined for families and individuals, the erosion of the social security net in the mid-1990s made things much worse, particularly for lone-parents.

Reduced access to, and lower benefit levels for social assistance and Employment Insurance, contributed to the deterioration in the financial situation of Toronto households. And programs that assist seniors, such as Old Age Security, the Guaranteed Income Supplement, and the Canada Pension Plan, while making significant contributions to the financial well-being of seniors, are no longer sufficient to keep many seniors from falling into poverty.

Government's withdrawal from the development of social housing, coupled with rising rents, growing evictions, and historically low vacancy rates, have also contributed to the financial hardship of families and single people in Toronto. The high cost of housing is taking up more and more of people's income, leaving them without sufficient income to pay for other basic needs. The growing use of food banks in the 1990s in Toronto is just one indicator of the seriousness of the situation.

Very low minimum wage rates are also a factor in the financial hardship experienced by Torontonians at the bottom-end of the income spectrum. There has been very little increase in the minimum wage in Ontario in the 1990s, and none since 1995 (\$6.00 per hour in 1990 compared to \$6.85 per hour in 1999). As well, most of the new jobs that were created up to 1997 were in the areas of self-employment and part-time employment – areas associated with lower income and fewer employment benefits.

The impact of all these factors – declining real incomes, the lack of affordable housing, and stagnated minimum wages – have all contributed to the worsening financial situation of families and individuals in Toronto.

Rising income inequality and poverty are serious threats to the social and economic health of Toronto. Cities in the 21st century must be able to compete in the global economy and the ability to do so is highly dependent upon the maintenance of a high quality of life and affordable urban environment. What we see, however, is a City that is becoming increasingly unaffordable for a great many Torontonians and a City that cannot maintain its core infrastructure because of the inadequacy of its revenue base.

This decline must be reversed if Toronto is to restore and maintain its competitiveness in a global economy. It will take systemic change and a renewed commitment to meeting the City's social needs by government, the private sector, and the voluntary sector, and a concerted effort by all levels of government to meet its infrastructure needs.

PART 1 - INTRODUCTION

1.0 A DECADE OF CHANGE

The 1990s was a turbulent decade. Economically, it was a roller coaster ride, beginning with a recession that lasted longer and cut deeper into the economy than anyone predicted, especially in the City of Toronto, and ending with strong economic recovery that returned the City to a period of apparent prosperity. On the social front, it was a period when governments started to chip away at the social safety net, reducing income security benefits, and withdrawing from important social programs such as the development of social housing. It was also a time when the enormous costs of housing, child care, and public transit were downloaded from the province to already cash-strapped municipalities.

Although the decade appeared to end on a positive economic note, there were many signs that the health of the City and the financial well-being of many of its citizens were deteriorating. The City was shouldering its new program responsibilities, while having to rely on property taxes for 42% of its operating costs. Few cities outside of Canada face this kind of burden. Elsewhere, in the United States and Europe, only about 10% or 15% of city revenues comes from property taxes, with the rest coming from senior levels of government and through a variety of other revenue tools such as consumption taxes. The City of Toronto has had no choice but to raise user fees and cut back on a range of social, public health, and infrastructure services such as road maintenance – trends that threaten the livability of the City.

At the individual level, United Way agencies have been warning that their clients were not only not benefiting from the economic recovery, but were falling even further behind. They have reported growing poverty and great housing insecurity among their

clients, whether they are seniors, families with young children, or youth who have left their parental homes.

These are disturbing trends. Periods of economic recovery, marked by strong job growth and income earnings, are supposed to reduce the rate of poverty in the population. If what United Way agencies have seen is representative of people across the City then it appears that the recovery of the late 1990s did not reduce poverty. As well, government income security programs are supposed to protect the most economically vulnerable from wild swings in the economy. The reports from agencies suggest that the cuts to social programs created even greater vulnerability.

The purpose of this study was to examine how Torontonians fared in the 1990s. While there has been a great deal of research, using census data, that focused on the first five years of the decade, none has examined what happened in Toronto over the entire ten years of the decade. And while other studies – notably the important research carried out by the Centre for Social Justice – have examined trends in income inequality over most of the decade, they focus on Canada as a whole.¹⁻³ This study provides new data, drawn from tax files, which examines for the first time, income and poverty in Toronto over the entire decade of the 1990s.

As a funder of the community services that contribute to the health of the City and its citizens, the question of how Torontonians fared in the 1990s is of great importance to United Way of Greater Toronto. For more than 20 years, UWGT has tracked the social and economic well-being of Torontonians, monitoring trends in order to inform not just its own fundraising and allocation activities, but also to raise public awareness of the changing circumstances of Torontonians.

SOURCE OF DATA AND METHODOLOGY USED IN THE STUDY

Source of Data

The source of the data presented here is Statistics Canada, which collected the data from Canadians' tax returns. Some terms used in the following sections include:

- ❑ Inflation Adjusted Incomes. The data are adjusted for inflation, so that meaningful comparisons can be made when looking at changes in income data from year to year. Therefore for any given year reported, incomes are expressed in dollars for the most recent year available.
- ❑ Median income is that of a person or family in the middle of the income distribution. In other words, if the median income for a single is \$30,000, then half of all singles have income above \$30,000 and half of all singles have income below \$30,000.
- ❑ Total income is income from all sources - including wages, investments profits, etc. - before taxes.

Data on Income Changes

Data on income changes in the 1990s are presented for three family types as defined by Statistics Canada:

- ❑ Husband-wife families is the most common family type and includes families with children and senior couples. This is the largest family type: seven out of 10 Canadians are in husband-wife families.
- ❑ Lone parents includes either a man or woman living alone with their children.
- ❑ Singles includes "non-family persons" who do not have children and do not live with a close relative.

Profiling Income Gaps Among Neighbourhoods

The full report examines trends in income at the community or neighbourhood level, as defined by the first three digits of the postal code. There are 95 such "Forward Sortation Areas" or FSAs in the City of Toronto that have sufficient population to provide reliable results. To enable investigations of growing gaps among neighbourhoods, the 12 lowest-income FSAs by family type were compared with the 12 most affluent FSAs. In this section, the word "neighbourhood" is used in lieu of the acronym "FSA."

In 1997, UWGT released a report entitled, *Metro Toronto: A Community at Risk*. This report examined the broad socio-economic trends in Toronto and guided United Way's priority-setting process. *Community at Risk* documented a growing concentration of households at risk, rising poverty, a struggling economy, and raised concerns about the capacity of the social services infrastructure to respond to growing social need.

In 1999, UWGT released a follow-up report, *Toronto at a Turning Point*, comparing socio-economic trends in Toronto with the rest of the Greater Toronto Area. *Toronto at a Turning Point* documented the slow recovery of the Toronto economy, worsening poverty, growing social need as a result of the changes to government income support programs and downloading, and a crisis of homelessness and hunger resulting from growing poverty.

United Way's report, *A Commitment to Care*, released in 2001 focused on Toronto's elderly and their access to community health and support services. *A Commitment to Care* highlighted the persistence of poverty among seniors despite government income security programs, growing housing insecurity, and decreasing access to the home and community care services that enable the elderly to remain independent in their own homes.

This study – *A Decade of Decline* – continues United Way's monitoring of social and economic trends. It was undertaken in order to verify the concern that many Torontonians were not sharing in the economic recovery of the late 1990s and were falling even further behind their better-off neighbours.

The study asked five main questions:

1. Were Torontonians better or worse off financially at the end of the decade than they were at the beginning?

2. Were poverty rates higher or lower?

3. Did the depth of poverty continue its downward trend or did it ease off?

4. Did the income gap between well-off and less well-off Torontonians decrease or widen?

5. Was there greater or less neighbourhood inequality?

While the study considers what happened over the entire ten-year period, it takes a special look at the last five years. For example, it examines whether the benefits from the robust economic boom at the end of the decade trickled down to low- and modest-income households; whether families who were receiving social assistance were able to find employment and recover from the severe reductions to social assistance in the mid-1990s; whether Toronto neighbourhoods grew further apart in terms of income.

The answers to these questions are of critical importance to the health and future of Toronto, as the City's competitive advantage in the new global economy is dependent upon its quality of life, built on, among other factors, a foundation of strong, social cohesion.

1.1 THE APPROACH TO THE STUDY

Two sources of data are used in the report to tell the story of income trends in Toronto in the 1990s – income data derived from tax returns, obtained from Statistics Canada, and personal accounts from residents of low-income Toronto neighbourhoods and representatives of agencies providing services in these neighbourhoods.

The income analysis is based on tax return data from Statistics Canada, and sorted by geographic area. The unit of geographic

analysis is the Forward Sorting area (FSA) which is the first three numbers of the postal code. The trends in income, poverty, depth of poverty, income gaps and neighbourhood poverty are derived from this data.

The personal stories of residents and agency representatives were gathered in a series of 12 focus group sessions held in the summer of 2001 in four Toronto communities with high numbers or a high rate of low-income: Downtown East, Jane-Finch, Thorncliffe Park and Agincourt. Separate sessions with staff from social agencies in each community took place as well as two sessions in each community with groups of low-income residents that included youth, lone-parent mothers, newcomers, and the working poor. Their accounts enrich the story that is told by the income analysis – clearly telling us what being left behind really means for low-income Torontonians.

1.2 ORGANIZATION OF THE REPORT

To put the report in context, it begins with two brief sections: a short overview of the the economic trends of the 1990s in Canada and Toronto, and a brief demographic profile of their populations. The sections that follow are organized in terms of the five principal research areas of investigation: income levels in the 1990s, poverty rates*, depth of poverty, income gap between the wealthy and less well-off, and neighbourhood poverty. The final section of the report provides a summary of the issues raised in the community focus groups. The appendices included at the end of the report present the detailed data upon which the report is based.

*Throughout this report, poverty is defined by the Low-Income Measure (LIM) so when reference is made to poverty rates or the depth of poverty it is based on the LIM measure. A definition of LIM is given on page 15. While Statistics Canada does not have a measure of poverty, and does not describe the LIM as a poverty measure, UWGT believes that families and single people with annual incomes at these levels would unquestionably be living in poverty.

PART 2 - FROM BOOM TO BUST TO BOOM

AN OVERVIEW OF CANADA AND TORONTO IN RECES- SION AND RECOVERY

Canada experienced an extremely severe recession in the early 1990s, followed by a slow recovery, then a return to strong job growth after 1997. The recession in the Toronto Census Metropolitan Area (CMA) was much more severe than it was for Canada as a whole. However, after a slow start, the recovery was eventually much stronger than average, counteracting some of the hardship that had been experienced by families and individuals. Nonetheless, even by 2000, the Toronto CMA had not fully returned to the very strong labour market conditions it had had in the late 1980s.⁵

The national unemployment rate rose from 7.5% at the end of the 1980s, to a high of 11.4% in 1993, before it fell to a new low of 6.8% in 2000. In the Toronto CMA, the rise in unemployment was much more severe, growing from just 4.0% in 1989 to 11.4% by 1993. The unemployment rate then fell to 5.5% in 2000, lower than the national average, but still above the 1989 level.

Table 1 Job Trends in the 1990s						
	Canada			Toronto CMA		
	1989	1993	2000	1989	1993	2000
Unemployment Rate	7.5%	11.4%	6.8%	4.0%	11.4%	5.5%
Employment Rate	62.1%	58.1%	61.4%	69.5%	60.7%	65.0%
Part-Time Rate	16.8%	19.3%	18.1%	14.0%	17.1%	14.8%

Source: Statistics Canada Labour Force Survey, Age 15 Plus. Data for Toronto Canada

The low unemployment rate in 2000 partly conceals the fact that the participation rate – that is, the proportion of the working-age population who were either working or actively seeking work – had slipped in the 1990s. The employment rate for the Toronto CMA (the percentage of the working-age population with jobs) fell sharply from 69.5% in 1989 to 60.7% in 1993.

Compared to the late 1980s, jobs in Toronto have become more unstable and more precarious, particularly for those at either end of the age spectrum.

The fall in the employment rate partly reflects young people's increased participation in education, but in addition, the employment rate for adults (aged 25 and older) was 66.7% in 2000, below the 1989 rate of 69.4%. Some adults may have been permanently marginalized by the recession and the slow recovery in the mid-1990s, and unable to take advantage of the strong job growth at the end of the decade. This group includes both young and older workers with limited education and skills. Many homeless adults, street youth and some long-term social assistance recipients have likely lost contact with the job market, in part, because they were so severely affected by the severity of the recession of the early 1990s.

The part-time rate – that is, the percentage of those working less than 30 hours per week – rose between 1989 and 1993, then fell from 1993 to 2000, but it is still above the 1989 level (14.8% in 2000, compared to 14.0% in 1989). About one in three part-time workers – who are overwhelmingly women and young people – would prefer to work full-time but they cannot find full-time jobs. The rising part-time rate reflects deterioration in the overall quality of jobs, which also shows up in the increased proportion of temporary jobs and self-employed workers.

PART 3 - CHANGING DEMOGRAPHICS

A GROWING POPULATION OF VULNERABLE PEOPLE

In 1999, there were 2.4 million people living in the City of Toronto – an increase of 229,500 individuals (or 10.6%) from 1990.⁴ While growth occurred in all parts of the City, the largest increases occurred in the former suburban municipalities, particularly Scarborough and Etobicoke.

Outside of Toronto, in the rest of the Greater Toronto Area, the population increased much more rapidly, with the regions of Peel and York growing at three times the rate of the City of Toronto between 1991 and 1996.⁵ As well, at the national level, the population growth of 11.5% just slightly exceeded the 10.6% growth of Toronto's population.

In spite of Toronto's slower rate of growth overall, the make-up of its population is distinctive, with higher than average, and rising proportions of persons who are vulnerable to poverty. This includes children and youth, lone-parents, newcomers, seniors, and single people.

3.0 A GROWING POPULATION OF CHILDREN AND YOUTH

The number of children and youth (0 to 14 years of age) in Toronto increased at almost double the rate of the overall Toronto population in the 1990s (19.3% versus 10.6%), rising from 361,200 in 1990 to 430,800 in 1999.

At the beginning of the decade, children and youth made up 16.7% of the total Toronto population, but by its end they accounted for 18%. This contrasts with what happened in the country as a whole over the decade, where the number of children and youth grew only 3.8%, and where they represented a declining

percentage of the total Canadian population, dropping from 21.3% in 1990 to 19.8% in 1999. The result of these two counter trends was that the growth in Toronto's child and youth population accounted for one-third of the total growth in the number of children and youth in the country in the 1990s.

One-third of the total increase in the number of children in all of Canada between 1990 and 1999 was in the City of Toronto - 69,600 children out of 217,100.

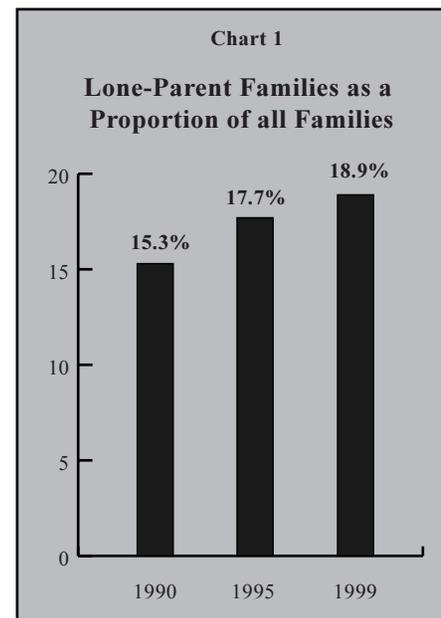
This disproportionately high growth in the children and youth population in Toronto reflects the inflow of newcomer families in the past 10 years. Between 1991 and 1996, 446,515 new immigrants arrived in the GTA, of which 315,470 or 71% settled in the City of Toronto.⁶ It has been estimated that 20% of these new immigrants are children.⁷ Because Toronto continues to be the destination of choice of new immigrants to Canada, it is expected that the disproportionate growth in the population of children and youth in the City will continue.

3.1 INCREASING NUMBERS OF LONE-PARENT FAMILIES

The City of Toronto also has a growing population of lone-parent families. The numbers rose from 89,110 in 1990, to 125,520 in 1999, amounting to an unexpectedly high 41% increase over the decade. This is in stark contrast to the much lower growth in the number of husband-wife families, which was 9.4% over the ten-year period. As a result, the proportion of lone-parent families, of all families in Toronto, grew substantially in the decade, from 15.3% in 1990 to 18.9% in 1999. By comparison, there was only modest corresponding growth in the country as a whole (14.6% in 1990 and 15.7% in 1999).

Further, the 41% rate of growth in the number of lone-parent families in Toronto was almost double the 23.8% rate of growth in the country as a whole.

The growth in the number of lone-parents in Toronto has serious implications for the social and economic health of the City because lone-parent families are particularly vulnerable to poverty due to their dependence on a single income earner and because their child care responsibilities put limits on employment flexibility. The vast majority of these families are led by women, who are much more likely than men to hold only low-paying and insecure jobs. As discussed later in this report, women heading lone-parent families face formidable barriers in trying to find stable jobs and leave social assistance.



Source: Statistics Canada, Small Area and Administrative Data, 1990, 1995, and 1999

3.2 ONE-THIRD OF RECENT NEWCOMERS TO CANADA MAKE TORONTO THEIR HOME

One of the most striking characteristics of the City of Toronto is its diversity. Data from the 1996 Census show that 47.6% of City residents were born outside Canada, compared to 17.4% of all Canadians, and of recent immigrants to Canada, nearly one-third (30.4%) settle in Toronto.⁸ Further, more than one in three residents (37.0%) belonged to visible minority groups in 1996, compared to just 11.2% of all Canadians.⁹

Table 2
Distribution of Population by Age and Distribution of Household Types, 1990 and 1999

Category	City of Toronto		Canada		
	1990	1999	1990	1999	
Age Categories	0-14 years				
	Number	361,200	430,800	5,663,800	5,880,900
	% of population	16.7%	18.0%	21.3%	19.8%
	15-64 years				
	Number	1,540,600	1,635,800	17,943,500	20,006,500
	% of population	71.2%	68.3%	67.5%	67.5%
	65+ years				
	Number	262,900	327,800	2,969,600	3,739,700
	% of population	12.1%	13.7%	11.2%	12.6%
Household Categories	Husband-Wife Families				
	Number	493,050	539,380	6,225,780	7,030,440
	% of population	47.6%	47.7%	54.2%	53.5%
	Lone-parent Families				
	Number	89,110	125,520	1,061,210	1,314,210
	% of population	8.6%	11.1%	9.2%	10.0%
	Single Persons				
	Number	454,560	466,880	4,205,960	4,788,660
	% of population	43.8%	41.3%	36.6%	36.5%

Source: Statistics Canada, Small Area and Administrative Data, 1990, 1995, and 1999

Unfortunately, the tax data upon which the analysis in this report depends contains no information about immigrant or racialized minority groups. As a result, this study was not able to examine whether poverty rates among immigrant or racialized minority groups changed in the 1995-1999 period.¹⁰ The Canadian Council on Social Development's *Urban Poverty in Canada* showed, however, that poverty rates among racialized minorities was 40.7% in 1996 – double the poverty rate of non-racialized minorities (19.8%), and slightly above the national poverty rate among racialized minorities (37.6%). The poverty rate among immigrants in the City of Toronto in 1996 was 32.9%, again slightly above the national average of 30.0%, and among recent immigrants – those who arrived between 1991 and 1996 – the poverty rate was 52.8%.¹¹

Although recent CCSD research suggests that there may have been a slight improvement in the poverty rate of newcomers, the community consultations confirmed that these groups continue to face great financial difficulties. Large numbers of recent immigrants have high levels of education and skills training, but are only able to secure low-paying jobs with insufficient income to support their families. This is largely as a result of employment barriers caused by the difficulty that recent newcomers have in having their academic and professional credentials recognized in Canada. The high poverty rate in the later group has been linked in part, to systemic inequities experienced by racial minorities.

3.3 GROWTH IN SENIORS' POPULATION CONTINUES

Canada's population is aging and the proportion of the population over age 65 has grown more than twice as fast as the overall population since the early 1980s – a trend that will continue until the middle of the 21st century.¹² The fastest growing group of seniors

are those 80 years of age or more – a group that is expected to double to from 920,000 in 2000 to 1.9 million in 2026.¹³

This aging trend was reflected in Toronto, where the total number of seniors grew from 262,900 in 1990 to 327,800 in 1999 – an increase of 24.7%. Toronto also had a somewhat higher proportion of seniors in 1999, compared to Canada as a whole (13.7% compared to 12.6%).

Because seniors' are vulnerable to poverty – especially very elderly, single women – this growing seniors' population is concerning. The UWGT report released in 2001 – *A Commitment to Care* – documented growing impoverishment among this group of seniors, with poverty levels among single senior women reaching 54% in 1996. Rising rents and user fees have added to the financial difficulties experienced by seniors in the 1990s.

3.4 A HIGHER PROPORTION OF SINGLE PEOPLE

The proportion of single people in Toronto, of all household types, decreased somewhat in the 1990s, but was well above the national average in 1999, at 41.2% compared to 36.5% nationally. This too has special significance for the social and financial health of the City because singles, like lone-parent families, are vulnerable to poverty because of their dependence on one income and also because a significant proportion of single non-elderly men and women suffer from particular sources of disadvantage such as low skills or disability. Vulnerable and marginalized singles, particularly those dealing with issues of mental health and substance abuse, form the core of the growing "street" population in the Downtown East, the poorest neighbourhood in Toronto.

PART 4 - THE INCOME ROLLER COASTER

A LOOK AT INCOME LEVELS IN THE 1990s

The most fundamental question posed in this research project was whether Torontonians were better or worse off at the end of the decade than at the beginning. Although the effects of the recession of the early 1990s had been much more severe in Toronto than for Canada as a whole, the economic recovery in Toronto in the latter part of the decade was eventually much stronger. Given this strong improvement in the economy, it might be expected that most, if not all Torontonians, were able to recover financially. Unfortunately this did not happen. Although incomes did rise over the decade, after they are adjusted for inflation it is clear that all household types were financially worse off at the end of the decade than they were at the beginning (see Table 3 and Chart 2).

The "income roller coaster ride" of the 1990s left most people in Toronto financially much worse off in 1999 than they had been in 1990.

Median Income

The measure of income used in this report is the median income. Median income is that of a person or family in the middle of the income distribution, meaning that half of all persons or families have more income, and half have less. Total income is income from all sources, before taxes.

In order to track changes in income over the decade, median incomes were adjusted for inflation, based on 1999 dollars. Hence, the change in incomes discussed throughout the report, are changes in real (inflation-adjusted) incomes.

4.0 HUSBAND-WIFE FAMILIES LOSING GROUND

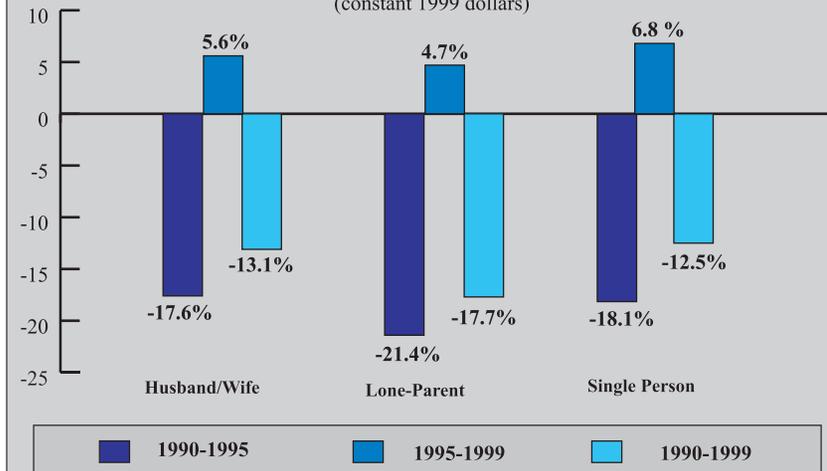
Husband-wife families comprise a large majority of the population, with 67% of the population in the City of Toronto living in husband-wife families. (This category includes some senior families, but is mainly made up of working-age families, with and without children living at home).

Table 3
Median Income by Household Type

	Husband-Wife Families	Lone-Parent Families	Single Persons
Median Total Income			
1990 (constant 1999 dollars)	\$59,000	\$29,900	\$23,200
1995 (constant 1999 dollars)	\$48,600	\$23,500	\$19,000
1999	\$51,300	\$24,600	\$20,300

Source: Statistics Canada, Small Area and Administrative Data, 1990, 1995, and 1999

Chart 2
Change in Median Income, by Household Type
(constant 1999 dollars)



Source: Statistics Canada, Small Area and Administrative Data, 1990, 1995, and 1999

The median income (adjusted for inflation) of these Toronto families fell from \$59,000 in 1990 to \$51,300 in 1999 – a \$7,700 loss in real income at the end of the decade. The steepest decline occurred in the 1990-95 recessionary period, when median incomes fell 17.6%. Despite gains in the subsequent years between 1995-1999, there was a 13% net decline in the median income of husband-wife families over the decade (see Table 3 and Chart 2).

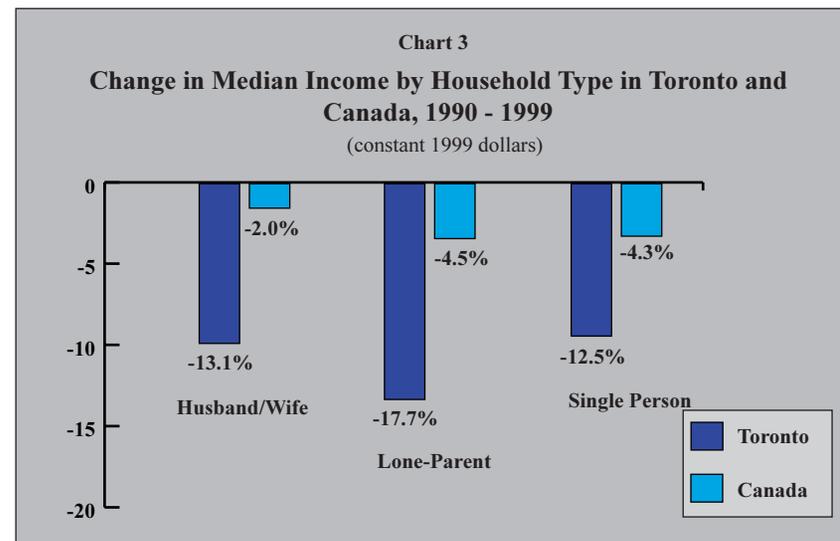
Given Toronto’s status as an economic hub in the country, it is even more surprising that the decline in incomes among husband-wife families in Toronto was much greater than in Canada as a whole, and that Toronto families were financially worse off at the end of the decade. In Canada, husband-wife incomes fell just 2% over the decade, compared to the 13% decline in the City of Toronto (See Table 4 and Chart 3). And while the median income of Toronto’s husband-wife families in 1990 was \$3,800 higher

Despite the economic boom of the late 1990s, husband-wife families in the City of Toronto went from being better off in the early 1990s – when compared to all Canadians – to worse off in the late 1990s.

Table 4
Median Income in Toronto and Canada, 1990 and 1999
(constant 1999 dollars)

	Toronto		Canada	
	1990	1999 □	1990	1999 □
Husband-Wife Families	\$59,000	\$51,300	\$55,200	\$54,100
Lone-Parent Families	\$29,900	\$24,600	\$24,500	\$23,400
Single Persons	\$23,200	\$20,300	\$18,600	\$17,800

Source: Statistics Canada. Small Area and Administrative Data, 1990 and 1999



Source: Statistics Canada. Small Area and Administrative Data, 1990 and 1999

than husband-wife families in the country as a whole, by the end of the decade their median income was \$2,800 less.

4.0.1. EMPLOYMENT INCOME

Unlike median income, average employment income for husband/wife families in the City of Toronto in 1999 was well above the national average - \$73,700 compared to \$61,900. This probably reflects the relatively high proportion of very-high earners in Toronto, which pushes up the average. At the same time, however, the growth in average income between husband/wife families in Toronto and Canada as a whole, increased at a very similar rate – 7.6% in Toronto and 7.1% in the country as a whole between 1990 and 1999. In other words, Torontonians didn’t gain any ground on the country as a whole during the 1990s, in terms of average income.

4.0.2. GOVERNMENT INCOME SUPPORTS

In Canada as a whole, eight of ten husband-wife families received some income support from government programs such as Old Age Security, Canada Pension Plan and disability benefits, workers' compensation benefits, Employment Insurance, and social assistance benefits. There was a major decline in the average value of income supports since 1995 – down an average of \$3,900 (or 33%) for husband-wife families in the City of Toronto. This was somewhat greater than the \$3,300 decline (or 30%) for all such families in Canada. Since benefits for seniors have not been significantly reduced and the population is aging, this decline almost certainly reflects reduced Employment Insurance and social assistance benefits as a result of increased employment and reductions to benefit entitlements.

Overall, the \$3,900 decline in income from government income support programs for this group over the 1995-1999 recovery period was more than offset by a \$10,800 increase in employment earnings. However, many lower-income husband-wife families would have experienced cuts in transfers such as Employment Insurance and social assistance which were not fully offset by higher earnings.

Between 1995 and 1999, the proportion of husband-wife families receiving social assistance fell sharply from 12.2% to 8.4%, more than the decline in the national average from 8.4% to 6.3%. This reflects two key factors: increased employment and more stringent eligibility requirements. Average benefits for this family type fell by \$1,500 between 1995 and 1999, from \$9,600 to \$8,100, as a result of the reductions in social assistance benefit rates and increased income from employment (Data are shown in Table 1 in Appendix I).

4.1 LONE-PARENTS' FALLING INCOME DRIVEN BY REDUCTIONS IN SOCIAL ASSISTANCE BENEFITS

In the mid-1990s the Ontario provincial government reduced family benefits rates by 21.6%. Lone-parent families were disproportionately affected by this change, making up almost 40% of the total social assistance caseload at the end of the decade.

Five years after the reduction in social assistance benefits, lone-parent families were financially much worse off. While many found employment, their employment earnings were not high enough to offset the loss in social assistance benefits. Between 1990 and 1999, the median income (adjusted for inflation) of lone-parent families in the City of Toronto fell 17.7%, from \$29,900 to \$24,600 – a \$5,300 loss in real income at the end of the decade (see Table 3 and Chart 2).

4.1.1. LOST GOVERNMENT INCOME SUPPORTS ELIMINATED EMPLOYMENT INCOME GAINS

To understand what happened to lone-parent families in the decade, it is necessary to consider separately, its two distinct periods – recession and recovery.

Lone-parent families were extremely hard hit by the recession of the early 1990s, losing an average of \$3,500 in employment income over the five-year period. At the same time, this loss was somewhat offset by an average increase of \$1,700 in government income supports during the period. This was the result of increasing numbers of families turning to Employment Insurance and social assistance benefits, in response to soaring unemployment rates in the Toronto CMA that reached 11.4% in 1993.¹⁴

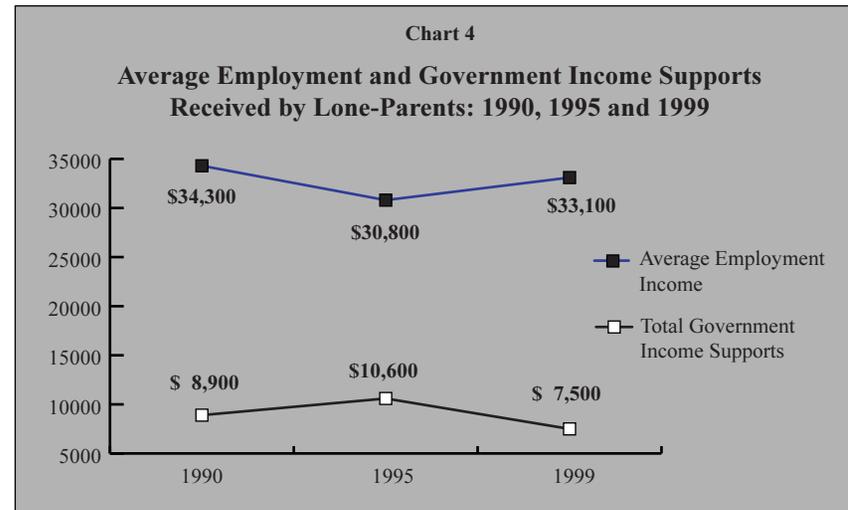
Conversely, in the recovery period there was marked improvement in the employment situation of these families, with more lone-parent families working (69% compared to 62%), and with income from employment growing by 7.5% or, on average, \$2,300 between 1995 and 1999. However, the second half of the decade was also marked by a large, and corresponding decline in government income supports that eliminated all the gains in employment income that lone parents made in the 1995-1999 recovery period.

In other words, while lone-parent families received, on average, \$2,300 more in employment income in 1999 than in 1995, they lost \$3,100 in government income supports during the same time period. By the end of the decade, lone-parent families were financially worse off than at the beginning because, both employment income and government income supports had declined overall, over the decade (see Charts 4 and 5).

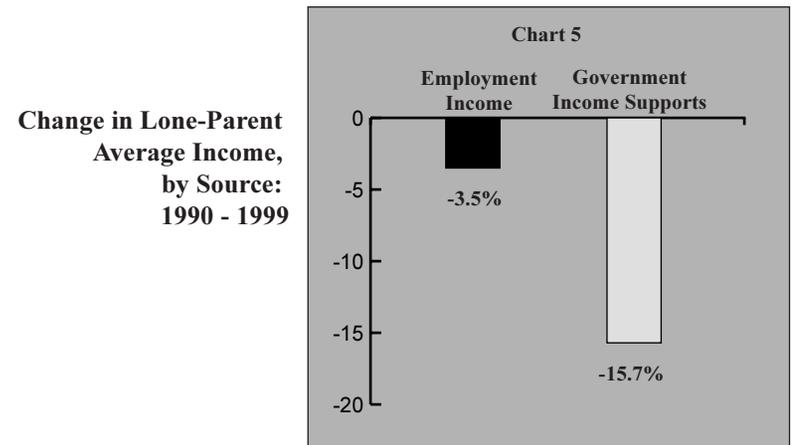
Lone-parent families were significantly poorer at the end of the decade, experiencing a net loss of both employment income and government income supports.

As expected, much of the loss in government income supports was the result of lost social assistance benefits. Between 1995 and 1999, the percentage of lone-parents receiving social assistance fell from 45.5% to 32.6%, and the average amount in social assistance received by these families declined, from \$11,200 in 1995 to \$8,200 – a \$3,000 loss.

Two other points of comparison are worth noting. The 17.7% decline in the median income of lone-parent families over the decade was significantly more than the 4.5% decline for such families in all of Canada. Also, it was much higher than the



Source: Statistics Canada. Small Area and Administrative Data, 1990, 1995 and 1999



Source: Statistics Canada. Small Area and Administrative Data, 1990, 1995 and 1999

The financial gap between husband-wife families and lone-parent families in Toronto continued to widen in the 1990s.

13.1% decline among husband-wife families in Toronto. So while most husband-wife families were having a harder financial struggle by the end of the decade, the situation of lone-parent families was even more difficult, causing the gap between husband-wife families and lone-parent families to widen still further.

4.1.3. PERSONAL STORIES FROM LONE PARENTS

The data show that lone-parent families have not been able to earn enough to replace their reduced government income supports.

Single mothers on social assistance in Regent Park said that they work at paid jobs regularly, and that they are far from fitting the stereotype of "welfare dependency." But the only jobs they were able to get were precarious, low-paying and usually part-time jobs that don't pay enough to replace even low social assistance benefits, particularly because of child care and transit costs.

Many of the lone parents worked long hours for little or no net increase in income, in order to maintain access to subsidized child care and to obtain work experience, even though the extra earnings are clawed back from their social assistance cheques. One young woman said that she worked evenings setting up for events at the Sky Dome, but at night's end, ended up with just \$20 in her pocket after paying for transportation and child care.

The barriers which lone-parents faced obtaining good jobs that would allow them to leave welfare include lack of child care, lack of real employment training opportunities, and a lack of experience, combined with an unwillingness on the part of employers to give these women a chance.

4.2 SINGLE PEOPLE ALSO FALLING BEHIND

In the City of Toronto, the median income (adjusted to inflation) of single persons fell by 12.5% over the 1990s from \$23,200 in 1990 to just \$20,300 in 1999 – a \$2,900 loss in real income at the end of the decade and a 12.5% decline overall (Table 3 and Chart 2).

During the recessionary period of 1990 to 1995, their incomes fell by 18.1%, then rose modestly in the recovery period of 1995 to 1999 by 6.8%. Again, this was a much rougher roller coaster ride than that experienced by single people in Canada as a whole, where the median income of single people fell by just 4.3%.

Singles in Toronto who were working, however, did much better than in Canada as a whole. Employment incomes for Toronto earners rose by 12.2% over the decade – almost a 9% increase for such persons in Canada as a whole, and more than the 7.6% increase among husband-wife families in Toronto. However, the proportion of singles with employment income in 1999 was very sharply down from the 1990 level – 61.4% compared to 69.0%.

Between 1995 and 1999, the proportion of singles in Toronto receiving social assistance benefits fell from 18.9% to 14.1% (a bit more than the national average) and the average social assistance benefits paid to recipients fell from \$5,700 to \$4,900. Average total income supports received fell by \$1,900 between 1995 and 1999.

PART 5 — POVERTY IN THE 1995-1999 PERIOD OF ECONOMIC RECOVERY

The poverty rate in Toronto [based on the pre-tax Low-Income Cut-Off (LICO)] rose dramatically in the first half of the decade, from 19.1% in 1990 to 27.6% in 1995.¹⁵ In that time period, the number of families in Toronto living in poverty grew by 53,760 or 56%, rising from 95,980 families in 1990 to 149,740 families in 1995.¹⁶

Growing poverty such as this is extremely concerning, not just in the short-term, because of the difficulty that these families have meeting their basic needs, but also in the long-term, for the health and life chances of their children. There is abundant research in Canada demonstrating the link between low-income, and poor health and reduced prospects for children. A full review of the literature is beyond the scope of this study so only a few examples are cited to demonstrate this association.

In terms of health, findings from the National Longitudinal Survey of Children and Youth show that children in low-income families are over 2.5 times more likely than children in high-income families to have a problem with one or more basic abilities such as vision, hearing, speech or mobility.¹⁷ Similarly, children in the lowest-income families in Canada had higher levels of childhood trauma compared to children from higher-income families, as well as a higher incidence of chronic stress, aggression, anxiety, and hyperactivity.¹⁸

In terms of learning, children from low-income families have been shown to have delayed vocabulary development, compared to those in higher income families, poorer math scores, and are less

frequent readers.¹⁹ Poorer children are also less likely to participate in after-school recreational activities, missing this opportunity to develop skills and build self-esteem. Children that participate more frequently have been shown to have better emotional health and perform better academically.²⁰

United Way has a strong interest in tracking poverty trends in Toronto, in large part because of this strong link between poverty and child development and well-being. A goal of this study, therefore, was to examine whether the trend in growing poverty continued in the second half of the decade, between the 1995 and 1999 years of economic recovery.

Unfortunately, LICO data are not available for this period so an alternative measure – the Low-Income Measure or LIM line is used to define poverty in this report (see description of the LIM opposite). As a result, the poverty figures for the first half of the decade, defined by the LICO, are not strictly comparable to the LIM poverty figures presented in the remainder of this section. So, while it is not possible to determine exactly how much the rate of poverty changed over the decade, it is possible to determine whether poverty continued to climb after 1995, using the 1995 LIM threshold as the starting point.

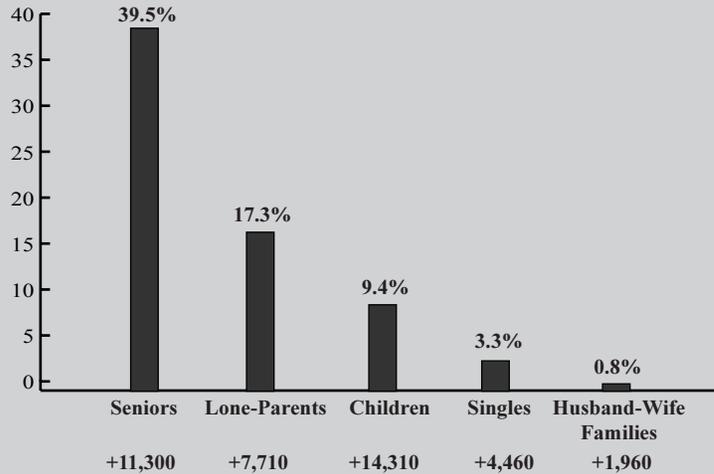
5.0 POVERTY RATES STILL RISING

The improving economy in the late 1990s should have caused poverty rates to ease. This did not happen, however. The rate of poverty continued to climb after 1995, from 22.6% to 23.3% in 1999. At the national level, by comparison, the poverty rate stayed constant at 19.1%.

The largest increase in the rate of poverty over the five-year period was among seniors, growing from 9.2% in 1995 to 12.2% in

Chart 6

Percentage Increase in the Number of People Living in Poverty, 1995 - 1999



Source: Statistics Canada, Small Area and Administrative Data, 1990, 1995, and 1999

1999 – a 3.0% percentage point increase. While this percentage change may seem small, the actual numbers are not. By the end of the decade, there were 11,300 more seniors living in poverty than in 1995 – a 40% increase in the number. This is an extremely worrying trend, confirming findings from previous United Way research that showed growing impoverishment among Toronto’s seniors. It also shows that government income security programs such as OAS and GIS are not keeping seniors out of poverty.

The poverty rate for lone-parent families also increased in the 1995-1999 period, rising from 39.4% in 1995 to 42.0% in 1999 – a 2.6% increase. This was a reversal of what happened nationally, where poverty levels among lone-parents decreased from 44.2% to 42.9% – a 1.5% drop. In terms of actual numbers there were

Rationale for the Use of LIM to Define Poverty

While Canada does not have an official poverty line, the most familiar definition of poverty is the Low Income Cut-off or LICO, calculated by Statistics Canada. This government agency regularly publishes data on the proportion of Canadians falling below the pre-tax and post-tax LICO, which define a low-income household as one which spends much more than an average equivalent household on the necessities of life – food, shelter and clothing – and thus has much lower absolute and relative "discretionary" income than the norm.

Outside census years (1991 and 1996), LICO data are available for the Toronto Census Metropolitan Area (CMA), but not for the City of Toronto. The City makes up just over half of the population of the CMA and incomes in the City are lower, on average. For example, the 1996 Census showed that 28% of persons in the City of Toronto were poor, compared to 21% in the Toronto Census Metropolitan Area.

Fortunately, Statistics Canada provides the low-income measure to capture data for the City of Toronto for the years 1995 to 1999:

The Low-Income Measure (LIM)

Low-income is defined as having an income of less than half the median income of a family of the same size and age composition for all of Canada. In 1999, the before-tax Low-income Measure (LIM) line was \$25,400 for a family of two adults and two children under age 16, and \$17,780 for a lone-parent family with one adult and one child under 16. Single individuals would be considered in low income if their pre-tax income was below \$12,700.

7,710 more lone-parents living in poverty at the end of the decade, than five years earlier. This was a 17.3% growth in numbers.

The rate of poverty among Toronto's children and youth (0 to 17 years of age) grew from 30.8% in 1995 to 32.3% in 1999 – a 1.5% percentage point increase. In the country as a whole, the rate stayed constant at about 25%. Again, while the percentage point increase seems small, the numbers are large. Over the last five years of the decade the number of children and youth living in poverty increased by 14,310. This is a disturbing increase, especially in light of the strong association between poverty and a child's health and life chances. It is also a troubling signal of how the demand on the City's health and social service infrastructure will almost certainly grow in future.

The poverty rate of husband-wife families increased only slightly over the last five years of the decade, however, the important point is that poverty should have dropped in the recovery period, not stayed the same.

It is clear from this data that the “trickle down” effect of economic growth and recovery is not happening and that many families and individuals were not able to secure adequate incomes.

Even during the economic recovery period of the late 1990s, there was a slight increase in the poverty rate in all household types.

5.1 THE DEPTH OF POVERTY - THE POOR ARE GETTING POORER

The depth of poverty also worsened in the last five years of the decade, especially among lone-parents. In other words, the poor were poorer by the end of the decade, than they had been in 1995. Further, deepening poverty was much more severe in Toronto, than in the country as a whole (see definition of depth of low income below).

In 1995, the LIM “poverty” line for a Toronto husband-wife family with two children was \$24,178. The median income of families with incomes below this LIM line was \$16,013 – or 33.8% below the LIM poverty line. By 1999, the median income had fallen to \$15,999 – or 37.4% below the LIM line (Table 5 and Chart 7).

The depth of poverty worsened for all household types in Toronto during the 1995-1999 period of economic recovery, but lone-parent families were hit hardest, with median incomes 43.2% below the LIM poverty line in 1999, compared to 29.2% in 1995.

The Depth of Poverty

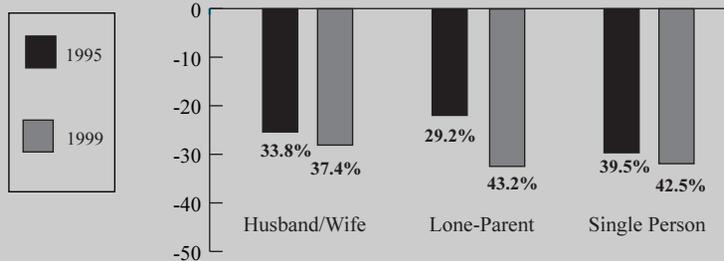
The depth of poverty is a measure of the extent to which the incomes of people living in poverty were below the LIM poverty line. To determine the depth of poverty, the median income of all households living in poverty (in a particular household category) is determined. The difference between this median income and the LIM “poverty line” income is then expressed as the percentage below the LIM line or the “depth of poverty”.

Table 5
Depth of Poverty by Household Type, 1995 and 1999

	1995 (constant 1999\$)	1999 □
Husband-Wife Families		
LIM	\$24,178	\$25,400
Median income of low-income husband-wife families with 2 children	\$16,013	\$15,900
Percentage below LIM	33.8%	37.4%
Lone-Parent Families with 1 child		
LIM	\$16,925	\$17,780
Median income of low income lone-parent families with 1 child	\$11,983	\$10,100
Percentage below LIM	29.2%	43.2%
Single Persons		
LIM	\$12,089	\$12,700
Median income of low-income single people	\$ 7,317	\$ 7,300
Percentage below LIM	39.5%	42.5%

Source: Statistics Canada. Small Area and Administrative Data, 1990 and 1999

Chart 7
Change in Depth of Poverty
by Household Type, 1995 and 1999
 (Percentage below the LIM line)



Source: Statistics Canada. Small Area and Administrative Data

For lone-parent families with one child, the deepening of poverty was especially severe. The LIM poverty line for this group in 1995 was \$16,925, with a median income of just \$11,983, or 29.2% below the LIM line. Five years later, the median income in this group was \$10,100 or 43.2% below the 1999 LIM line. The depth of poverty also increased among single persons, with the median income at 42.5% of the LIM line in 1999, compared to 39.5% in 1995.

Combining data on the incidence and depth of poverty for 1999, we can say that just under one in 10 (8.0%) two-parent families with two children in Toronto survived on incomes of \$15,900 or less; one in five (21.0%) lone-parent families with one child survived on \$10,100 or less; and one in seven (14.9%) single individuals survived on \$7,300 or less.

5.1.1 DEPTH OF POVERTY MORE SEVERE IN TORONTO

In each household group, the depth of poverty was greater in the City of Toronto than for all of Canada. Among husband-wife households the median income was 37.4% of the LIM line, compared to 35.0% in all of Canada. For lone-parent families it was 43.2% in Toronto, compared to 37.6% in Canada, among single people it was 42.5% in 1999, compared to 37.6% in all of Canada.

Very deep low income in the City of Toronto compared to all of Canada is almost certainly the result of very low provincial social assistance rates. The 21.6% reduction to benefits in Ontario worsened the situation for low-income persons to a greater extent than elsewhere in Canada (with the partial exception of Alberta).

5.1.2 RESIDENTS & COMMUNITY ORGANIZATIONS TALK ABOUT DEEP POVERTY

Organizations and residents in the high-need communities visited spoke passionately about the impact of poverty on children. Food bank programs are deluged because rent payments swallow up all the resources of many families. Boys and Girls Clubs have to provide even very basic school supplies such as pens and paper. Youth were described as becoming increasingly fatalistic in their outlook on life. Parents felt that they were unable to meet the basic needs of their children and were unable to provide the “extras” that would enable them to participate in recreation, sports and other community activities.

Agency workers felt strongly that they were struggling against growing public indifference to the needs of the very poor and marginalized. They were sharply critical of the ethos of "punishing the poor," and described the realities of individuals dealing with very serious personal issues such as disability, mental illness and drug or alcohol dependency.

Residents underlined the growing depth of poverty among social assistance recipients, particularly for those who do not live in public housing and have to pay huge proportions of their income for rent. Many clients feel humiliated when dealing with the welfare system, which leads to mounting frustrations, anger and sometimes, violence.

5.2 RENTAL HOUSING UNAFFORDABLE FOR THE POOR

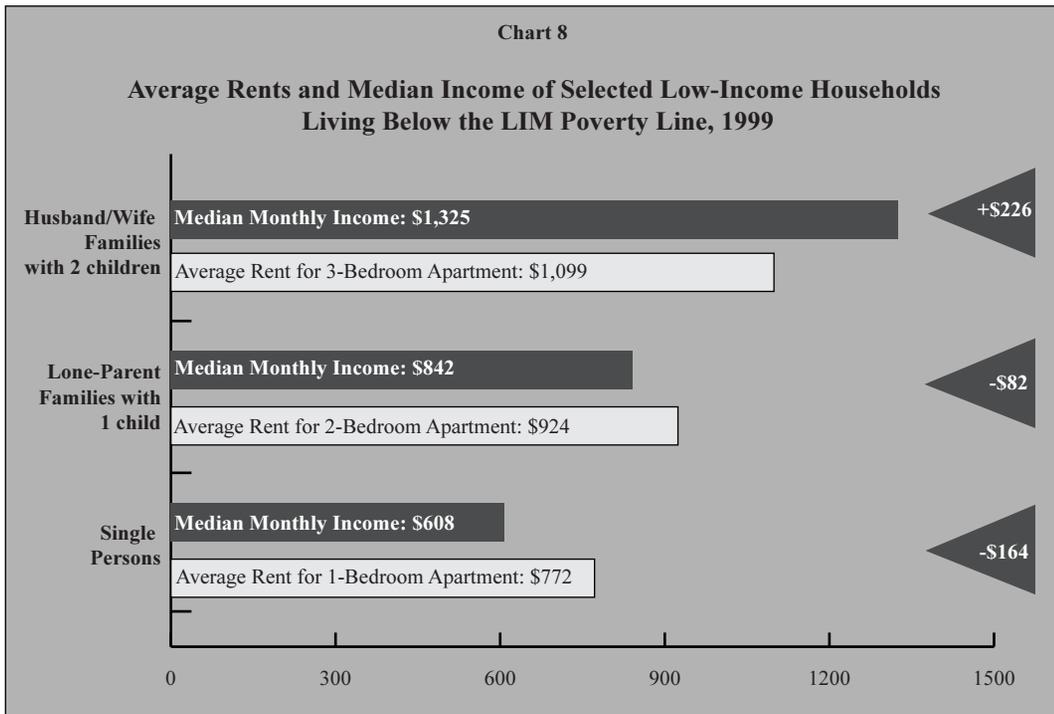
To understand the inadequacy of these incomes in meeting the high cost of living in Toronto, one has only to look at monthly rental costs in the City and compare them to the total monthly income of families and single people who are living in deep poverty.

Chart 8 shows the median monthly income of households living below the LIM poverty line, as well as the average monthly rents of appropriately-sized apartments for each household type. These data show the extent to which average rents in the City of Toronto are unaffordable for families and single people who are living in deep poverty.

The LIM poverty line for husband-wife families with 2 children in 1999 was \$25,400. One-half of the families living below this poverty line had incomes less than \$15,900 or \$1,325 per month. The average rental cost of a 3-bedroom apartment in Toronto in 1999 was \$1,099. As a result, families at this income level and paying average rents, would be left with approximately \$226 per month to pay for all other living expenses.

The situation of lone-parent families is more desperate because rental costs for appropriately-sized apartment units are greater than their total monthly incomes. For example, the median monthly income of lone-parent families living in poverty was \$842 in 1999, while the average rental cost of 2-bedroom apartment was \$924 – \$82 more than their monthly income.

Single people living in poverty face even greater obstacles. Their monthly median income in 1999 was \$608 while the average cost



Source: Statistics Canada. Small Area and Administrative Data, 1990, 1995, and 1999 and CMHC Rental Housing Survey

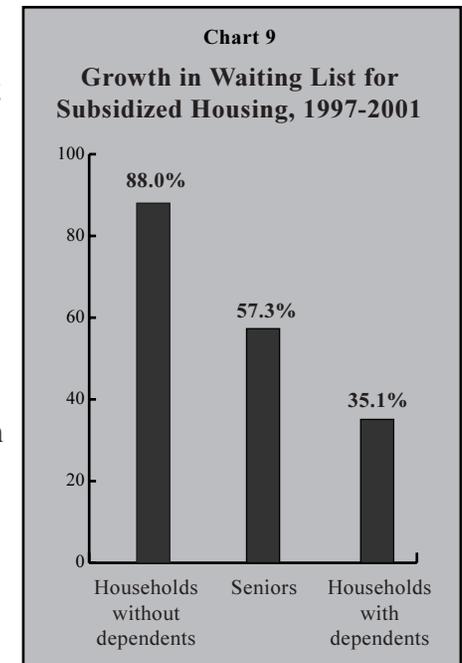
of a 1-bedroom apartment was \$772 – \$164 more than their monthly income.

It is no surprise, given these figures, that the demand for subsidized housing is so high and is growing so rapidly. For example, as of September 30, 2001, there were 20,889 single people on the waiting list for subsidized housing in Toronto. This represented an 88% increase from just four years earlier (Chart 9).

There were 30,065 family households on this waiting list, up from 22,255 in 1997. This represented a 35% increase.

There were also 12,473 senior households on the waiting list at the end of September 2001, up from 7,929 four years earlier, representing a 57% increase. This large increase is consistent with the accounts from UWGT member agencies in recent years of the extreme difficulty low-income seniors on fixed incomes are having in Toronto finding decent, affordable housing.

Since 1999 rental costs have continued to rise in Toronto and vacancy rates have remained critically low. In October 2001, the vacancy rate for Toronto was 0.9. This means that for every 1000 units in the marketplace only 9 are vacant and available to rent. So the housing insecurity of poor families and individuals in the City continues to grow and is unlikely to improve so long as rents continue to climb and there is no new construction of affordable housing.



Source: Housing Connections, City of Toronto

PART 6 – THE INCOME GAP

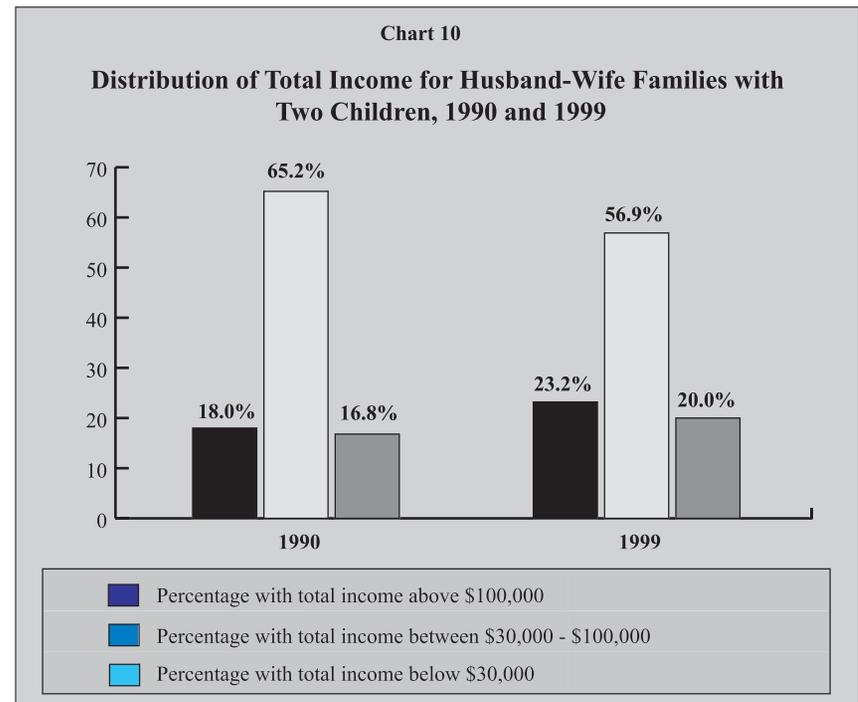
“THE RICH GOT RICHER AND THE POOR ...”

Research from the Centre for Social Justice in the late 1990s drew public attention to the growing gap between the wealthy and low-income sectors of Canadian society. In 1973, for example, the richest 10% of families with children under 18 years of age made 21 times more than the poorest 10% Canadian families, but by 1996, the richest families made 314 times more than the poorest families.²¹

Data in this report clearly show that this same income polarization is taking place in Toronto, and that even over the relatively short period of 10 years, the proportion of both wealthy and poor families grew quite substantially, while the proportion of families in the middle income range declined.

Between 1990 and 1999, the proportion of low-income families – those families with incomes of less than \$30,000 – rose from 16.8% to 20%. During the same period, the proportion of higher-income families (that is, those with incomes of \$100,000 and more) also rose, from 18.0% to 23.2%. The growth of the two ends of the income spectrum occurred at the expense of the middle income sector, which decreased from 65.2% to 56.9% (see Chart 10).

The proportion of low- and high-income families increased in the 1990s, while the proportion of middle income families declined.



Source: Statistics Canada, Small Area and Administrative Data, 1990, 1995, and 1999

PART 7 – NEIGHBOURHOOD SEGREGATION

INCOME CHANGES AT THE NEIGHBOURHOOD LEVEL

The flight of the middle class from inner cities of the U.S., left behind populations of disadvantaged people, marked by high levels of unemployment, poverty, and social disadvantage. While cities have always had rich and poor neighbourhoods, this movement, which began in the 1960s, intensified the income segregated within U.S. cities to an alarming degree, making them a symbol of what civic leaders did not want their cities to become.

Today, federal and state governments in the U.S. are investing heavily in the revitalization and restoration of their urban areas, in cities such as Boston, Philadelphia, Pittsburgh, and Chicago. This massive reinvestment in the infrastructure of these cities – in cultural institutions, parks, and transportation systems – aims to make them sustainable, and ensure their competitiveness in the global economy.

While the income segregation that occurred in U.S. cities has not happened in Canada to the same degree, there is concern that our cities are moving slowly and surely in this direction, and that segregated pockets of high crime, drug use, and persistent poverty are growing. Two important research studies carried out in the 1990s indicate that neighbourhood income segregation is indeed increasing in Canadian cities. One study shows that the proportion of poor economic families residing in high-poverty neighbourhoods in all CMAs in the country increased from 11.8% in 1980 to 17.9% in 1995.²² Another showed that it also increased in Toronto, growing from 4.7% in 1980 to 14.2% in 1995.²³

Underlying the concern about neighbourhood income segregation, is the strong belief that it limits the life chances of children. Over

the past twenty-five years, housing policy in Canada has tried to ameliorate the effect of this segregation by creating new non-profit rental housing that integrates low and middle income households (as opposed to public housing created in the 1960s which did not). The creation of non-profit housing in the 1970s, 1980s and early 1990s, for example, was founded on the principle of income integration, in the belief that an integrated housing community offers the best hope to low-income families to make a better life for themselves and their children.

There are many factors that are seen to be contributing to growing income segregation of neighbourhoods in Toronto. These include the government's withdrawal from the development of assisted housing in the mid-1990s, rising rents and historically low vacancy rates, the removal of rent controls, the loss of existing rental stock, and the almost exclusive development of condominiums since the mid-1990s. All of these changes are thought to be pushing low-income people into the Toronto neighbourhoods with the lowest-cost housing.

While previous research has confirmed the growing income segregation of Toronto neighbourhoods up to 1995, this report examined whether this trend continued in the 1995-1999 time period. The Forward Sorting Area (FSA) was the geographic unit used in the study to define neighbourhoods.* The research asked two specific questions about neighbourhood income segregation:

* The Forward Sorting Areas (FSAs) was used as the neighbourhood unit of analysis in this study. To answer the two questions an analysis was made of the 12 Forward Sorting Areas (FSAs) with the highest poverty rates and the 12 with the lowest poverty rates. An FSA is defined by the first three digits of the postal code. There are 95 FSAs in Toronto with sufficient numbers of people to report results.

❑ Did poverty continue to become more geographically concentrated in Toronto neighbourhoods after 1995? In other words were there larger proportions of low-income people in low-income neighbourhoods in 1999 compared to 1995?

❑ Did the income gap between rich and poor neighbourhoods widen in the 1990s? In other words, did income levels in Toronto's richest neighbourhoods rise, while declining in its poorest neighbourhoods?

In answering these questions, it is important to recognize that the geographic data, while useful, are limited in at least one key way – they cannot explain whether income changes within a geographic area from one year to the next are due to changes among people living in the community in both years, or are due to changes caused by some people moving in and others moving out. Some changes in the character of neighbourhoods are almost certainly caused by changes in the make-up of the area, as highlighted in the community profiles. For many purposes, however, what is most important is the direction of change, not the cause of the change. For example, social planners have to respond to a rising rate of poverty in a local community even if it is "caused" by an inflow of poor people, rather than by rising poverty rates among original residents of the area.

7.0 NEIGHBOURHOODS WITH THE HIGHEST RATES OF POVERTY

Like all large urban centres, Toronto has concentrated pockets of poverty in various parts of the city. Table 6 ranks the 12 FSAs in Toronto with the highest rates of poverty in 1999. In that year there were 100,530 low-income people living in these 12 FSAs, accounting for 18.0% of all people living in poverty in the City of Toronto.

Table 7
FSAs with the Highest Number of People Living in Poverty

FSA	1995		1999		Change in Low-Income Rate
	Number	Percentage	Number	Percentage	
M3N	15,900	33.0%	15,890	32.9%	-0.1%
M9V	14,900	26.6%	15,790	26.9%	0.3%
M1V	15,300	28.9%	15,470	27.8%	-1.1%
M1B	13,400	22.8%	14,440	23.3%	0.5%
M5A	12,300	43.6%	14,020	46.7%	3.1%
M2J	13,200	24.9%	13,980	26.2%	1.3%
M1W	12,800	26.2%	12,830	25.9%	-0.3%
M1K	11,700	25.0%	12,630	26.5%	1.5%
M4C	10,300	23.3%	11,400	25.2%	1.9%
M6M	10,500	27.8%	11,180	27.5%	-0.3%
M6H	11,600	24.5%	11,160	24.6%	0.1%
M6N	10,400	25.5%	10,830	26.0%	0.5%
TOTAL	152,300	28.4%	159,620	27.6%	-0.8%

Change in Rate of Low-Income, All Persons in the City of Toronto, 1995 to 1999: 0.7%

These FSAs with the highest rates of poverty are located primarily in the downtown area of the City – in the areas of Regent and Moss Park, Kensington, Parkdale, and St. Jamestown. In all, 6 of the 7 FSAs with the highest rates of poverty are located in the former City of Toronto, with the other in the Thorncliffe area. The other 5 FSAs in the top 12 are located in the Jane/Finch area, the former City of East York, and two in the former City of Scarborough. One of these Scarborough FSAs is located in the south-west area of the former City, between Victoria Park Ave. and Birchmount Rd.; the other is located south of Hwy. 401, between Ellesmere Rd. and Lawrence Ave. and east of Markham Rd.

7.1 NEIGHBOURHOODS WITH THE LARGEST NUMBERS OF PEOPLE LIVING IN POVERTY

While many of the areas with the highest rates of poverty are located in the downtown core of the City, the FSAs with the largest numbers of people living in poverty are found in the former suburban municipalities. Table 7 shows that in 1999, 159,620 low-income people lived in the 12 FSAs with the highest number of low-income people. Ten of these FSAs are located in former suburban municipalities, accounting for 77% of all the low-income people in the 12 FSAs. The 10 include the Rexdale area, Jane-Finch, parts of the former cities of York and East York and much of north Scarborough, including the Agincourt area, and one area of southern Scarborough, located south of Lawrence Ave. and between Brimley Rd. and Birchmount Rd.

7.2 THE CONCENTRATION OF NEIGHBOURHOOD POVERTY

CCSD's *Urban Poverty Report*, referred to on page 21, clearly showed that neighbourhood poverty became more concentrated between 1980 and 1995. To determine whether it continued to do so in the post-1995 years, the growth in poverty in Toronto as a whole over the 1995 recovery period was compared to the growth in poverty in both the FSAs with the highest rates of poverty and those with the highest number of people in poverty.

The rate of poverty for all persons in the City of Toronto rose from 22.6% in 1995 to 23.3% in 1999 – a 0.7% percentage point increase. By comparison, the rate of poverty grew by 1.9% percentage points in the FSAs with the highest rates of poverty, which was an increase of almost 9,000 people living in poverty (see Table 6). By far the largest growth occurred in the Thorncliffe area in the former City of East York, where the poverty rate increased a disturbing 8.3% percentage points over the five-year “recovery” period. Other neighbourhoods that experienced disproportionate growth in poverty, compared to the City as a whole, include the south-west area of the former City of Scarborough, and the Regent and Moss Park areas of downtown Toronto.

These data confirm that the trend in the concentration of poverty in Toronto neighbourhoods that already had high rates of poverty, continued in the post-1995 period. These areas contain large concentrations of public housing as well as some of Toronto's lowest cost, private apartment and rooming house stock. So, as incomes declined, low-income people were likely drawn to these areas in search of affordable housing.

Table 6

FSAs with Highest Rates of Poverty

FSA	1995		1999		Change in Low - Income Rate
	Number	Percentage	Number	Percentage	
M5A	12,300	43.6%	14,020	46.7%	3.1%
M5T	6,200	38.4%	6,230	38.6%	0.2%
M4X	6,700	34.2%	7,220	37.1%	2.9%
M4H	3,400	27.2%	5,300	35.5%	8.3%
M6K	10,100	32.3%	10,680	34.7%	2.4%
M5B	1,900	32.8%	2,280	33.8%	1.0%
M4M	6,800	31.4%	7,290	33.2%	1.8%
M3N	15,900	33.0%	15,890	32.9%	-0.1%
M6A	4,800	29.2%	5,150	30.4%	1.2%
M1G	8,200	28.6%	8,950	30.2%	1.6%
M1L	6,600	26.4%	7,960	29.6%	3.2%
M3C	8,800	28.2%	9,560	29.4%	1.2%
Total	91,700	32.2%	100,530	34.1%	1.9%

Change in Rate of Low-Income, All Persons in the City of Toronto, 1995 to 1999 0.7%

This trend did not occur in the FSAs with the largest number of people in poverty. In these areas, the poverty rate actually declined slightly (-0.8 percentage points) in the 1995-1999 period. This is likely related to the large size of the suburban FSAs, which tend to “water down” the poverty figures within them. It is known that concentrated, smaller neighbourhoods of low-income do exist within these FSAs. They may well have experienced the same increased concentration of poverty rates as the downtown FSAs, however, the change is lost because it is combined with much larger, middle income areas. The only way to determine whether this occurred is by using smaller geographic units of analysis such as census tracts.

The trend of neighbourhood segregation of poverty needs to be monitored on an on-going basis. This study was limited by the unit of analysis – the FSA – which turned out to be too large to capture poverty at the real, local neighbourhood level, especially in the former suburbs. The 2001 census data will provide a better unit of analysis because the census tract is smaller and will permit analysis to be carried forward from previous research. It is critical that the research be carried out because of the implications of neighbourhood income segregation for the overall health of the city.

	1990	1995	1999
Unweighted average of median total income			
Bottom 12 FSAs (constant 1999 \$)	\$43,600	\$35,000 □	\$36,800
Top 12 FSAs (constant 1999 \$)	\$114,200	\$109,300	\$125,600
Ratio of Bottom to Top 12 FSAs	38.18%	32.02%	29.30%

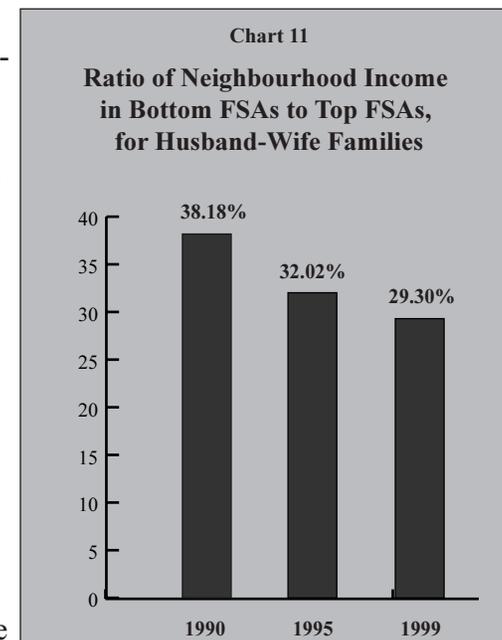
Source: Statistics Canada, Small Area and Administrative Data, 1990, 1995, and 1999

7.3 NEIGHBOURHOOD INCOME GAP

While the concentration of poverty increased only slightly between 1995-1999, the income gap between rich and poor neighbourhoods widened substantially. In other words, while there was a somewhat larger percentage of low-income households in poor neighbourhoods, their incomes were significantly less.

The median income (adjusted for inflation) of husband-wife families in the 12 poorest FSAs in Toronto was \$43,600 in 1990, but fell to \$36,800 by 1999 - a loss of \$6,800 in real income over the ten-year period. (see Table 8)

Conversely, the median income in the 12 wealthiest FSAs was \$114,200 in 1990, but grew to \$125,600 by the end of 1990s – a \$11,400 gain of real income in the decade. Hence over the 1990s, the most affluent areas of Toronto grew more affluent and the poor areas became poorer.



Source: Statistics Canada, Small Area and Administrative Data, 1990, 1995, and 1999

Toronto's poorest neighbourhoods are getting poorer, and its richest neighbourhoods are getting richer, with husband-wife families in the 12 poorest neighbourhoods having just 29 cents of pre-tax income for every \$1 dollar held by families in the 12 wealthiest neighbourhoods, down from 38 cents in 1990.

PART 8 — FOUR LOW-INCOME TORONTO NEIGHBOURHOODS

The data in the preceding sections of this report show that Torontonians were worse off at the end of the 1990s than they were at the beginning: median incomes (adjusted for inflation) decreased, the rates of poverty grew even during the recovery period, the depth of poverty increased, the gap between the rich and poor families widened, poverty became more concentrated in certain Toronto neighbourhoods, and poorer neighbourhoods got poorer.

To find out how families living in low-income neighbourhoods coped with these changes in the 1990s, and what it meant for agencies providing services, the study went into four low-income neighbourhoods to talk to residents and agency workers. The four areas included the FSA with the largest number of low-income people, the FSA with the highest rate of low-income, the FSA with the largest increase in low-income in the recovery period, and a suburban FSA that experienced a large drop in median income over the decade. The following sections provide a brief description of the income trends in each of these four communities, followed by a description of the major issues and impacts felt within these communities. (Detailed data on the demographic and income trends in each of these four neighbourhoods are shown on Table 9 on the next page and in Appendix 3).

8.0 THE JANE-FINCH AREA (M3N)

The Jane-Finch area, located in the north-west part of the City had the largest number of low-income residents in 1999 of all FSAs in the City – 15,890, accounting for one out of every three of its residents (32.9%). While its total population increased at

approximately the same rate in the 1990s as the City as a whole (8.3% and 8.0% respectively), the number of children in the area increased by 20.2%, slightly higher than the 17.7% growth in the City overall.

A very low-income area, this community is home to a large and diverse population. Although the data suggested that there had been a very modest closing of the income gap between this community and the rest of the City during the recovery period, many low-income people have been left behind. According to both residents and agency representatives, the most important trend in this area in the decade was the large numbers of newcomers that settled in the area. While, at one time the area was dominated by just a few ethno-cultural groups, they reported that it is now home to over 70. Agency representatives described the difficulty experienced by newcomers in finding stable employment that uses their training as a major issue in the community.

The modest improvement in the economic situation of Jane-Finch residents is seen in the slight easing of the poverty rate during the recovery period, from 33.0% in 1995 to 32.9% in 1999. As well, the median income of husband-wife families in this community declined at almost the same rate as in the City as a whole, while in other low-income communities the decline was much greater than the City overall. There was actually a smaller decline in the median income of lone-parent families in the Jane-Finch area compared to the City as a whole, however this was due, in part, to the fact that their median income was already very low at the beginning of the decade. The median income of single people, however, declined at a greater rate than the City as a whole.

Table 9

Income Trends in Four High Need Neighbourhoods

	Jane/Finch M3N	Downtown East M5A	Thornclyff M4H	Agincourt M1V	Toronto
1.Total Population	48,290	30,050	14,930	55,740	2,366,910
Population Growth 90 - 99	3,710	4,200	4,290	11,210	202,150
%'age of Growth 90 - 99	8.3 %	16.2 %	40.3 %	25.2 %	8.0 %
2.Number 0-14 years	12,760	5,750	3,200	10,320	361,200
%'age of Total Populator	26.4 %	19.1 %	21.4 %	18.5 %	16.7 %
%'age of Growth 90 - 99	20.2 %	17.8 %	113 %	3.8 %	17.7 %
3.Husband - Wife Families					
1990 Median Income	\$46,000	\$41,000	\$48,800	\$61,400	\$59,000
1999 Median Income	\$39,600	\$31,400	\$31,800	\$42,300	\$51,300
%'age Change	-13.9 %	-23.4 %	-34.8 %	-31.1 %	-13.1 %
4.Lone-Parent Families					
1990 Median Income	\$22,900	\$19,100	\$34,500	\$35,000	\$29,900
1999 Median Income	\$20,000	\$16,900	\$25,500	\$25,800	\$24,600
%'age Change	-12.7 %	-11.5 %	-26.1 %	-26.3 %	-17.7 %
5.Single Persons					
1990 Median Income	\$17,700	\$15,400	\$30,700	\$19,200	\$23,200
1999 Median Income	\$14,000	\$13,600	\$24,500	\$12,800	\$20,300
%'age Change	-18.6 %	-11.7 %	-20.2 %	-33.3 %	-12.5 %
6.Poverty Rate 1999	32.9%	46.7 %	35.5 %	27.8 %	23.3 %
Change in Poverty Rate 95-99	- 0.1 %	3.1 %	8.3 %	-1.1 %	0.7 %

8.1 THE DOWNTOWN-EAST AREA (M5A)

This part of the City includes the low-income areas of Regent and Moss Parks as well as the higher income area of Cabbagetown. The area was selected for special study because its rate of low-income was the highest of all FSAs in the City in 1999, at 46.7%.

With almost half the population living in poverty, and with a very high proportion of low-income singles, local agencies deal with a very marginalized and increasingly desperate street population, many of whom are probably not even included in the low-income statistics in this study because they do not file income tax returns. In addition, there are many lone-parents in this community struggling to leave social assistance. Violence and crime were pressing and immediate issues raised by residents.

The population of this area grew at double the rate of the population in the City as a whole in the 1990s (16.2% and 8.0% respectively). As in the other FSAs selected for special study except the Jane-Finch area, the drop in median income among husband-wife families was considerably greater than for the entire City (-23.4% and -17.7% respectively). The drop in median incomes of lone-parent families and single people was actually less than the City as a whole, however, this is because these two groups started the decade with much lower median incomes than their counterparts in other parts of the City. In 1999, the median income of lone-parent families in this area was much lower than in any of the other four areas.

8.2 THE THORNCLIFFE AREA (M4H)

This area is located in the former City of East York. Its population was relatively small in 1990 but over the decade it underwent more change than all others. Its population grew 40%, compared to 8% in the City as a whole, and its population of children, 0-14 years, increased by an incredible 113%.

A relatively recent high-needs area, many large newcomer families made this community their home in the 1990s, coming from countries such as India, Bangladesh, Somalia and Afghanistan. This accounted for the large growth in the overall population in the area, and particularly, the large growth in the number of children. It is also the reason why the infrastructure in the area is no longer adequate to meet the needs of the population. In this neighbourhood, the rate of low-income for families with children was very high. Most of this area's residents live in densely populated areas of private rental high-rise apartments. Key issues described by residents included: access to employment; crowded and unaffordable housing; and lack of space for recreation and other community services.

The decline in the median income of husband-wife families was greater than in any of the other four FSAs (-34.8%) and much less than the -13.1% decline in the city as a whole. As well, the decline in the median incomes of lone-parent families was high in this area compared to the City (-26.1% and -17.7% respectively), as it was among single persons (-20.2% and -12.5% respectively). Most significantly, the rate of low-income increased 8.3% in this neighbourhood – much more than in any other FSA in the City.¹

¹ It should be kept in mind that one of the reasons for the high growth in low-income in this area, relative to others, may be due in part to the fact that this is a quite small area, relative to other FSAs. Therefore, what it captures is a very small, concentrated pocket of low-income. There could in fact be similar concentrated areas of low-income in larger FSAs that get “watered” down by the adjacent populations of higher income households living in the same FSA.

8.3 THE AGINCOURT AREA (M1V)

This community is located in north-east area of the former City of Scarborough. It experienced rapid growth in the 1990s compared to the City as a whole (25.2% versus 8.0% respectively), while the growth in its child population was much lower (3.8% and 17.7% respectively).

Built primarily in the 1960s and 1970s as a middle-class community, Agincourt was the destination of large numbers of well-off immigrants from Hong Kong. In the 1990s, the area became dramatically more diverse as immigrants and refugees from Mainland China, South East Asia, Sri Lanka, Pakistan and other areas joined the more established Chinese community. The area has a high concentration of low-income working families with children, living in costly and crowded private rental housing. Many newcomers to Agincourt face huge barriers to finding stable jobs. The mood of residents could be characterized as one of frustration and dashed hopes, rather than of desperation. Supports and services to meet growing needs are thin on the ground in what used to be a middle class area, compounded by largely "hidden" social problems.

Like Thorncliffe, this area experienced a huge decline in median income. Among husband-wife families it dropped from \$61,400 to \$42,300 – a 31.1% decline (compared to -13.1% in the City as a whole). The median incomes of lone-parents and single people also dropped at rates substantially more than at the City level (-26.3% versus -17.7%, and -33.2% and -12.5% respectively).

8.4 THE IMPACT OF THE CHANGES OF THE 1990S

The data show tremendous change in the four neighbourhoods over the 1990s. The impact of these economic changes on the residents of these communities and on the agencies that provide services to them were explored in the community consultations held in the summer of 2001, as part of this study. The next section provides a summary of the issues that were identified by the participants – issues of persistent poverty, lack of affordable housing, employment problems of newcomers, alienated youth, growing street violence, and violence in the home.

8.4.1 THE BURDEN OF STIGMATIZATION

Residents in the Downtown East and Jane-Finch communities described feeling stigmatized because of living in "known" high-needs areas. Youth in particular spoke of being turned down for jobs once employers learned where they lived.

8.4.2 IN SPITE OF PROBLEMS, A STRONG SENSE OF COMMUNITY ASSETS

Despite the significant problems in these communities – coupled with public perception – many of the residents spoke of their positive experiences in their communities. Although rarely reported in the media, residents described how neighbours stuck together and helped one another. Young people stressed the positive aspect of having numerous friends in close proximity, and newcomers noted that strong networks of association had been built around institutions like the local mosque.

8.4.3 LACK OF AFFORDABLE HOUSING

Housing is an enormous problem for low-income people living in the City of Toronto. Whether they were newcomers, lone parents,

"This is a tight community."

"More focus is on the bad stuff, but there are good things happening here."

"People know each other and look out for other people's kids."

"People are involved in the community."

*Residents of Jane-Finch,
Downtown East, Thorncliffe Park,
and Agincourt communities*

the working poor, single people, or seniors – their comments echoed what the data bear out: incomes in these communities fell far short of average rents, and rents were rising much faster than incomes. One result of this predicament is the severe overcrowding within dwellings. For example, large families with children reported sharing two-bedroom apartments, single persons lived in grossly sub-standard housing, and youth "couch surfed" and lived in crowded rooms.

To get some sense of the overcrowding in Thorncliffe Park, one small area of high-rise apartment buildings is home to enough children to fill about 20 Kindergarten classes in the local school. The incidence of evictions was reported by residents to be growing, since landlords can raise rents on vacant units. Low-income tenants – particularly newcomers – were highly vulnerable to evictions. When families are unable to pay the rent, they often turn to their extended families for shelter, which leads to further

overcrowding of units. Recent immigrants reported huge difficulties contesting evictions in the required 5 days mainly because of lack and knowledge of the law and language problems. Some end up in shelters or on the streets.

Added to the problems of overcrowding and rising evictions, public and private housing is poorly maintained.

8.4.4 EMPLOYMENT PROBLEMS EXPERIENCED BY NEWCOMERS

Newcomers in low-income communities typically work very long hours in low-paying service sector and factory jobs, even though many of them came with high educational credentials and professional qualifications from their homeland. The major barriers to better employment are lack of Canadian experience, lack of advanced language skills, and few Canadian contacts.

Working at low-paying jobs for long hours allows for bare survival, but limited access to opportunities to move ahead. One woman in Agincourt reported that her pharmacist husband worked in a bakery 12-hours per day, six days a week for \$7 per hour. After paying rent of \$1,600 per month for their family of five,

"They don't look at the person as a whole, they only look for a piece of paper."

"They demand Canadian experience, but won't give us a chance to get it."

"It is a loss to Canada that our skills are not being used."

Newcomers, Agincourt community

they were left with little disposable income. As this woman explained, "He wants to study as well, but he is too tired to study." One key barrier to employment that many struggling new immigrants reported is ineligibility for language training programs beyond three years.

Residents described how employment supports provided by settlement agencies were very limited, and confined mainly to pro-

"They take survival jobs for three years, but then they are ineligible for the language training programs."

"The employment opportunities for newcomers and services to help them are just appalling. We see a lot of newcomers, but there are many service restrictions tied to funding. We are struggling to help clients who have been here longer than three years."

"Although many newcomers are highly skilled and well educated, they are unable to find jobs in their field."

"They come with high hopes, all shattered."

"They go through the heartbreak of giving all their money to an agent, then find out that even if they are professionals, they can't work. There's no housing and they have to live with others."

Agency workers, Jane-Finch, Thorncliffe Park & Agincourt communities

viding basic language training and basic instructions on how to look for employment. Newcomers also reported difficulties in obtaining useful job-related information.

Newcomers reported that ways to help improve their employment opportunities would include providing personalized employment services and raising the awareness of prospective employers about skills and qualifications that many newcomers bring from their country of origin. One agency worker spoke of helping a Chinese woman doctor who had been working in a very low-paying job to find a more suitable position with growth potential as a lab technician.

8.4.5 ALIENATED YOUTH

A major theme that emerged from the discussions was the growing alienation of youth in these communities and the serious lack of programs and services for young people. Recreational programs and facilities are lacking. Some participants reported that excessive policing has exacerbated the alienation of minority youth. At the same time, many youth in the community are themselves victims of violence, and they fear rising gang violence. Concerns were expressed about high rates of exclusion of "problem youth" from schools for relatively minor incidents. There is usually no follow-up, so the kids just drift and fall between the cracks.

Another shared concern was for youth leaving the child welfare system. Once youth are no longer supported by the child welfare system, many of them wind up on the streets and in shelters. Because there is usually no follow-up from the school or child welfare staff, many of these youth soon drift away from school. Young women leaving the system often become teen parents, with children of their own who are soon taken into care. Thus, participants described how a vicious cycle is perpetuated.

Agency representatives spoke about the high and rising barriers encountered by youth to employment. Few employment programs existed on the ground, and schools were not sufficiently resourced to meet the needs of marginalized minority youth.

"They hang out in the mall... There is nothing for young people to do."

"There is a technology gap - there are jobs requiring higher training, but these kids don't have access to computers. Many kids are dropping out."

"There is too much emphasis on university and college, and not enough on trades or apprenticeships. Even so, the level of education needed for these apprenticeships has increased, shutting the door on many."

"There are no provincially funded youth employment programs left here. The Ministry consultant has never been in the area."

Residents and Agency workers, Downtown-East, Thorncliffe Park and Agincourt communities

8.4.6 GROWING VIOLENCE IN THE STREETS

Residents and agencies had major concerns about the direction of change in their immediate communities. In all areas, but particularly in the Downtown-East and Jane-Finch communities, there was a lot of concern over rising rates of violent street crime – often linked to the drug trade. These concerns were hardly sur-

"Kids in the community are being impacted tremendously by family violence, not because the parents are bad parents, but because of the stress they are having to deal with."

"The professionals sell everything to come here, and they end up as factory labourers. Some take it out on their families."

"There are many women living in very isolated and abusive situations."

*Agency workers
Agincourt and Thorncliffe Park communities*

prising, given violent events in the City that occurred in the summer of 2000 and the subsequent extensive media coverage.

Residents expressed a pervasive concern over personal safety, especially of the safety of their children.

8.4.7 VIOLENCE IN THE HOME

Domestic violence against women was reported to be a large and growing problem, swamping available agency resources. Agency workers described how the acute social problems associated with persistent poverty can lead to increased occurrences of family violence. For immigrant women who are abused, the barriers to seeking and finding assistance are compounded because of their already existing challenges with adapting to a new culture. In addition to problems of spousal abuse, agencies reported that boys who experienced violence in the home often perpetuated this poor treatment of women.

PART 9 — CONCLUSION

The data in this study confirm the warnings of United Way agencies in the late 1990s, that large numbers of Torontonians were not sharing in the economic recovery. This deterioration in the financial circumstances of so many Toronto households has broad, and far-reaching implications for the health of the City and the people who live here, especially children and youth, lone-parents and seniors.

More than a decade ago, the House of Commons adopted a unanimous resolution to eradicate child poverty by the year 2000. Despite this resolve, the data in this study show that child poverty continued to grow – in Toronto, by an additional 14,310 children and youth during the economic “recovery” years of the late 1990s. This is a tragedy for our City’s young people. And given the strong link between poverty, and health and well-being, it is also a troubling sign of how the demand on the City’s health and social service infrastructure will almost certainly grow in the future.

The study findings raise serious concerns about the ability of Toronto families, especially lone-parent families, to rise out of poverty, because of extremely low minimum wages and a preponderance of only part-time jobs. The median income of lone-parent families living in poverty in 1999 was just \$10,100 – less than the average annual rent of appropriately-sized apartments.

Real income of families is declining because the costs of housing, public transportation, post-secondary education, day care, personal expenditures on health, and recreation have steadily climbed. This is putting middle- and low-income Toronto families with school-aged children in a tremendous financial squeeze, as they try to adequately provide for their families.

In the case of seniors, thirty years ago they were among the coun-

try’s poorest citizens. To improve their financial circumstances, the Government of Canada embarked on a series of program initiatives to ensure that seniors would have enough income to meet their daily needs and prevent them from becoming destitute. These programs, which include the Old Age Security, the Guaranteed Income Supplement, and Canada Pension Plan, have been effective in keeping seniors out of poverty, with seniors’ average incomes in Canada rising 18% between 1981 and 1997. Despite these gains, there is growing evidence that this trend is starting to reverse. In this study the numbers are alarming – 11,300 more seniors in poverty in 1999 than five years earlier, which is nearly a 40% increase in the numbers. This growing impoverishment is coming at a time when government is significantly reducing the amount of publically-funded home care available to the elderly. A crisis for low-income seniors is clearly emerging.

9.0 UNITED WAY’S RESPONSE TO GROWING POVERTY AND SOCIAL NEED

9.0.1 NEW FUNDING PRIORITIES

By the mid-1990s, United Way of Greater Toronto was becoming increasingly aware of the widening gap between people who were well off in the City of Toronto and those living in poverty. At the same time, it knew that fewer social services were available for families in need due to reduced government funding, that homelessness was reaching crisis proportions, and that populations of vulnerable people were growing.

While it was clear at the time that United Way alone could not solve the inequities that were growing within the population of Toronto, the organization determined that it could increase the impact of its funding by focusing it more strategically on sectors

of the population that were experiencing distress. As a result, in 1998 United Way adopted new funding priorities aimed at four of Toronto's most vulnerable populations – children 0 to 6, abused women, the homeless, and newcomers.

Since that time, United Way has nearly doubled its funding to the four priority areas, from \$9.6 million in 1996 to \$18.9 million in 2001. United Way funding increased 121% over the 5-year period for services for children 0 - 6, 142% for homelessness projects, 106% for services for abused women and their children, and 155% for services for newcomers.

9.0.2 A SUBURBAN FUNDING STRATEGY

In 2002 United Way of Greater Toronto adopted a multi-faceted funding strategy to respond to the growing needs in the former suburban municipalities of Etobicoke, North York, York, East York, and Scarborough. It was known that the existing social service infrastructure in the former suburbs has not kept pace with population growth, poverty levels, settlement patterns, and social needs. And as this study has confirmed, the former suburbs contain some of the largest numbers of people living in poverty, with 10 of the top 12 neighbourhoods with the largest number of people living in poverty in 1999 located in the former suburbs. Hence, the goal of the initiative was to provide additional funding and resources to build capacity and respond to growing needs in these parts of the City.

A central initiative of the Suburban Strategy is the Multi-Agency Partnership Project (MAPP). The goal of this component of the strategy is to create effective, sustainable direct services for underserved populations in suburban neighbourhoods where limited or no services for underserved populations exist.

9.1 THE NEED FOR A BROAD COMMUNITY RESPONSE

Periods of economic recovery are supposed to “raise all boats”, enabling all to eventually share in the benefits of economic recovery. This did not happen in Toronto in the 1990s. And while the median income declined for families and individuals, the erosion of the social security net in the mid-1990s made things much worse, particularly for lone-parents.

Reduced access to, and lower benefit levels for social assistance and Employment Insurance, contributed to the deterioration in the financial situation of Toronto households. And programs that assist seniors, such as Old Age Security, the Guaranteed Income Supplement, and the Canada Pension Plan, while making significant contributions to the financial well-being of seniors, are no longer sufficient to keep many seniors from falling into poverty. Government's withdrawal from the development of social housing, coupled with rising rents, growing evictions and historically low vacancy rates, have also contributed to the financial hardship of low-income families and single people in Toronto. The high cost of housing is taking up more and more of people's income, leaving them without sufficient income to pay for other basic needs. The growing use of food banks in the 1990s in Toronto is just one indicator of the seriousness of the situation.

Very low minimum wage rates are also a factor in the financial hardship experienced by Torontonians at the bottom-end of the income spectrum. There has been very little increase in the minimum wage in Ontario in the 1990s, and none since 1995 (\$6.00 per hour in 1990 compared to \$6.85 per hour in 1999). As well, most of the new jobs that were created up to 1997 were in the areas of self-employment and part-time employment – areas associated with lower income and fewer employment benefits.

The impact of all these factors – declining real incomes, the lack of affordable housing, and stagnated minimum wages – have all contributed to the worsening financial situation of families and individuals in Toronto.

Rising income inequality and poverty is a serious threat to the social and economic health of Toronto. Cities in the 21st century must be able to compete in the global economy and the ability to do so is highly dependent upon the maintenance of a high quality of life and affordable urban environment. What we see, however, is a City that is becoming increasingly unaffordable for a great many Torontonians and a City that cannot maintain its core infrastructure because of the inadequacy of its revenue base.

This decline must be reversed if Toronto is to restore and maintain its competitiveness in a global economy. It will take systemic change and a renewed commitment to meeting the City's social needs by government, the private sector, and the voluntary sector, and a concerted effort by all levels of government to meet its infrastructure needs.

ACKNOWLEDGMENTS

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Finally, we would also like to thank the residents and representatives of community agencies from the Thorncliffe, Regent Park, Agincourt, and Jane-Finch communities for taking the time to participate in our focus sessions and express their views and opinions about the quality of life in their communities.

APPENDICES

**Appendix 1
Economic
Trends by
Family Types**

**Table 1:
Husband-Wife
Families**

Husband-wife families		City of Toronto	Canada
Median total income	1990 (constant 1999 dollars)	\$59,000	\$55,200
	1995 (constant 1999 dollars)	\$48,600	\$52,000
	1999	\$51,300	\$54,100
	Change, 1990-1995	-\$10,400	-\$3,200
		-17.6%	-5.8%
	Change, 1995-1999	\$2,700	\$2,100
		5.6%	4.0%
	Change, 1990-1999	-\$7,700	-\$1,100
		-13.1%	-2.0%
Average employment income for all husband-wife families (single and dual-earner) with employment income	1990 (constant 1999 dollars)	\$68,500	\$57,800
	1995 (constant 1999 dollars)	\$62,900	\$56,300
	1999	\$73,700	\$61,900
	Change, 1990-1995	-\$5,600	-\$1,500
		-8.2%	-2.6%
	Change, 1995-1999	\$10,800	\$5,600
		17.2%	9.9%
	Change, 1990-1999	\$5,200	\$4,100
		7.6%	7.1%
Percentage of husband-wife families that are dual-earner	1990	54.0%	56.3%
	1995	47.1%	54.5%
	1999	50.9%	57.3%
	Change, 1990-1995	-6.8%	-1.8%
	Change, 1995-1999	3.7%	2.8%
	Change, 1990-1999	-3.1%	1.0%
Percentage receiving some government transfer	1990	86.5%	90.3%
	1995	83.6%	86.2%
	1999	79.2%	80.0%
	Change, 1990-1995	-2.9%	-4.1%
	Change, 1995-1999	-4.4%	-6.2%
	Change, 1990-1999	-7.3%	-10.3%
Average total government transfers received	1990 (constant 1999 dollars)	\$8,600	\$8,800
	1995 (constant 1999 dollars)	\$11,700	\$11,000
	1999	\$7,900	\$7,700
	Change, 1990-1995	\$3,100	\$2,200
		36.0%	25.0%
	Change, 1995-1999	-\$3,900	-\$3,300
		-33.3%	-30.0%
	Change, 1990-1999	-\$800	-\$1,200
		-9.3%	-13.6%
Percentage of husband-wife population receiving social assistance	1995	12.2%	8.4%
	1999	8.4%	6.3%
	Change, 1995-1999	-3.7%	-2.1%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	9,600	7,700
	1999	8,100	6,700
	Change, 1995-1999	-1,500	-1,000
Percentage of husband-wife families receiving employment insurance	1995	19.3%	25.4%
	1999	13.3%	20.1%
	Change, 1995-1999	-6.1%	-5.3%
Average amount received by employment insurance recipients	1995 (constant 1999 dollars)	\$5,400	\$5,600
	1999	\$4,600	\$5,000
	Change, 1995-1999	-\$900	-\$600

Appendix 1
Economic
Trends by
Family Type

Lone-parent families

Table 2:
Lone-Parent
Families

		City of Toronto	Canada
Median total income	1990 (constant 1999 dollars)	\$29,900	\$24,500
	1995 (constant 1999 dollars)	\$23,500	\$22,100
	1999	\$24,600	\$23,400
	Change, 1990-1995	-\$6,300	-\$2,500
		-21.1%	-10.2%
	Change, 1995-1999	\$1,100	\$1,300
	Change, 1990-1999	4.7%	5.9%
		-\$5,300	-\$1,100
		-17.7%	-4.5%
Average employment income for lone-parent families with employment income	1990 (constant 1999 dollars)	\$34,300	\$27,600
	1995 (constant 1999 dollars)	\$30,800	\$26,200
	1999	\$33,100	\$27,800
	Change, 1990-1995	-\$3,500	-\$1,500
		-10.2%	-5.4%
	Change, 1995-1999	\$2,300	\$1,600
	Change, 1990-1999	7.5%	6.1%
		-\$1,200	\$200
		-3.5%	0.7%
Percentage receiving some government transfer	1990	98.4%	99.5%
	1995	95.6%	97.4%
	1999	96.7%	97.1%
	Change, 1990-1995	-2.9%	-2.1%
	Change, 1995-1999	1.2%	-0.3%
	Change, 1990-1999	-1.7%	-2.4%
Average total government transfers received	1990 (constant 1999 dollars)	\$8,900	\$8,900
	1995 (constant 1999 dollars)	\$10,600	\$9,300
	1999	\$7,500	\$7,500
	Change, 1990-1995	\$1,700	\$400
		19.1%	4.5%
	Change, 1995-1999	-\$3,100	-\$1,800
	Change, 1990-1999	-29.2%	-19.4%
		-\$1,400	-\$1,400
		-15.7%	-15.7%
Percentage of lone-parent population receiving social assistance	1995	45.5%	41.8%
	1999	32.6%	31.6%
	Change, 1995-1999	-12.9%	-10.3%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$11,200	\$9,100
	1999	\$8,200	\$6,800
	Change, 1995-1999	-\$3,000	-\$2,300
Percentage of lone-parent population receiving employment insurance	1995	11.9%	17.6%
	1999	9.0%	14.5%
	Change, 1995-1999	-3.0%	-3.1%
Average amount received by employment insurance recipients	1995 (constant 1999 dollars)	\$4,600	\$4,600
	1999	\$4,100	\$4,300
	Change, 1995-1999	-\$500	-\$300

Appendix 1 Economic Trends by Family Type

Table 3: Non-Family Persons

		City of Toronto	Canada
Non-Family Persons			
Median total income			
	1990 (constant 1999 dollars)	\$23,200	\$18,600
	1995 (constant 1999 dollars)	\$19,000	\$17,100
	1999	\$20,300	\$17,800
	Change, 1990-1995	-\$4,200	-\$1,500
	Change, 1995-1999	\$1,300	-\$8.1%
	Change, 1990-1999	6.8%	\$700
		-\$2,900	4.1%
		-12.5%	-\$800
			-4.3%
Average employment income for non-family persons with employment income			
	1990	\$29,400	\$24,500
	1995	\$29,200	\$24,900
	1999	\$33,000	\$26,600
	Change, 1990-1995	-\$200	\$400
	Change, 1995-1999	-0.7%	1.6%
	Change, 1995-1999	\$3,800	\$1,700
	Change, 1990-1999	13.0%	6.8%
		\$3,600	\$2,100
		12.2%	8.6%
Percentage with employment income			
	1990	69.0%	63.5%
	1995	58.9%	57.4%
	1999	61.4%	58.6%
	Change, 1990-1995	-10.1%	-6.1%
	Change, 1995-1999	2.5%	1.3%
	Change, 1990-1999	-7.6%	-4.9%
Percentage receiving some government transfer			
	1990	78.8%	83.4%
	1995	82.6%	86.2%
	1999	77.2%	82.9%
	Change, 1990-1995	3.8%	2.8%
	Change, 1995-1999	-5.4%	-3.3%
	Change, 1990-1999	-1.6%	-0.4%
Average total government transfers received			
	1990 (constant 1999 dollars)	\$6,000	\$6,800
	1995 (constant 1999 dollars)	\$7,800	\$8,200
	1999	\$5,900	\$6,300
	Change, 1990-1995	\$1,800	\$1,400
	Change, 1995-1999	-\$1,900	-\$1,900
Percentage of non-family persons receiving social assistance			
	1995	18.9%	16.8%
	1999	14.1%	13.9%
	Change, 1995-1999	-4.8%	-3.0%
Average amount received by social assistance recipients			
	1995 (constant 1999 dollars)	\$5,700	\$5,300
	1999	\$4,900	\$4,700
	Change, 1995-1999	-\$900	-\$700
Percentage of non-family persons receiving employment insurance			
	1995	7.6%	11.5%
	1999	4.7%	8.6%
	Change, 1995-1999	-2.9%	-2.9%
Average amount received by employment insurance recipients			
	1995 (constant 1999 dollars)	\$4,700	\$4,700
	1999	\$4,200	\$4,300
	Change, 1995-1999	-\$600	-\$400

**Appendix 1
Economic
Trends by
Family Type**

**Table 4:
Change in
Income for
Families with
Children,
1990, 1995,
and 1999**

Husband-wife Families		City of Toronto	Canada
Percentage of husband-wife families with two children with total income above \$100,000			
	1990	18.0%	9.9%
	1995	17.8%	13.7%
	1999	23.2%	20.4%
	Change, 1990-1995	-0.2%	3.9%
	Change, 1995-1999	5.4%	6.6%
	Change, 1990-1999	5.2%	10.5%
Percentage of husband-wife families with two children with total income below \$30,000			
	1990	16.8%	15.4%
	1995	24.1%	17.1%
	1999	20.0%	13.9%
	Change, 1990-1995	7.3%	1.6%
	Change, 1995-1999	-4.1%	-3.1%
	Change, 1990-1999	3.1%	-1.5%
Median total income for husband-wife families with two children			
	1990	\$69,100	\$63,900
	1995	\$57,400	\$61,400
	1999	\$60,600	\$64,700
	Change, 1990-1995	-\$11,700	-\$2,500
		-16.9%	-3.9%
	Change, 1995-1999	\$3,200	\$3,300
		5.6%	5.4%
	Change, 1990-1999	-\$8,500	\$800
		-12.3%	1.3%
* NOTE: LICO for a family of four in a large urban area was \$28,413 in 1990; \$31,753 in 1995; and \$33,658 in 1999.			
Lone-parent Families		City of Toronto	Canada
Percentage of lone-parent families with one child with total income below \$20,000			
	1990	37.1%	47.0%
	1995	46.9%	49.0%
	1999	40.9%	42.3%
	Change, 1990-1995	9.8%	2.0%
	Change, 1995-1999	-6.0%	-6.8%
	Change, 1990-1999	3.9%	-4.8%
Median total income for lone-parent families with one child			
	1990	\$31,000	\$25,400
	1995	\$23,000	\$21,700
	1999	\$25,400	\$23,900
	Change, 1990-1995	-\$8,000	-\$3,600
		-25.8%	-14.2%
	Change, 1995-1999	\$2,400	\$2,200
		10.4%	10.1%
	Change, 1990-1999	-\$5,600	-\$1,500
		-18.1%	-5.9%

* NOTE: LICO for a family of two in a large urban area was \$18,873 in 1990; \$21,092 in 1995; and \$22,357 in 1999.

**Appendix 1
Table 5:
Incidence of
Low Income
(LIM)
in the City of
Toronto and
Canada
1995 and 1999**

		City of Toronto	Canada
Incidence of low income for husband-wife families	1995	16.4%	11.3%
	1999	16.5%	11.1%
	Change 1995 -1999	0.1%	-0.2%
<hr/>			
Incidence of low income for husband wife families with two children	1995	17.0%	11.3%
	1999	16.0%	10.5%
	Change 1995 -1999	-1.0%	-0.7%
<hr/>			
Incidence of low income for lone-parent families	1995	39.4%	44.2%
	1999	42.0%	42.9%
	Change 1995 -1999	2.6%	-1.3%
<hr/>			
Incidence of low income for lone-parent families with one child	1995	34.6%	38.4%
	1999	36.4%	36.9%
	Change 1995 -1999	1.7%	-1.5%
<hr/>			
Incidence of low income for non-family persons	1995	28.4%	30.2%
	1999	29.8%	31.2%
	Change 1995 -1999	1.4%	1.1%
<hr/>			
Distribution for Persons		City of Toronto	Canada
Incidence of low income for all persons	1995	22.6%	19.1%
	1999	23.3%	19.1%
	Change 1995 -1999	0.7%	-0.1%
<hr/>			
Incidence of low income for seniors (65 years and older)	1995	9.2%	8.8%
	1999	12.2%	11.5%
	Change 1995 -1999	2.9%	2.7%
<hr/>			
Incidence of low income for children (17 years or younger)	1995	30.8%	25.3%
	1999	32.3%	25.4%
	Change 1995 -1999	1.5%	0.1%

Note: * This figure is the result of rounding to one decimal

Appendix 2
FSA's with
Lowest and
Highest
Income:
1990, 1995,
and 1999

Table 1:
Husband-
Wife
Families

Husband-Wife Families - Median Total Income Bottom 12 FSAs (Constant 1999 \$)						Husband-Wife Families - Median Total Income Top 12 FSAs (Constant 1999 \$)					
FSA	1990	FSA	1995	FSA	1999	FSA	1990	FSA	1995	FSA	1999
M4X	37,400	M5T	28,000	M5T	30,500	M4G	98,600	M2L	92,200	M5N	102,400
M5T	37,600	M4X	29,400	M4X	31,300	M5N	101,800	M4V	96,000	M5M	103,900
M6K	39,800	M5A	31,000	M5A	31,400	M3B	104,000	M4G	97,600	M4G	110,900
M5A	41,000	M6K	32,600	M4H	31,800	M4V	106,000	M5N	99,700	M4V	116,300
M6J	43,700	M4H	34,000	M6K	34,200	M4R	106,600	M8X	101,900	M4R	120,000
M6H	44,400	M5B	35,000	M4M	37,900	M8X	110,000	M4R	104,900	M8X	120,900
M4Y	44,500	M3N	36,600	M5B	39,300	M5P	113,000	M2P	106,700	M2P	122,400
M4M	45,500	M4M	37,100	M3N	39,600	M2L	116,400	M5P	110,200	M5P	131,900
M3N	46,000	M6J	38,300	M4Y	40,200	M2P	121,800	M4T	113,400	M4T	135,600
M6E	46,900	M4Y	38,400	M3C	41,600	M4T	123,800	M6B	128,000	M6B	137,200
M6N	47,700	M6H	39,900	M1L	42,000	M4N	131,500	M4W	128,200	M4W	139,900
M5B	48,200	M3C	39,900	M3J	42,100	M4W	136,700	M4N	133,100	M4N	165,800
Unweighted Average 43,600						Unweighted Average 114,200					
35,000						109,300					
36,800						125,600					
Ratio of Bottom 12 to Top 12 FSAs of Total Median Income						38.18%		32.02%		29.30%	

Appendix 2
FSAs with
Lowest and
Highest
Income: 1990,
1995, and
1999

Table 1a:
Husband-Wife
Families

FSA	1990	1995	1999	FSA	1990	1995	1999
M4X	1	2	2	M4G	12	10	10
M5T	2	1	1	M5N	11	9	12
M6K	3	4	5	M3B	10	--	--
M5A	4	3	3	M4V	9	11	9
M6J	5	9	--	M4R	8	7	8
M6H	6	T11	--	M8X	7	8	7
M4Y	7	10	9	M5P	6	5	5
M4M	8	8	6	M2L	5	12	--
M3N	9	7	8	M2P	4	6	6
M6E	10	--	--	M4T	3	4	4
M6N	11	--	--	M4N	2	1	1
M5B	12	6	7	M4W	1	2	2
M4H	--	5	4	M6B	--	3	3
M3C	--	T11	10	M5M	--	--	11
M1L	--	--	11				
M3J	--	--	12				

* A ranking of 1 means the worst of the 12 lowest FSAs.

-- Not in bottom 12.

* A ranking of 1 means the best of the 12 highest FSAs.

-- Not in top 12.

Appendix 2
FSAs with
Lowest and
Highest
Income:
1990, 1995,
and 1999

Table 2:
Lone-Parent
Families

Lone-Parent Families - Median Total Income Bottom 12 FSAs (Constant 1999 \$)						Lone-Parent Families - Median Total Income Top 12 FSAs (Constant 1999 \$)						
FSA	1990	FSA	1995	FSA	1999	FSA	1990	FSA	1995	FSA	1999	
M5A	19,100	M5A	18,100	M5A	16,900	M4V	55,300	M5N	41,500	M3B	42,600	
M5V	20,300	M4X	18,100	M6K	17,900	M8X	55,700	M5P	41,900	M4W	43,600	
M4X	21,600	M5B	19,200	M5T	18,300	M5N	55,900	M4W	43,400	M2P	44,900	
M5T	22,900	M5T	19,300	M4X	18,400	M5P	57,500	M5M	46,400	M4T	46,800	
M3N	22,900	M6K	19,300	M5B	19,000	M4N	58,400	M4V	47,700	M4V	47,500	
M6K	23,000	M6M	20,100	M3N	20,000	M3B	58,500	M4G	50,000	M8X	48,100	
M1G	23,000	M4Y	20,100	M4M	20,200	M5M	60,100	M4N	50,100	M5M	48,600	
M6L	23,000	M3N	20,300	M1G	20,300	M4G	60,400	M4R	50,900	M5P	50,400	
M5B	23,500	M1G	20,500	M6A	20,500	M2P	60,500	M8X	51,100	M4G	52,200	
M6A	23,900	M6L	20,500	M6M	20,600	M4W	61,800	M2P	53,800	M4R	54,300	
M4M	24,900	M4M	20,500	M1J	21,200	M4R	62,300	M6B	56,600	M4N	59,800	
M6M	25,000	M6N	20,900	M6L	21,400	M4T	70,900	M4T	57,500	M6B	72,700	
Unweighted Average 20,700						Unweighted Average 59,800						
19,700						49,200						
19,600						51,000						
Ratio of Bottom 12 to Top 12 FSAs of Total Median Income							34.62%		40.04%		38.43%	

**Appendix 2
FSAs with
Lowest and
Highest
Income:
1990, 1995,
and 1999**

**Table 2a:
Lone-Parent
Families**

FSA	Rank*			FSA	Rank*		
	1990	1995	1999		1990	1995	1999
M5A	1	1	1	M4V	12	8	8
M5V	2	--	--	M8X	11	4	7
M4X	3	2	4	M5N	10	12	--
M5T	4	4	3	M5P	9	11	5
M3N	5	8	6	M4N	8	6	2
M6K	6	5	2	M3B	7	--	12
M1G	7	9	8	M5M	6	9	6
M6L	8	10	12	M4G	5	7	4
M5B	9	3	5	M2P	4	3	10
M6A	10	--	9	M4W	3	10	11
M4M	11	11	7	M4R	2	5	3
M6M	12	6	10	M4T	1	1	9
M4Y	--	7	--	M6B	--	2	1
M6N	--	12	--				
M1J	--	--	11				

* A ranking of 1 means the worst of the 12 lowest FSAs.
-- Not in bottom 12.

* A ranking of 1 means the best of the 12 highest FSAs.
-- Not in top 12.

**Appendix 2
FSAs with
Lowest and
Highest
Income:
1990, 1995,
and 1999**

**Table 3:
Non-Family
Persons**

Non-Family Persons - Median Total Income Bottom 12 FSAs (Constant 1999 \$)						Non-Family Persons - Median Total Income Top 12 FSAs (Constant 1999 \$)					
FSA	1990	FSA	1995	FSA	1999	FSA	1990	FSA	1995	FSA	1999
M1X	12,900	M1V	12,800	M1V	12,800	M4S	33,400	M8X	32,100	M4G	35,000
M5T	14,900	M5T	12,900	M5T	13,300	M5M	33,400	M4N	32,600	M5E	35,200
M5A	15,400	M5A	12,900	M5A	13,600	M4W	33,900	M2P	32,700	M8X	36,300
M6J	16,500	M6K	13,600	M6K	14,100	M4R	34,000	M4R	33,000	M4N	36,400
M3N	17,700	M6J	13,900	M3N	14,400	M8X	34,500	M5P	33,300	M5P	36,600
M4M	17,800	M3N	14,000	M1G	14,500	M5P	34,700	M4G	33,300	M4R	36,800
M6K	17,900	M4M	14,400	M4X	14,800	M4G	34,700	M4V	35,600	M4T	39,200
M6H	18,100	M6H	14,400	M1S	14,800	M4P	34,800	M4W	35,900	M4V	39,500
M1G	18,200	M1G	14,700	M2H	14,900	M4V	37,200	M4T	38,300	M5C	40,100
M3L	18,500	M1X	14,800	M4M	15,200	M5E	38,000	M5E	38,800	M4W	40,700
M6N	18,600	M3L	14,800	M3J	15,500	M5J	38,000	M6B	41,200	M6B	42,200
M6E	18,800	M4X	14,800	M1X	15,600	M4T	40,200	M5J	42,900	M5J	48,100
Unweighted Average 15,500						Unweighted Average 35,600					
						35,800					
Ratio of Bottom 12 to Top 12 FSAs of Total Median Income						43.54%		39.11%		37.37%	

**Appendix 2
FSAs with
Lowest and
Highest
Income:
1990, 1995,
and 1999**

**Table 3a:
Non-Family
Persons**

Rank*				Rank*			
FSA	1990	1995	1999	FSA	1990	1995	1999
M1X	1	10	12	M4S	12	--	--
M5T	2	2	2	M5M	11	--	--
M5A	3	3	3	M4W	10	5	3
M6J	4	5	--	M4R	9	9	7
M3N	5	6	5	M8X	8	12	10
M4M	6	7	10	M5P	7	8	8
M6K	7	4	4	M4G	6	7	12
M6H	8	8	--	M4P	5	--	--
M1G	9	9	6	M4V	4	6	5
M3L	10	11	--	M5E	3	3	11
M6N	11	--	--	M5J	2	1	1
M6E	12	--	--	M4T	1	4	6
M1V	--	1	1	M4N	--	11	9
M4X	--	12	7	M2P	--	10	--
M1S	--	--	8	M6B	--	2	2
M2H	--	--	9	M5C	--	--	4
M3J	--	--	11				

* A ranking of 1 means the worst of the 12 lowest FSAs.
-- Not in bottom 12.

* A ranking of 1 means the best of the 12 highest FSAs.
-- Not in top 12.

**Appendix 1
Economic
Trends by
Family Type**

**Table 2:
Lone-Parent
Families**

Lone-parent families

		City of Toronto	Canada
Median total income	1990 (constant 1999 dollars)	\$29,900	\$24,500
	1995 (constant 1999 dollars)	\$23,500	\$22,100
	1999	\$24,600	\$23,400
	Change, 1990-1995	-\$6,300	-\$2,500
		-21.1%	-10.2%
	Change, 1995-1999	\$1,100	\$1,300
		4.7%	5.9%
	Change, 1990-1999	-\$5,300	-\$1,100
		-17.7%	-4.5%
Average employment income for lone-parent families with employment income	1990 (constant 1999 dollars)	\$34,300	\$27,600
	1995 (constant 1999 dollars)	\$30,800	\$26,200
	1999	\$33,100	\$27,800
	Change, 1990-1995	-\$3,500	-\$1,500
		-10.2%	-5.4%
	Change, 1995-1999	\$2,300	\$1,600
		7.5%	6.1%
	Change, 1990-1999	-\$1,200	\$200
		-3.5%	0.7%
Percentage receiving some government transfer	1990	98.4%	99.5%
	1995	95.6%	97.4%
	1999	96.7%	97.1%
	Change, 1990-1995	-2.9%	-2.1%
	Change, 1995-1999	1.2%	-0.3%
	Change, 1990-1999	-1.7%	-2.4%
Average total government transfers received	1990 (constant 1999 dollars)	\$8,900	\$8,900
	1995 (constant 1999 dollars)	\$10,600	\$9,300
	1999	\$7,500	\$7,500
	Change, 1990-1995	\$1,700	\$400
		19.1%	4.5%
	Change, 1995-1999	-\$3,100	-\$1,800
		-29.2%	-19.4%
	Change, 1990-1999	-\$1,400	-\$1,400
		-15.7%	-15.7%
Percentage of lone-parent population receiving social assistance	1995	45.5%	41.8%
	1999	32.6%	31.6%
	Change, 1995-1999	-12.9%	-10.3%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$11,200	\$9,100
	1999	\$8,200	\$6,800
	Change, 1995-1999	-\$3,000	-\$2,300
Percentage of lone-parent population receiving employment insurance	1995	11.9%	17.6%
	1999	9.0%	14.5%
	Change, 1995-1999	-3.0%	-3.1%
Average amount received by employment insurance recipients	1995 (constant 1999 dollars)	\$4,600	\$4,600
	1999	\$4,100	\$4,300
	Change, 1995-1999	-\$500	-\$300

Appendix 1

Non-Family Persons

City of Toronto

Canada

Economic Trends by Family Type

**Table 3:
Non-Family
Persons**

		1990 (constant 1999 dollars)	1995 (constant 1999 dollars)	Change, 1990-1995
Median total income		\$23,200	\$19,000	-\$4,200
		\$20,300	\$17,800	-\$2,500
		\$1,300	\$700	-\$600
		6.8%	4.1%	-2.7%
		-\$2,900	-\$800	-\$2,100
		-12.5%	-4.3%	-8.2%
Average employment income for non-family persons with employment income		\$29,400	\$24,500	-\$4,900
		\$29,200	\$24,900	-\$4,300
		\$33,000	\$26,600	-\$6,400
		-\$200	\$400	\$600
		-0.7%	1.6%	2.3%
		\$3,800	\$1,700	-\$2,100
		13.0%	6.8%	-6.2%
		\$3,600	\$2,100	-\$1,500
		12.2%	8.6%	-3.6%
Percentage with employment income		69.0%	63.5%	-5.5%
		58.9%	57.4%	-1.5%
		61.4%	58.6%	-2.8%
		-10.1%	-6.1%	-4.0%
		2.5%	1.3%	-1.2%
		-7.6%	-4.9%	-2.7%
Percentage receiving some government transfer		78.8%	83.4%	4.6%
		82.6%	86.2%	3.6%
		77.2%	82.9%	5.7%
		3.8%	2.8%	-1.0%
		-5.4%	-3.3%	2.1%
		-1.6%	-0.4%	1.2%
Average total government transfers received		\$6,000	\$6,800	\$800
		\$7,800	\$8,200	\$400
		\$5,900	\$6,300	\$400
		\$1,800	\$1,400	-\$400
		-\$1,900	-\$1,900	\$0
Percentage of non-family persons receiving social assistance		18.9%	16.8%	-2.1%
		14.1%	13.9%	-0.2%
		-4.8%	-3.0%	1.8%
Average amount received by social assistance recipients		\$5,700	\$5,300	-\$400
		\$4,900	\$4,700	-\$200
		-\$900	-\$700	-\$200
Percentage of non-family persons receiving employment insurance		7.6%	11.5%	3.9%
		4.7%	8.6%	3.9%
		-2.9%	-2.9%	\$0
Average amount received by employment insurance recipients		\$4,700	\$4,700	\$0
		\$4,200	\$4,300	\$100
		-\$600	-\$400	-\$200

**Appendix 1
Economic
Trends by
Family Type**

**Table 4:
Change in
Income for
Families with
Children,
1990, 1995,
and 1999**

Husband-wife Families		City of Toronto	Canada
Percentage of husband-wife families with two children with total income above \$100,000	1990	18.0%	9.9%
	1995	17.8%	13.7%
	1999	23.2%	20.4%
	Change, 1990-1995	-0.2%	3.9%
	Change, 1995-1999	5.4%	6.6%
	Change, 1990-1999	5.2%	10.5%
	Percentage of husband-wife families with two children with total income below \$30,000	1990	16.8%	15.4%
1995		24.1%	17.1%
1999		20.0%	13.9%
Change, 1990-1995		7.3%	1.6%
Change, 1995-1999		-4.1%	-3.1%
Change, 1990-1999		3.1%	-1.5%
Median total income for husband-wife families with two children		1990	\$69,100	$63,900
	1995	\$57,400	\$61,400
	1999	\$60,600	\$64,700
	Change, 1990-1995	-\$11,700	-\$2,500
		-16.9%	-3.9%
	Change, 1995-1999	\$3,200	\$3,300
	Change, 1990-1999	-\$8,500	\$800
	-12.3%	1.3%	
* NOTE: LICO for a family of four in a large urban area was \$28,413 in 1990; \$31,753 in 1995; and \$33,658 in 1999.			
Lone-parent Families		City of Toronto	Canada
Percentage of lone-parent families with one child with total income below \$20,000	1990	37.1%	47.0%
	1995	46.9%	49.0%
	1999	40.9%	42.3%
	Change, 1990-1995	9.8%	2.0%
	Change, 1995-1999	-6.0%	-6.8%
	Change, 1990-1999	3.9%	-4.8%
	Median total income for lone-parent families with one child	1990	\$31,000	$25,400
1995		\$23,000	\$21,700
1999		\$25,400	\$23,900
Change, 1990-1995		-\$8,000	-\$3,600
		-25.8%	-14.2%
Change, 1995-1999		\$2,400	\$2,200
Change, 1990-1999		-\$5,600	-\$1,500
	-18.1%	-5.9%	

* NOTE: LICO for a family of two in a large urban area was \$18,873 in 1990; \$21,092 in 1995; and \$22,357 in 1999.

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 1c:
Thornccliffe:
Economic
Trends among
Non-Family
Persons**

		M4H	City of Toronto
Non-Family Persons			
Median total income	1990 (constant 1999 dollars)	\$30,700	\$23,200
	1995 (constant 1999 dollars)	\$26,100	\$19,000
	1999	\$24,500	\$20,300
	Change, 1990-1995	-\$4,600	-\$4,200
		-15.0%	-18.1%
	Change, 1995-1999	-\$1,600	\$1,300
		-6.1%	6.8%
	Change, 1990-1999	-\$6,200	-\$2,900
		-20.2%	-12.5%
<hr/>			
Percentage of non-family persons with employment income	1990	69.9%	69.0%
	1995	63.3%	58.9%
	1999	63.4%	61.4%
	Change, 1990-1995	-6.5%	-10.1%
	Change, 1995-1999	0.1%	2.5%
	Change, 1990-1999	-6.4%	-7.6%
<hr/>			
Average employment income for non-family persons with employment income	1990	\$32,400	\$29,400
	1995	\$31,300	\$29,200
	1999	\$32,200	\$33,000
	Change, 1990-1995	-\$1,100	-\$200
		-3.4%	-0.7%
	Change, 1995-1999	\$900	\$3,800
	2.9%	13.0%	
	Change, 1990-1999	-\$200	\$3,600
		-0.6%	12.2%
<hr/>			
Average total government transfers received	1990 (constant 1999 dollars)	\$7,800	\$6,000
	1995 (constant 1999 dollars)	\$8,600	\$7,800
	1999	\$6,100	\$5,900
	Change, 1990-1995	\$800	\$1,800
		10.3%	30.0%
	Change, 1995-1999	-\$2,500	-\$1,900
		-29.1%	-24.4%
	Change, 1990-1999	-\$1,700	-\$100
		-21.8%	-1.7%
<hr/>			
Percentage of non-family persons receiving social assistance	1995	10.3%	18.9%
	1999	10.0%	14.1%
	Change, 1995-1999	-0.3%	-4.8%
<hr/>			
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$4,700	\$5,700
	1999	\$4,400	\$4,900
	Change, 1995-1999	-\$300	-\$800
		-6.4%	-14.0%

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 2:
Downtown-
East:
Demographic
Profile**

				M5A	City of Toronto	
Number of taxfilers and dependents	1990	0-14 years	Number	4,880	361,200	
			Percentage	18.9%	16.7%	
	15-64 years	Number	18,880	1,540,640		
		Percentage	73.0%	71.2%		
	65+ years	Number	2,090	262,920		
		Percentage	8.1%	12.1%		
	Total	Number	25,850	2,164,760		
		Percentage				
		1995	0-14 years	Number	5,300	416,920
				Percentage	18.8%	17.7%
15-64 years		Number	20,510	1,623,300		
		Percentage	72.9%	69.1%		
65+ years		Number	2,330	309,740		
		Percentage	8.3%	13.2%		
Total		Number	28,140	2,349,960		
		Percentage				
		1999	0-14 years	Number	5,750	425,040
				Percentage	19.1%	18.0%
	15-64 years	Number	22,090	1,616,390		
		Percentage	73.5%	68.3%		
	65+ years	Number	2,210	325,490		
		Percentage	7.4%	13.8%		
	Total	Number	30,050	2,366,910		
		Percentage				
					M5A	City of Toronto
	Distribution of husband-wife families	1990			24.6%	47.6%
1995				26.6%	47.5%	
1999				26.8%	47.7%	
1990-1995		Change		2.0%	-0.1%	
1995-1999		Change		0.2%	0.2%	
Distribution of lone-parent families	1990			13.3%	8.6%	
	1995			12.8%	10.2%	
	1999			12.3%	11.1%	
	1990-1995	Change		-0.5%	1.6%	
	1995-1999	Change		-0.5%	0.9%	
Distribution of non-family individuals	1990			62.1%	43.8%	
	1995			60.6%	42.3%	
	1999			60.8%	41.3%	
	1990-1995	Change		-1.5%	-1.5%	
	1995-1999	Change		0.3%	-1.1%	

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 2a:
Downtown-
East:
Economic
Trends among
Husband-Wife
Families**

		M5A	City of Toronto
Husband-Wife Families			
Median total income	1990 (constant 1999 dollars)	\$41,000	\$59,000
	1995 (constant 1999 dollars)	\$31,000	\$48,600
	1999	\$31,400	\$51,300
	Change, 1990-1995	-\$10,000	-\$10,400
		-24.4%	-17.6%
	Change, 1995-1999	\$400	\$2,700
		1.3%	5.6%
	Change, 1990-1999	-\$9,600	-\$7,700
		-23.4%	-13.1%
<hr/>			
Percentage of husband-wife families with employment income	1990	83.6%	86.8%
	1995	75.5%	80.1%
	1999	82.1%	82.3%
	Change, 1990-1995	-8.1%	-6.7%
	Change, 1995-1999	6.5%	2.1%
	Change, 1990-1999	-1.5%	-4.5%
	<hr/>		
Average employment income for all husband-wife families (single and dual earner) with employment income.	1990 (constant 1999 dollars)	\$54,100	\$68,500
	1995 (constant 1999 dollars)	\$48,800	\$62,900
	1999	\$49,600	\$73,700
	Change, 1990-1995	-\$5,300	-\$5,600
		-9.8%	-8.2%
	Change, 1995-1999	\$800	\$10,800
		1.6%	17.2%
	Change, 1990-1999	-\$4,500	\$5,200
		-8.3%	7.6%
<hr/>			
Average total government transfers received	1990 (constant 1999 dollars)	\$8,500	\$8,600
	1995 (constant 1999 dollars)	\$10,400	\$11,700
	1999	\$7,900	\$7,900
	Change, 1990-1995	\$1,900	\$3,100
		22.35%	36.05%
	Change, 1995-1999	-\$2,500	-\$3,800
		-24.0%	-32.5%
	Change, 1990-1999	-\$600	-\$700
		-7.1%	-8.1%
<hr/>			
Percentage of husband-wife population receiving social assistanc	1995	34.0%	12.2%
	1999	27.2%	8.4%
	Change, 1995-1999	-6.8%	-3.7%
<hr/>			
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$10,400	\$9,600
	1999	\$8,600	\$8,100
	Change, 1995-1999	-\$1,800	-\$1,500
		-17.3%	-15.6%

Appendix 3 Demographic and Economic Trends in Four Low-Income FSAs

**Table 2b:
Downtown-
East
Economic
Trends among
Lone-Parent
Families**

		M5A	City of Toronto
Lone-Parent Families			
Median total income	1990 (constant 1999 dollars)	\$19,100	\$29,900
	1995 (constant 1999 dollars)	\$18,100	\$23,500
	1999	\$16,900	\$24,600
	Change, 1990-1995	-\$1,000	-\$6,400
		-5.2%	-21.4%
	Change, 1995-1999	-\$1,200	\$1,100
		-6.6%	4.7%
	Change, 1990-1999	-\$2,200	-\$5,300
		-11.5%	-17.7%
Percentage of lone-parent families with employment income	1990	55.6%	79.1%
	1995	45.6%	62.3%
	1999	52.8%	69.9%
	Change, 1990-1995	-9.9%	-16.9%
	Change, 1995-1999	7.2%	7.7%
	Change, 1990-1999	-2.7%	-9.2%
Average employment income for lone-parent families with employment income	1990 (constant 1999 dollars)	\$25,800	\$34,300
	1995 (constant 1999 dollars)	\$22,200	\$30,800
	1999	\$22,100	\$33,100
	Change, 1990-1995	-\$3,600	-\$3,500
		-14.0%	-10.2%
	Change, 1995-1999	-\$100	\$2,300
		-0.5%	7.5%
	Change, 1990-1999	-\$3,700	-\$1,200
		-14.3%	-3.5%
Average total government transfers received	1990 (constant 1999 dollars)	\$9,900	\$8,900
	1995 (constant 1999 dollars)	\$11,400	\$10,600
	1999	\$9,300	\$7,500
	Change, 1990-1995	\$1,500	\$1,700
		15.2%	19.1%
	Change, 1995-1999	-\$2,100	-\$3,100
		-18.4%	-29.2%
	Change, 1990-1999	-\$600	-\$1,400
		-6.1%	-15.7%
Percentage of lone-parent population receiving social assistance	1995	68.0%	45.5%
	1999	59.0%	32.6%
	Change, 1995-1999	-9.0%	-12.9%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$11,100	\$11,200
	1999	\$8,600	\$8,200
	Change, 1995-1999	-\$2,500	-\$3,000
		-22.5%	-26.8%

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 2c:
Downtown-
East:
Economic
Trends among
Non-Family
Persons**

		M5A	City of Toronto
Non-Family Persons			
Median total income	1990 (constant 1999 dollars)	\$15,400	\$23,200
	1995 (constant 1999 dollars)	\$12,900	\$19,000
	1999	\$13,600	\$20,300
	Change, 1990-1995	-\$2,500	-\$4,200
		-16.2%	-18.1%
	Change, 1995-1999	\$700	\$1,300
		5.4%	6.8%
	Change, 1990-1999	-\$1,800	-\$2,900
		-11.7%	-12.5%
Percentage of non-family persons with employment income	1990	64.7%	69.0%
	1995	54.4%	58.9%
	1999	61.3%	61.4%
	Change, 1990-1995	-10.3%	-10.1%
	Change, 1995-1999	6.9%	2.5%
	Change, 1990-1999	-3.4%	-7.6%
Average employment income for non-family persons with employment income	1990	\$27,800	\$29,400
	1995	\$27,700	\$29,200
	1999	\$31,600	\$33,000
	Change, 1990-1995	-\$100	-\$200
		-0.4%	-0.7%
	Change, 1995-1999	\$3,900	\$3,800
		14.1%	13.0%
	Change, 1990-1999	\$3,800	\$3,600
		13.7%	12.2%
Average total government transfers received	1990 (constant 1999 dollars)	\$5,300	\$6,000
	1995 (constant 1999 dollars)	\$6,600	\$7,800
	1999	\$5,300	\$5,900
	Change, 1990-1995	\$1,300	\$1,800
		24.5%	30.0%
	Change, 1995-1999	-\$1,300	-\$1,900
		-19.7%	-24.4%
	Change, 1990-1999	\$0	-\$100
		0.0%	-1.7%
Percentage of non-family persons receiving social assistance	1995	40.8%	18.9%
	1999	32.8%	14.1%
	Change, 1995-1999	-8.0%	-4.8%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$5,800	\$5,700
	1999	\$5,500	\$4,900
	Change, 1995-1999	-\$300	-\$800
		-5.2%	-14.0%

**Appendix 3
Demographic and
Economic Trends
in Four Low-
Income
FSAs**

**Table 3:
Jane-Finch
Demographic
Profile**

				M3N	City of Toronto
Number of taxfilers and dependents	1990	0-14 years	Number	10,620	361,200
			Percentage	23.8%	16.7%
		15-64 years	Number	31,770	1,540,640
			Percentage	71.3%	71.2%
		65+ years	Number	2,190	262,920
	Percentage		4.9%	12.1%	
	Total	Number	44,580	2,164,760	
		Percentage			
	1995	0-14 years	Number	12,220	416,920
			Percentage	25.4%	17.7%
		15-64 years	Number	32,680	1,623,300
			Percentage	67.9%	69.1%
		65+ years	Number	3,240	309,740
	Percentage		6.7%	13.2%	
	Total	Number	48,140	2,349,960	
Percentage					
1999	0-14 years	Number	12,760	425,040	
		Percentage	26.4%	18.0%	
	15-64 years	Number	31,680	1,616,390	
		Percentage	65.6%	68.3%	
	65+ years	Number	3,860	325,490	
Percentage		8.0%	13.8%		
Total	Number	48,290	2,366,910		
	Percentage				
				M3N	City of Toronto
Distribution of husband-wife families	1990			48.1%	47.6%
	1995			47.1%	47.5%
	1999			46.3%	47.7%
	1990-1995	Change		-1.0%	-0.1%
	1995-1999	Change		-0.8%	0.2%
Distribution of lone-parent families	1990			16.5%	8.6%
	1995			18.8%	10.2%
	1999			20.4%	11.1%
	1990-1995	Change		2.3%	1.6%
	1995-1999	Change		1.6%	0.9%
Distribution of non-family individuals	1990			35.4%	43.8%
	1995			34.1%	42.3%
	1999			33.3%	41.3%
	1990-1995	Change		-1.3%	-1.5%

**Appendix 3
Demographic
and Economic
Trends in
Four Low-
Income
FSAs**

**Table 3a:
Jane-Finch:
Economic
Trends among
Husband-
Wife Families**

		M3N	City of Toronto
Husband-Wife Families			
Median total income	1990 (constant 1999 dollars)	\$46,000	\$59,000
	1995 (constant 1999 dollars)	\$36,600	\$48,600
	1999	\$39,600	\$51,300
	Change, 1990-1995	-\$9,400	-\$10,400
		-20.4%	-17.6%
	Change, 1995-1999	\$3,000	\$2,700
		8.2%	5.6%
	Change, 1990-1999	-\$6,400	-\$7,700
		-13.9%	-13.1%
Percentage of husband-wife families with employment income	1990	91.6%	86.8%
	1995	80.5%	80.1%
	1999	83.6%	82.3%
	Change, 1990-1995	-11.1%	-6.7%
	Change, 1995-1999	3.1%	2.1%
	Change, 1990-1999	-8.0%	-4.5%
Average employment income for all husband-wife families (single and dual earner) with employment income.	1990 (constant 1999 dollars)	\$45,300	\$68,500
	1995 (constant 1999 dollars)	\$37,400	\$62,900
	1999	\$42,100	\$73,700
	Change, 1990-1995	-\$7,900	-\$5,600
		-17.4%	-8.2%
	Change, 1995-1999	\$4,700	\$10,800
		12.6%	17.2%
	Change, 1990-1999	-\$3,200	\$5,200
		-7.1%	7.6%
Average total government transfers received	1990 (constant 1999 dollars)	\$6,800	\$8,600
	1995 (constant 1999 dollars)	\$10,300	\$11,700
	1999	\$8,100	\$7,900
	Change, 1990-1995	\$3,500	\$3,100
		51.47%	36.05%
	Change, 1995-1999	-\$2,200	-\$3,800
		-21.4%	-32.5%
	Change, 1990-1999	\$1,300	-\$700
		19.1%	-8.1%
Percentage of husband-wife population receiving social assistance.	1995	26.0%	12.2%
	1999	18.1%	8.4%
	Change, 1995-1999	-8.0%	-3.7%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$10,500	\$9,600
	1999	\$8,700	\$8,100
	Change, 1995-1999	\$1,800	-\$1,500
		-17.1%	-15.6%

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 3b:
Jane-Finch:
Economic
Trends among
Lone-Parent
Families**

		M3N	City of Toronto
Lone-Parent Families			
Median total income	1990 (constant 1999 dollars)	\$22,900	\$29,900
	1995 (constant 1999 dollars)	\$20,300	\$23,500
	1999	\$20,000	\$24,600
	Change, 1990-1995	-\$2,600	-\$6,400
		-11.4%	-21.4%
	Change, 1995-1999	-\$300	\$1,100
		-1.5%	4.7%
	Change, 1990-1999	-\$2,900	-\$5,300
		-12.7%	-17.7%
Percentage of lone-parent families with employment	1990	72.1%	79.1%
	1995	51.2%	62.3%
	1999	63.7%	69.9%
	Change, 1990-1995	-20.9%	-16.9%
	Change, 1995-1999	12.5%	7.7%
	Change, 1990-1999	-8.4%	-9.2%
Average employment income for lone-parent families with employment income	1990 (constant 1999 dollars)	\$25,100	\$34,300
	1995 (constant 1999 dollars)	\$21,000	\$30,800
	1999	\$22,200	\$33,100
	Change, 1990-1995	-\$4,100	-\$3,500
		-16.3%	-10.2%
	Change, 1995-1999	\$1,200	\$2,300
	5.7%	7.5%	
Change, 1990-1999	-\$2,900	-\$1,200	
		-11.6%	-3.5%
Average total government transfers received	1990 (constant 1999 dollars)	\$7,700	\$8,900
	1995 (constant 1999 dollars)	\$12,200	\$10,600
	1999	\$9,200	\$7,500
	Change, 1990-1995	\$4,500	\$1,700
		58.4%	19.1%
	Change, 1995-1999	-\$3,000	-\$3,100
	-24.6%	-29.2%	
Change, 1990-1999	\$1,500	-\$1,400	
		19.5%	-15.7%
Percentage of lone-parent population receiving social assistance	1995	63.8%	45.5%
	1999	51.3%	32.6%
	Change, 1995-1999	-12.5%	-12.9%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$12,100	\$11,200
	1999	\$8,700	\$8,200
	Change, 1995-1999	\$3,400	-\$3,000
		-28.1%	-26.8%

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 3c:
Jane-Finch:
Economic
Trends among
Non-Family
Persons**

		M3N City of Toronto	
Non-Family Persons			
Median total income	1990 (constant 1999 dollars)	\$17,700	\$23,200
	1995 (constant 1999 dollars)	\$14,000	\$19,000
	1999	\$14,400	\$20,300
	Change, 1990-1995	-\$3,700	-\$4,200
		-20.9%	-18.1%
	Change, 1995-1999	\$400	\$1,300
		2.9%	6.8%
	Change, 1990-1999	-\$3,300	-\$2,900
		-18.6%	-12.5%
Percentage of non-family persons with employment	1990	79.2%	69.0%
	1995	64.2%	58.9%
	1999	65.1%	61.4%
	Change, 1990-1995	-15.0%	-10.1%
	Change, 1995-1999	0.9%	2.5%
	Change, 1990-1999	-14.1%	-7.6%
Average employment income for non-family persons with employment income	1990	\$20,100	\$29,400
	1995	\$19,400	\$29,200
	1999	\$21,200	\$33,000
	Change, 1990-1995	-\$700	-\$200
		-3.5%	-0.7%
	Change, 1995-1999	\$1,800	\$3,800
	9.3%	13.0%	
	Change, 1990-1999	\$1,100	\$3,600
		5.5%	12.2%
Average total government transfers received	1990 (constant 1999 dollars)	\$3,800	\$6,000
	1995 (constant 1999 dollars)	\$5,100	\$7,800
	1999	\$4,500	\$5,900
	Change, 1990-1995	\$1,300	\$1,800
		34.2%	30.0%
	Change, 1995-1999	-\$600	-\$1,900
		-11.8%	-24.4%
	Change, 1990-1999	\$700	-\$100
		18.4%	-1.7%
Percentage of non-family persons receiving social	1995	28.6%	18.9%
	1999	21.2%	14.1%
	Change, 1995-1999	-7.4%	-4.8%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$5,500	\$5,700
	1999	\$5,000	\$4,900
	Change, 1995-1999	-\$500	-\$800
		-9.1%	-14.0%

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 4:
Agincourt:
Demographic
Profile**

				MIV	City of Toronto	
Number of taxfilers and dependents	1990	0-14 years	Number	9,940	361,200	
			Percentage	22.3%	16.7%	
	15-64 years	Number	32,470	1,540,640		
		Percentage	72.9%	71.2%		
	65+ years	Number	2,120	262,920		
		Percentage	4.8%	12.1%		
	Total	Number	44,530	2,164,760		
		1995	0-14 years	Number	10,220	416,920
				Percentage	19.3%	17.7%
15-64 years		Number	38,390	1,623,300		
		Percentage	72.6%	69.1%		
65+ years		Number	4,300	309,740		
		Percentage	8.1%	13.2%		
Total		Number	52,910	2,349,960		
		1999	0-14 years	Number	10,320	425,040
				Percentage	18.5%	18.0%
	15-64 years	Number	39,890	1,616,390		
		Percentage	71.6%	68.3%		
	65+ years	Number	5,530	325,490		
		Percentage	9.9%	13.8%		
	Total	Number	55,740	2,366,910		
					MIV	City of Toronto
	Distribution of husband-wife families	1990			62.9%	47.6%
1995				63.1%	47.5%	
1999				62.8%	47.7%	
1990-1995		Change		0.2%	-0.1%	
1995-1999		Change		-0.4%	0.2%	
Distribution of lone-parent families	1990			7.4%	8.6%	
	1995			8.9%	10.2%	
	1999			9.2%	11.1%	
	1990-1995	Change		1.5%	1.6%	
	1995-1999	Change		0.3%	0.9%	
Distribution of non-family individuals	1990			29.6%	43.8%	
	1995			27.9%	42.3%	
	1999			28.1%	41.3%	
	1990-1995	Change		-1.7%	-1.5%	

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 4a:
Agincourt:
Economic
Trends among
Husband-Wife
Families**

		MIV	City of Toronto
Husband-Wife Families			
Median total income	1990 (constant 1999 dollars)	\$61,400	\$59,000
	1995 (constant 1999 dollars)	\$40,500	\$48,600
	1999	\$42,300	\$51,300
	Change, 1990-1995	-\$20,900	-\$10,400
		-34.0%	-17.6%
	Change, 1995-1999	\$1,800	\$2,700
		4.4%	5.6%
	Change, 1990-1999	-\$19,100	-\$7,700
		-31.1%	-13.1%
Percentage of husband-wife families with employment income	1990	91.1%	86.8%
	1995	79.6%	80.1%
	1999	82.6%	82.3%
	Change, 1990-1995	-11.5%	-6.7%
	Change, 1995-1999	3.0%	2.1%
	Change, 1990-1999	-8.5%	-4.5%
Average employment income for all husband-wife families (single and dual-earner) with employment income	1990 (constant 1999 dollars)	\$61,800	\$68,500
	1995 (constant 1999 dollars)	\$51,000	\$62,900
	1999	\$53,500	\$73,700
	Change, 1990-1995	-\$10,800	-\$5,600
		-17.5%	-8.2%
	Change, 1995-1999	\$2,500	\$10,800
		4.9%	17.2%
	Change, 1990-1999	-\$8,300	\$5,200
		-13.4%	7.6%
Average total government transfers received	1990 (constant 1999 dollars)	\$3,900	\$8,600
	1995 (constant 1999 dollars)	\$5,300	\$11,700
	1999	\$4,500	\$7,900
	Change, 1990-1995	\$1,400	\$3,100
		35.90%	36.05%
	Change, 1995-1999	-\$800	-\$3,800
		-15.1%	-32.5%
	Change, 1990-1999	\$600	-\$700
		15.4%	-8.1%
Percentage of husband-wife population receiving social assistance	1995	7.3%	12.2%
	1999	6.1%	8.4%
	Change, 1995-1999	-1.2%	-3.7%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$9,100	\$9,600
	1999	\$7,000	\$8,100
	Change, 1995-1999	-\$2,100	-\$1,500
		-23.1%	-15.6%

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 4b:
Agincourt:
Economic
Trends among
Lone-Parent
Families**

		MIV	City of Toronto
Lone-Parent Families			
Median total income	1990 (constant 1999 dollars)	\$35,000	\$29,900
	1995 (constant 1999 dollars)	\$26,100	\$23,500
	1999	\$25,800	\$24,600
	Change, 1990-1995	-\$8,900	-\$6,400
		-25.4%	-21.4%
	Change, 1995-1999	-\$300	\$1,100
		-1.1%	4.7%
	Change, 1990-1999	-\$9,200	-\$5,300
		-26.3%	-17.7%
Percentage of lone-parent families with employment income	1990	89.0%	79.1%
	1995	69.7%	62.3%
	1999	73.0%	69.9%
	Change, 1990-1995	-19.2%	-16.9%
	Change, 1995-1999	3.3%	7.7%
	Change, 1990-1999	-15.9%	-9.2%
	Average employment income for lone-parent families with employment income	1990 (constant 1999 dollars)	\$36,000	$34,300
1995 (constant 1999 dollars)		\$32,400	\$30,800
1999		\$35,200	\$33,100
Change, 1990-1995		-\$3,600	-\$3,500
		-10.0%	-10.2%
Change, 1995-1999		\$2,800	\$2,300
		8.6%	7.5%
	Change, 1990-1999	-\$800	-\$1,200
		-2.2%	-3.5%
Average total government transfers received	1990 (constant 1999 dollars)	\$4,700	\$8,900
	1995 (constant 1999 dollars)	\$7,800	\$10,600
	1999	\$5,200	\$7,500
	Change, 1990-1995	\$3,100	\$1,700
		66.0%	19.1%
	Change, 1995-1999	-\$2,600	-\$3,100
		-33.3%	-29.2%
	Change, 1990-1999	\$500	-\$1,400
		10.6%	-15.7%
Percentage of lone-parent population receiving social assistance	1995	33.0%	45.5%
	1999	19.1%	32.6%
	Change, 1995-1999	-13.9%	-12.9%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$10,100	\$11,200
	1999	\$6,800	\$8,200
	Change, 1995-1999	-\$3,300	-\$3,000
		-32.7%	-26.8%

**Appendix 3
Demographic
and Economic
Trends in Four
Low-Income
FSAs**

**Table 4c:
Agincourt:
Economic
Trends among
Non-Family
Persons**

		MIV	City of Toronto
Non-Family Persons			
Median total income	1990 (constant 1999 dollars)	\$19,200	\$23,200
	1995 (constant 1999 dollars)	\$12,800	\$19,000
	1999	\$12,800	\$20,300
	Change, 1990-1995	-\$6,400	-\$4,200
		-33.3%	-18.1%
	Change, 1995-1999	\$0	\$1,300
		0.0%	6.8%
	Change, 1990-1999	-\$6,400	-\$2,900
		-33.3%	-12.5%
Percentage of non-family persons with employment income	1990	73.5%	69.0%
	1995	57.7%	58.9%
	1999	58.6%	61.4%
	Change, 1990-1995	-15.8%	-10.1%
	Change, 1995-1999	0.9%	2.5%
	Change, 1990-1999	-14.9%	-7.6%
Average employment income for non-family persons with employment income	1990	\$26,600	\$29,400
	1995	\$23,500	\$29,200
	1999	\$25,200	\$33,000
	Change, 1990-1995	-\$3,100	-\$200
		-11.7%	-0.7%
	Change, 1995-1999	\$1,700	\$3,800
		7.2%	13.0%
	Change, 1990-1999	-\$1,400	\$3,600
		-5.3%	12.2%
Average total government transfers received	1990 (constant 1999 dollars)	\$2,900	\$6,000
	1995 (constant 1999 dollars)	\$3,900	\$7,800
	1999	\$3,200	\$5,900
	Change, 1990-1995	\$1,000	\$1,800
		34.5%	30.0%
	Change, 1995-1999	-\$700	-\$1,900
		-17.9%	-24.4%
	Change, 1990-1999	\$300	-\$100
		10.3%	-1.7%
Percentage of non-family persons receiving social assistance	1995	14.5%	18.9%
	1999	11.9%	14.1%
	Change, 1995-1999	-2.6%	-4.8%
Average amount received by social assistance recipients	1995 (constant 1999 dollars)	\$4,500	\$5,700
	1999	\$3,700	\$4,900
	Change, 1995-1999	-\$800	-\$800
		-17.8%	-14.0%

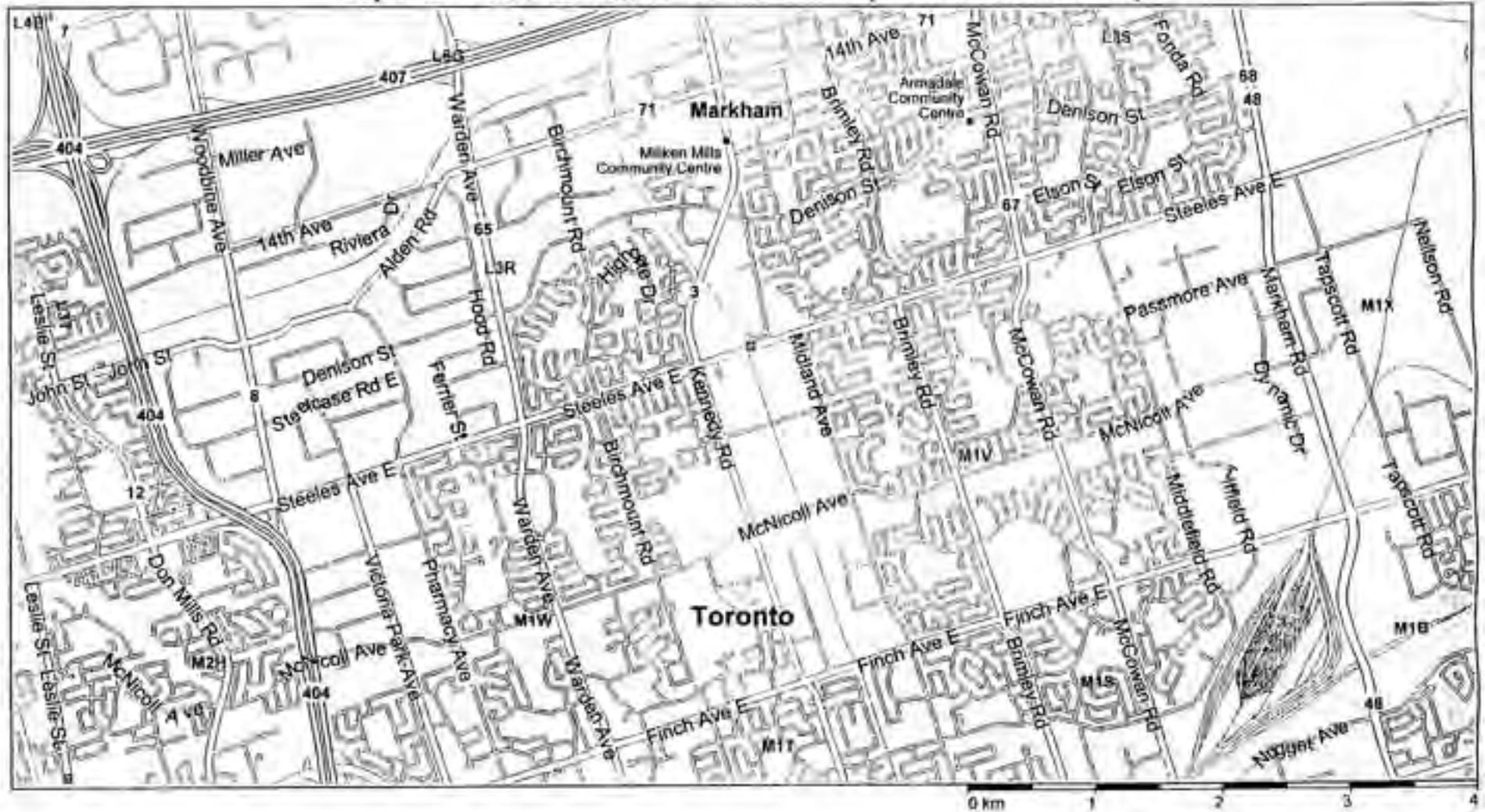
APPENDIX 4: ENDNOTES

- ¹ Yalnizyan, Armine. 1998. *The Growing Gap: A report on growing inequity between the rich and poor in Canada*. Centre for Social Justice.
- ² Yalnizyan, Armine. 2000. *Canada's Great Divide: The politics of the growing gap between rich and poor in the 1990s*. Centre for Social Justice.
- ³ Curry-Stevens. 2001. *When Markets Fail People: Exploring the widening gap between rich and poor in Canada*. Centre for Social Justice.
- ⁴ This number is based on tax-filer data, which is estimated to cover 96% of the population. Generally speaking, this data provides good coverage for low-income persons and families who must file to claim income tested child and GST credits. However, the missing 4% likely includes some very low-income persons such as transient youth and residents of shelters.
- ⁵ Lampert, Greg. 1998. *Population, Housing and Employment in the GTA - Reality Check*. Greater Toronto Coordinating Committee, p. 11.
- ⁶ City of Toronto. Urban Planning and Development Services. 1999. *Profile Toronto: Immigrants in Toronto*. Issue No. 2, p. 2.
- ⁷ Ibid
- ⁸ Ibid, p. 3.
- ⁹ Lee, Kevin. 1999. *Summary Statistics on Poverty in Toronto*. Canadian Council on Social Development.
- ¹⁰ National-level data now being analyzed by CCSD suggest that there was some improvement in the earnings and incomes of recent immigrants and racialized minorities at the very end of the 1990s. Nonetheless, this data also show that there continues to be very large income gaps and high poverty rates among immigrants, compared to the population as a whole. As well, the community consultations that were held as part of this study provide extensive verification of the continuing financial and housing difficulties experienced by newcomers in the City of Toronto – one of the main themes that emerged from the sessions.
- ¹¹ Lee, Kevin. 2000. *Urban Poverty in Canada: A Statistical Profile*. Canadian Council on Social Development.
- ¹² Health Canada. *Canada's Seniors: A Growing Population - Snapshot no.1*. Downloaded from Health Canada website:<http://www.hc-sc.gc.ca/seniors-aines/pubs/factoids/en/no1.htm>.
- ¹³ Statistics Canada. 2001. Population Projections 2000 to 2026. *The Daily*, Tuesday, March 13.
- ¹⁴ Statistics Canada. Table 279-0006 - Labour force survey estimates (LFS), by economic region and census metropolitan area, annual average. Downloaded from Statistics Canada website: <http://cansim2.statcan.ca/cgi-win/CNSMCGI.EXE>.

- ¹⁵ Lee, Kevin. 2000. *Urban Poverty in Canada: A Statistical Profile*. Canadian Council on Social Development. p. 14.
- ¹⁶ Mendelson, Michael, Mitchell, Andy. 1999. *Trends in Poverty in the new City of Toronto*, Mayor's Homelessness Task Force, p. 11.
- ¹⁷ Canadian Council on Social Development. 1999. *Income and Child Well-being: A new perspective on the poverty debate*. p. 24
- ¹⁸ Ibid, p. 18 -21.
- ¹⁹ Ibid. p. 25.
- ²⁰ Ibid. p. 32.
- ²¹ Yalnizyan, Armine. 1998. *The Growing Gap: A report on growing inequity between the rich and poor in Canada*. Centre for Social Justice.p. x.
- ²² Myles, J., Picot, G. Pyper, W. 2000. *Neighbourhood Inequality in Canadian Cities*. Statistics Canada. 11F0019MPE, No. 160.
- ²³ Lee, Kevin. 2000. *Urban Poverty in Canada: A Statistical Profile*. Canadian Council on Social Development. p. 21-22.

APPENDIX 5: REFERENCE MAPS

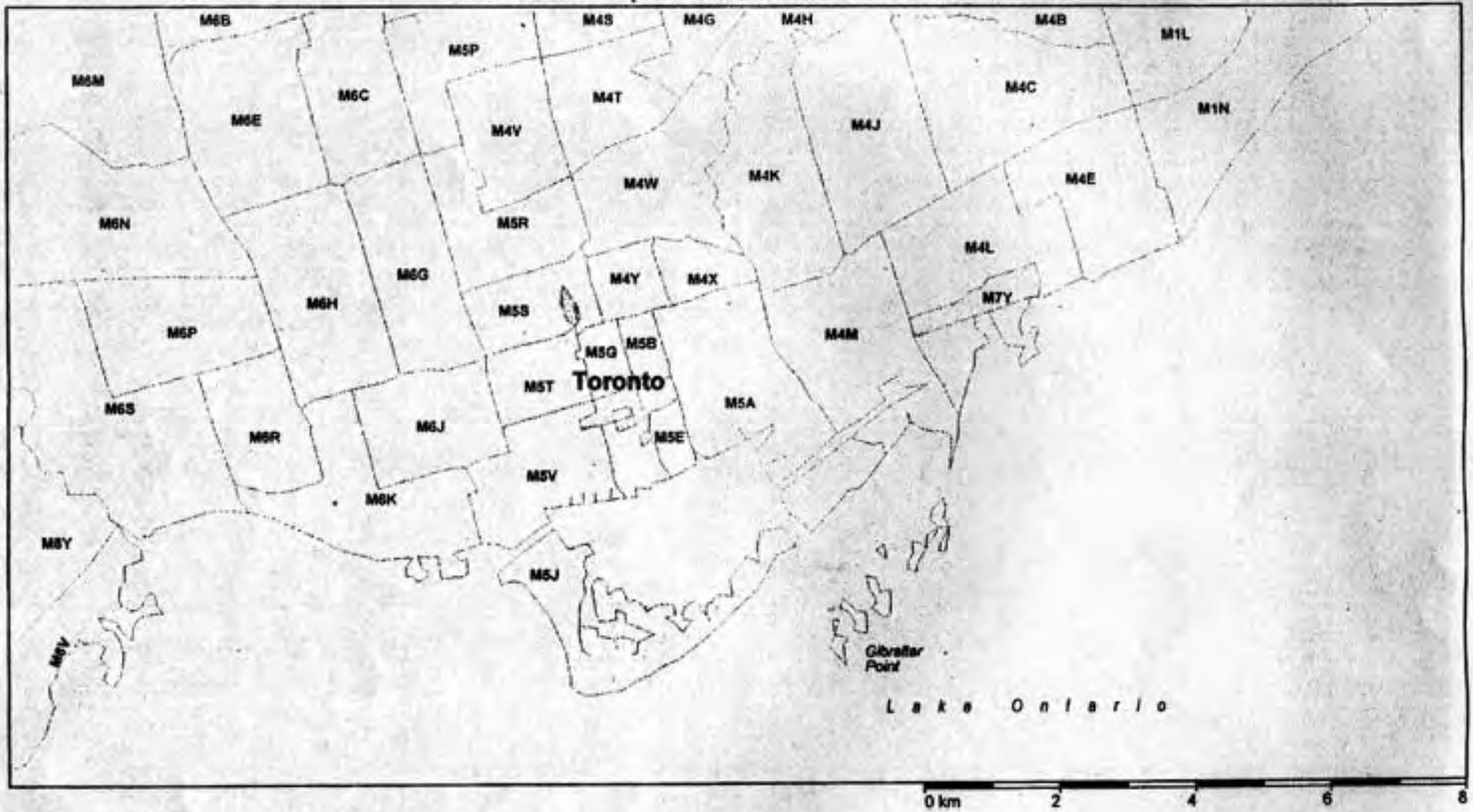
Map 24 - Street boundaries for FSA M1V (Area shown in white)



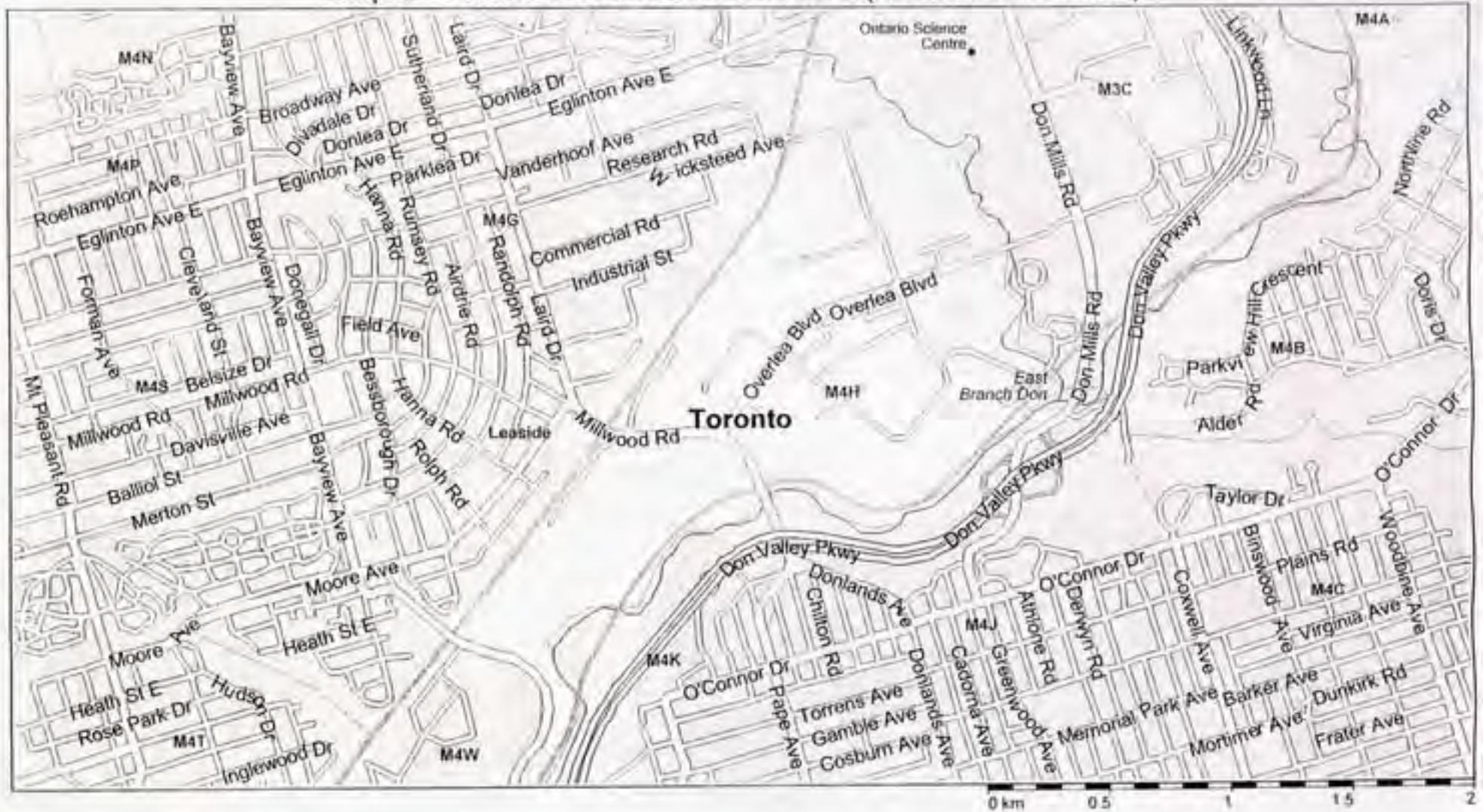
Reference Map 1 - City of Toronto - FSAs by Major Roadways



Reference Map 3 - Downtown Toronto FSAs



Map 21 - Street boundaries for FSA M4H (Area shown in white)



Map 22 - Street boundaries for FSA M5A (Area shown in white)



Map 23 - Street boundaries for FSA M3N (Area shown in white)

