



# vertical poverty

POVERTY BY  
POSTAL CODE 2

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



United Way  
Toronto

January 2011

EXECUTIVE  
SUMMARY



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Toronto Community Housing  
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# Executive Summary



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

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

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

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

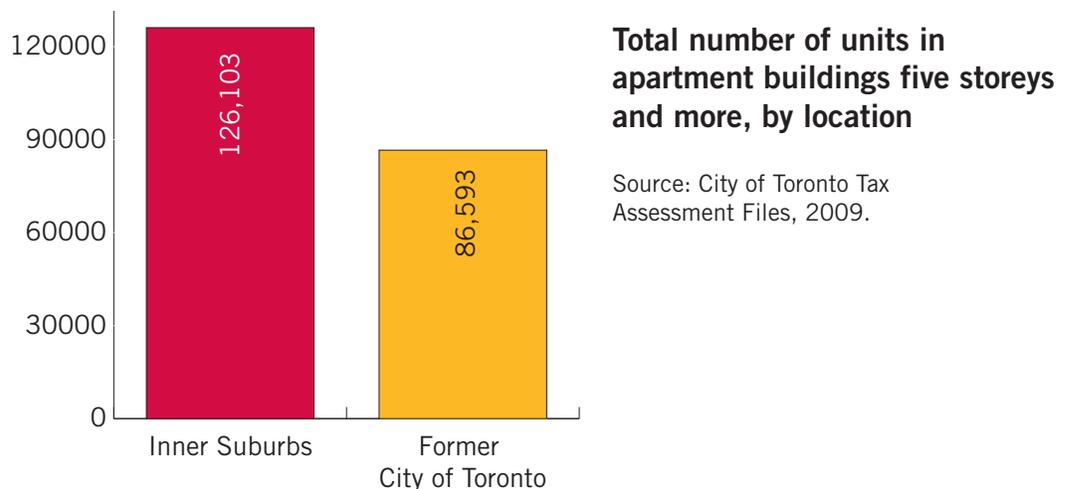
### Why focus on the inner suburbs?

There is a growing body of evidence that shows that the trend in the geographic concentration of poverty is most pronounced in Toronto's inner suburban communities. Over the past five years, the province of

Ontario, the City of Toronto, and United Way Toronto have invested new resources to build up the human services infrastructure in the inner suburbs to meet the needs of the people who live there. These concerted efforts to revitalize and strengthen inner suburban neighbourhoods will only be successful in the long run if the quality and affordability of housing in these neighbourhoods is also assured.

## Why focus on high-rise rental housing?

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



## Why focus on the private-sector stock?

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

## The study approach

The first part of the study takes a longitudinal look at poverty in Toronto using long-form census data to track the growth in spatially concentrated poverty over the 25-year period from 1981 to 2006. This data is also used to show how high-rise rental housing has become the site of concentrated poverty within neighbourhoods. This is done by tracking the declining incomes of Toronto's high-rise renter population over the same period of time, as well as the growth in their poverty levels, and the increase in household density levels.

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

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## Key Findings

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### Our inner suburban neighbourhoods are falling further behind

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

The growth in geographically concentrated poverty continues to be greatest in the city's inner suburban communities, especially in the former City of Scarborough, as shown on page 6.

## Number of high-poverty neighbourhoods, by area, 1981 - 2006

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

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

## Poverty is becoming increasingly concentrated in high-rise buildings

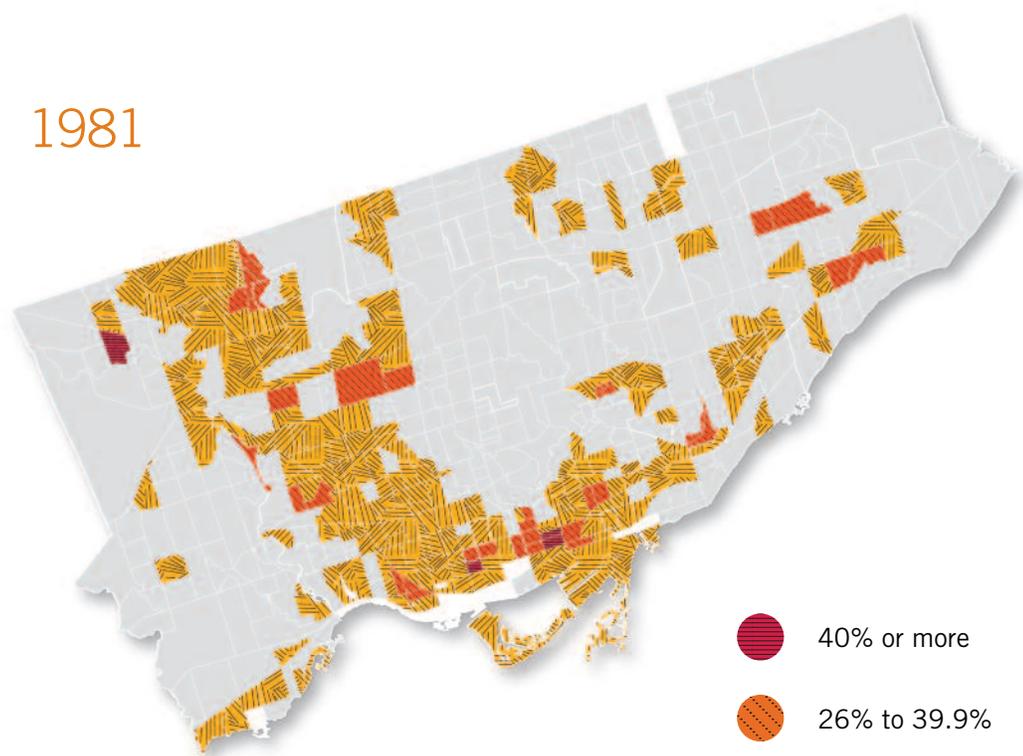
High-rise apartment buildings have increasingly become sites of concentrated poverty within neighbourhoods. In 1981, one out of every three low-income families in the City of Toronto (34%) rented a unit in a high-rise building. By 2006, this had increased to 43 per cent.

The biggest increases occurred in the inner suburbs. In the former borough of East York, nearly two-thirds of low-income families were living in high-rise buildings by 2006, compared to just one-third, 25 years earlier.

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

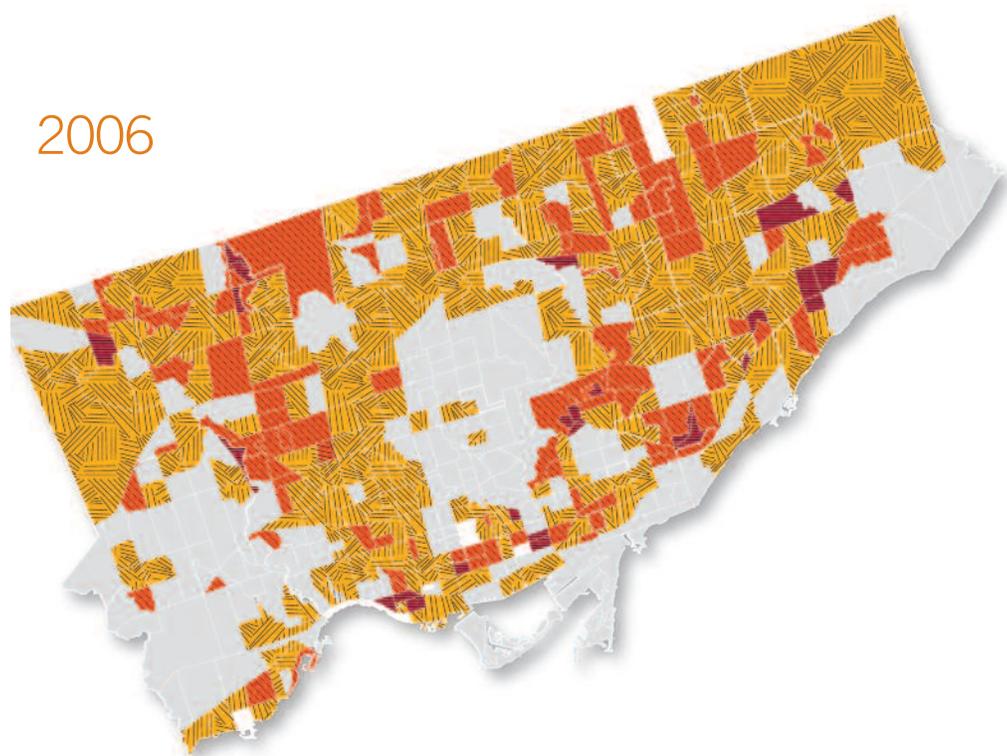
# Percentage of low-income families, by neighbourhood

1981



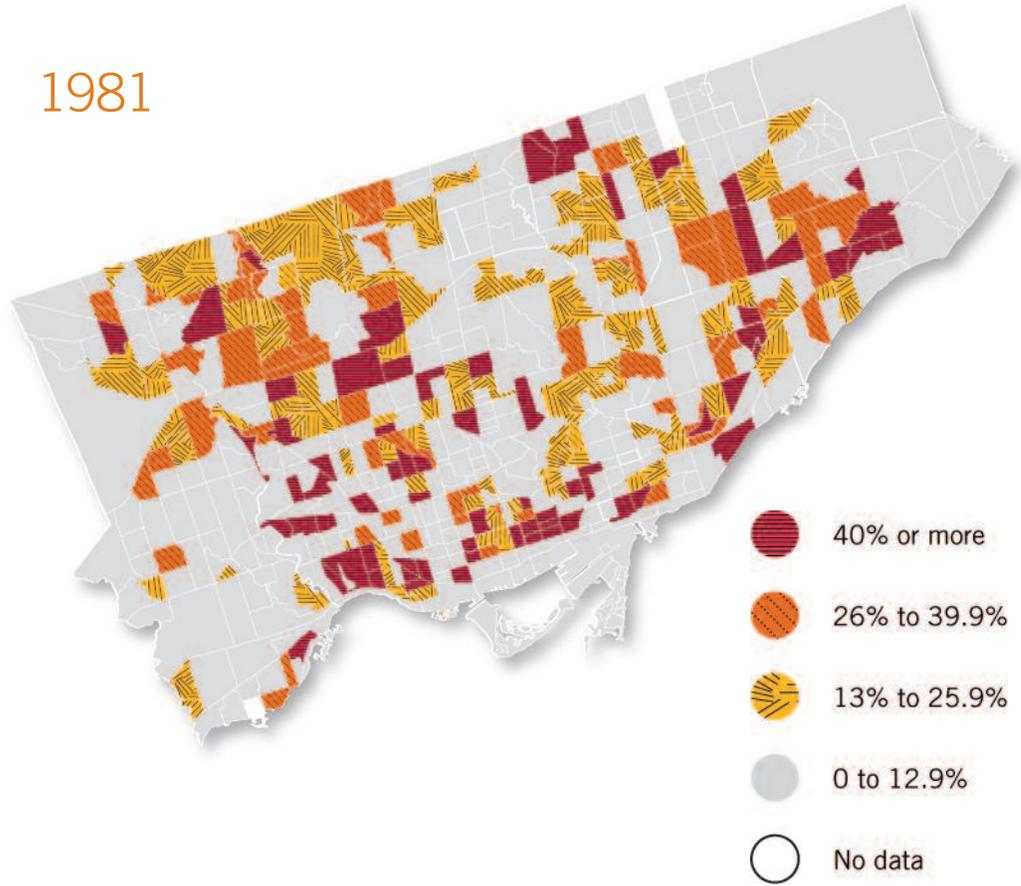
- 40% or more
- 26% to 39.9%
- 13% to 25.9%
- 0 to 12.9%
- No data

2006

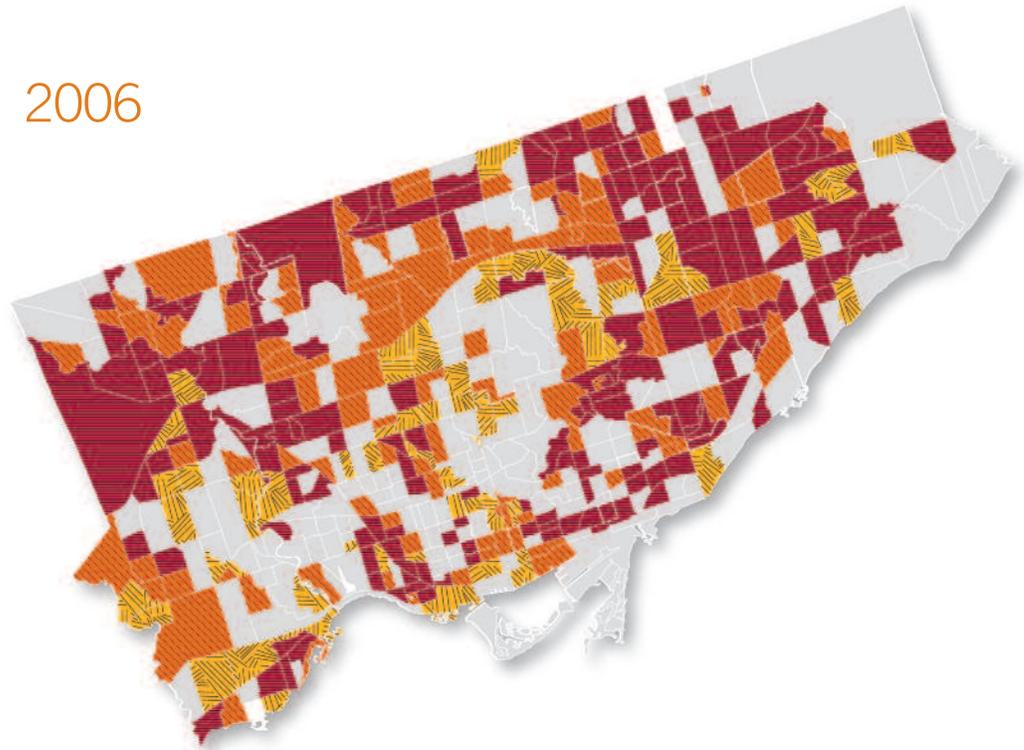


Percentage of family renters in high-rise buildings that are low-income, 1981 and 2006, by neighbourhood

1981



2006



## Poverty rates among economic families in rented units in high-rise apartment buildings, five storeys and more, 1981 and 2006

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

Source: Statistics Canada - Census, 1981 and 2006.

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

Housing market forces are only part of the story however. It is the broad forces of income inequality that have been gaining momentum since the 1980s which have created the conditions for concentrated poverty. This has resulted in a significant decline in the incomes of families, in real terms, over the past 25 years, and an increase in the number of families living in poverty.

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

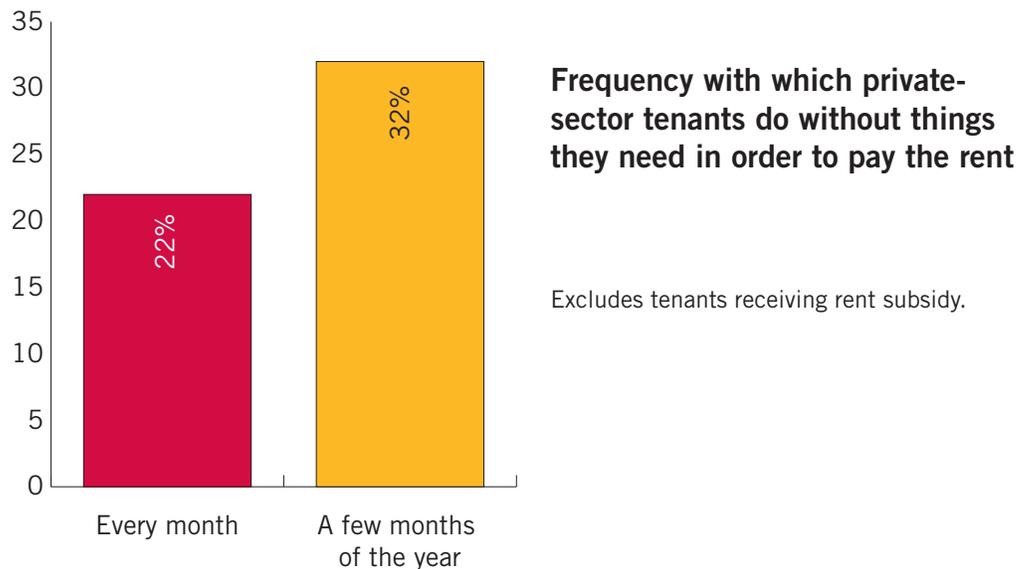
### Median household income of renter households in apartment buildings, five storeys and more, 1981 and 2006

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

Source: Statistics Canada - Census, 1981 and 2006

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

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



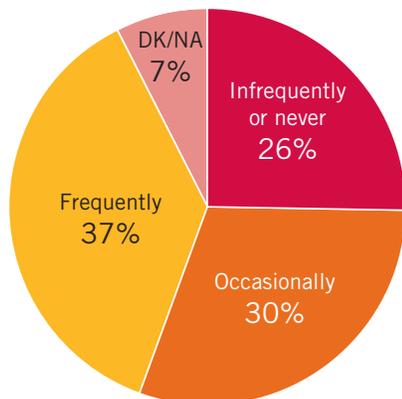
High-rise buildings have also become more densely populated, no doubt putting more pressure on aging building infrastructure and systems. Between 1981 and 2006 the percentage of units housing more than one person per room doubled.

## There is a strong connection between poverty and poor housing conditions

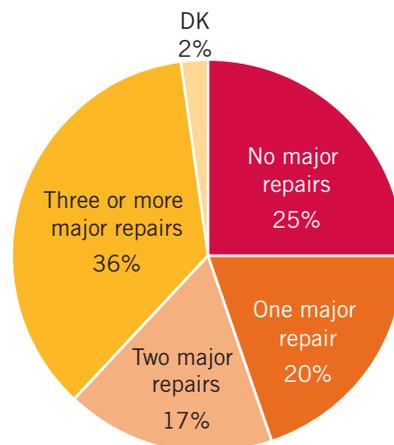
Contrary to some perspectives, it would be inaccurate to paint a picture of Toronto’s inner suburban high-rise buildings as severely rundown, cut off from their surrounding neighbourhoods. Much of the stock still provides decent housing and a safe environment for tenants. Relationships among tenants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

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

**Frequency of elevator breakdown in private-sector buildings**

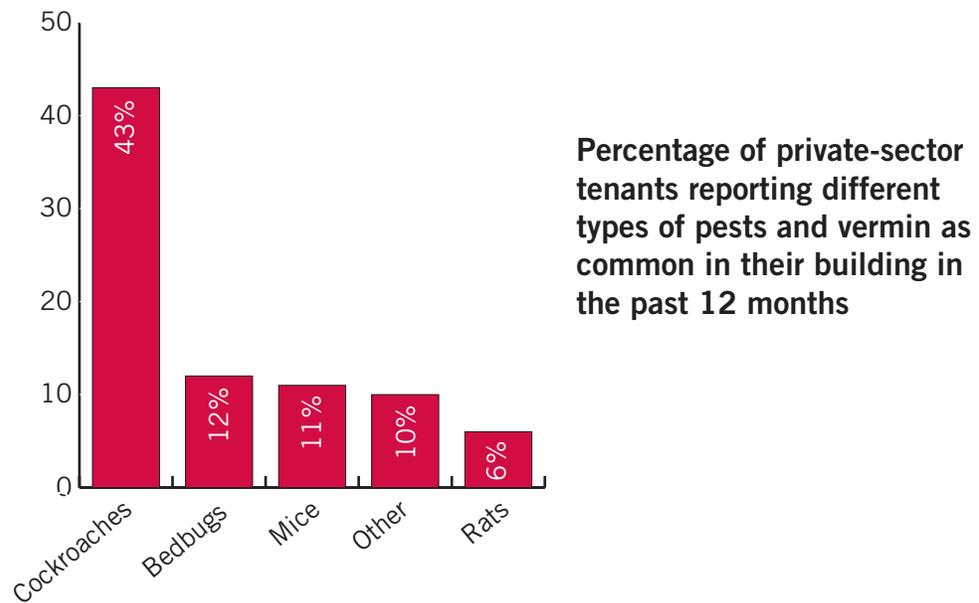


**Total number of major repairs required inside apartment units in the past 12 months reported by private-sector tenants**



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

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



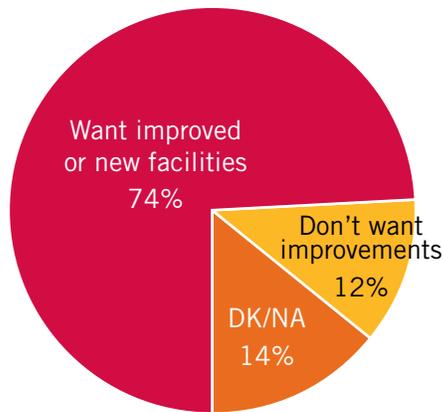
While there are strong bonds of friendship and mutual support among many high-rise tenants, building a broader community life within the buildings is all but impossible in many cases. Nearly half of all the privately-owned apartment buildings no longer have any kind of common room or recreational space for tenant use. Where they do exist, they are in high use for a broad range of family, community and cultural purposes. Where they exist but are not used, poor maintenance and high fees are typically the reasons. Residents spoke passionately about the importance of such spaces in providing healthy

and safe activities for children and youth living in the building, and of the role they play in reducing social isolation, distrust among neighbours, and anti-social behaviour. For many tenants, the loss of common spaces has meant losing community. For others, living in buildings with such spaces is what has brought community to life. There was a strong desire for landlords to open up or refurbish these spaces for tenant use.

**Percentage of privately-owned buildings with common rooms and/or recreational facilities**

	Neither common nor recreational facilities	Common rooms only	Recreational facilities only	Both common rooms and recreational facilities	Total
Number	209	25	166	79	474
Percentage	44.1%	5.3%	35.0%	15.6%	100%

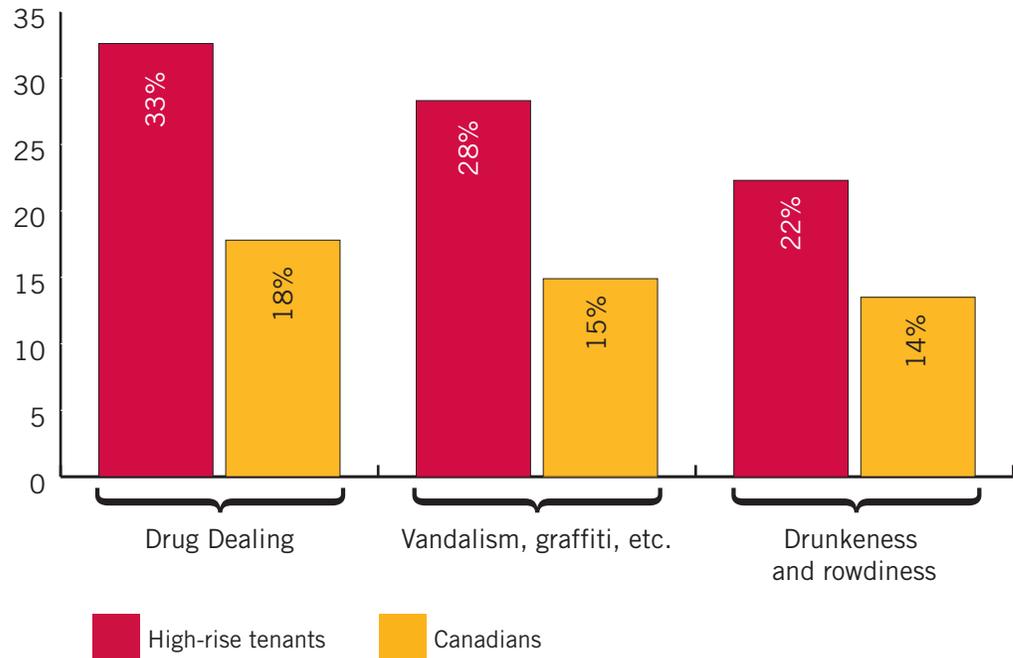
**Percentage of private-sector tenants who desire improved or new recreational facilities in their buildings**



Most tenants feel safe in their buildings although Toronto’s high-rise renters are much more likely to report being victims of property damage than Canadian households overall. What is a major problem is the high incidence of social disorder that invades tenants’ desire for privacy and control over their living spaces. Nearly one-third of all the tenants interviewed said drug use and drug dealing were problems in their building. About 30 per cent said that vandalism and trespassers

were problems, and nearly one-quarter said that drunkenness and rowdiness, and noisy neighbours and loud parties were problems. In a great many cases, landlord efforts to control the situation through security cameras and guards were ineffective.

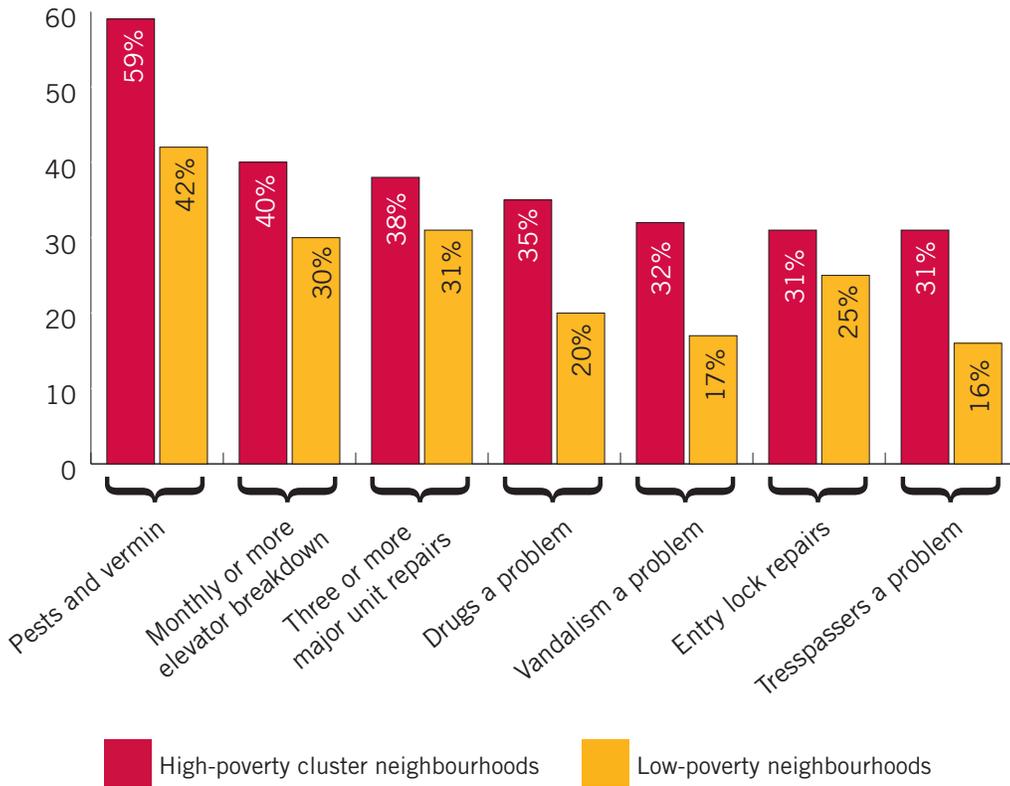
**Experience of social disorder amongst private-sector tenants compared to Canadian high-rise tenants**



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

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

**Percentage of private tenants reporting specific building problems, high- and low-poverty neighbourhoods**



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

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

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

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

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

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

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

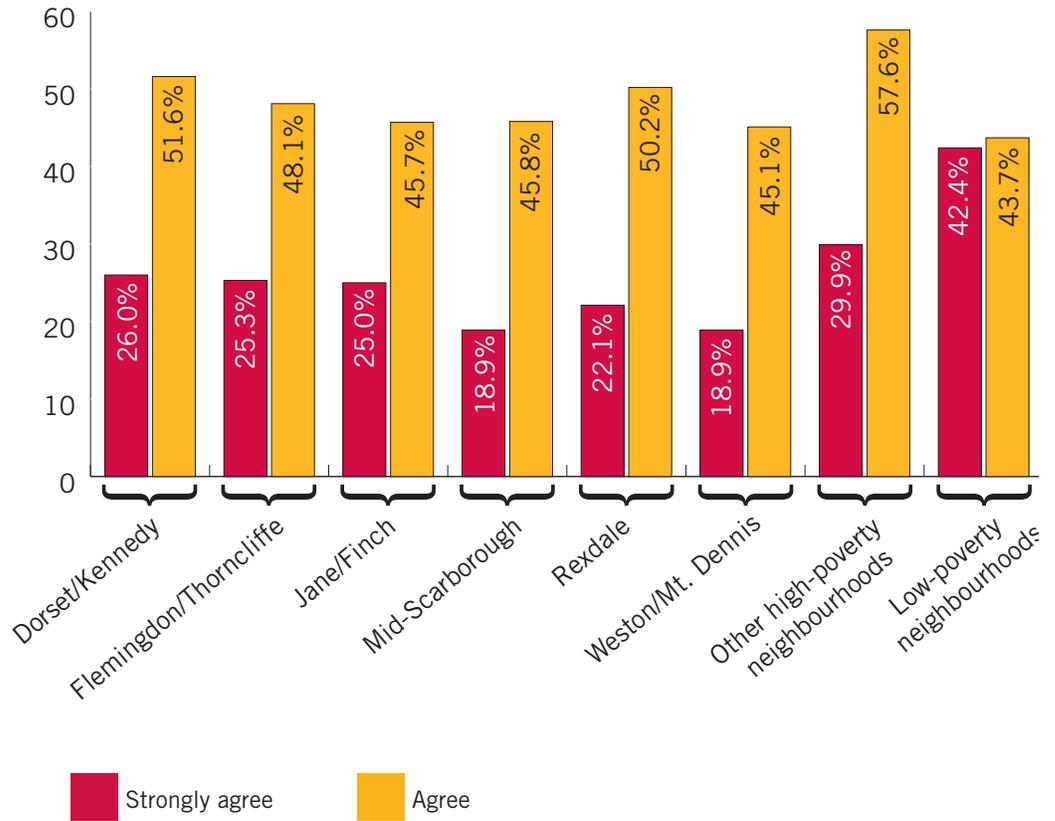
At the city-wide level, this housing stock is a vital resource for Toronto, especially the city's low- and modest-income families. Almost half of all housing in Toronto is rented. Three-quarters of purpose-built rental housing is in the private market and nearly two-thirds is made up of buildings of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

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

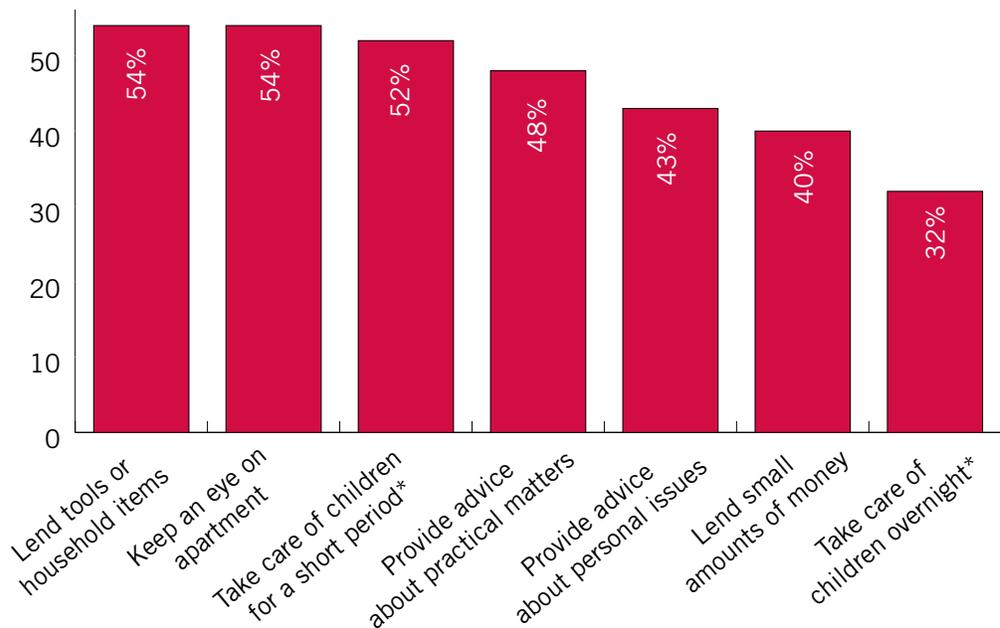
The vast majority of high-rise tenants living in Toronto's inner suburban communities think that their neighbourhoods are good places to live and good places to raise children. A portion of tenants do not agree but, for the most part, Toronto's reputation as a city of good, if not great, neighbourhoods is reinforced.

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

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



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



\*Includes only respondents with dependent children

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

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

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## Recommendations

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### Restoring mixed-income neighbourhoods in Toronto

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

1. **The federal government to establish a National Housing Strategy which sets out standards for adequate, accessible and affordable housing.**

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

2. **The province establish an Ontario Housing Benefit that addresses the affordability gap created by rising rents and declining incomes. This benefit would be available to both people who are working and those out of the labour market. It should be designed to take into account the gap between local rent levels and household income.** United Way urges the Province to review the need for a Housing Benefit in the context of its upcoming Social Assistance Review.

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

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

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

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

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

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

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

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

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

## Building community through partnerships

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

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

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

that putting residents at the centre of this work is essential for successful community revitalization.

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



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