DIVIDED CITY:
Life in Canada's Child Poverty Capital

2016 Toronto Child and Family Poverty Report Card

November 2016

Acknowledgements

Contents

Executive Summary

Purpose of Report:

- This report draws from new data to update the 2014 report, *The Hidden Epidemic: A Report on Child and Family Poverty in Toronto*.[1] It is the result of a collaboration between CAS of Toronto, Family Service Toronto, Social Planning Toronto, and Colour of Poverty – Colour of Change.

- It describes the level – and unequal distribution – of poverty and deprivation among children and families in Toronto, and explores how living in poverty affects access to housing, food, recreation, education and transit.

- By monitoring and reporting on poverty in Toronto, we hope this report will encourage the government of Toronto, with support from provincial and federal governments, to renew and fulfil its commitment to reduce and eliminate child and family poverty in our city.

Key Findings:

- Toronto continues to be the child poverty capital of Canada: it has the highest rate of low-income children among large urban centres[2] (26.8%).

- There were 10,000 fewer Toronto children living in low-income families in 2014 compared to 2013; however, 133,000 children continue to live in poverty.

- Toronto is a deeply divided city in terms of the living conditions and life opportunities for children and youth.

- Families with members who are racialized, newcomers, or living with disabilities, or families led by a single parent, are much more likely to be living on low incomes compared with all other families.

- Recreation and early learning participation levels of Toronto children are highly dependent on family income: half of children in families with annual incomes under $30,000 do **not** regularly participate in out-of-school arts or sports programs (in contrast, only 7% of children in families with incomes over $100,000 don't participate in these programs).

- Children in families with incomes in the lowest quintile[3] are almost twice as likely as children in families with the highest quintile of incomes (17% vs 9%) to have two or more vulnerabilities related to physical development (such as fine and gross motor skills, energy levels, independence and daily living skills) when entering Kindergarten.

- Children in schools with families in the top quartile[4] of incomes are 1.5 to 2 times more likely to meet or exceed Grade 3 provincial standards for reading, writing and math (compared to children in schools in the lowest-income quartile).

- One-third of families with children under age 18 in Toronto are living in unaffordable housing, and 27% of families with children age 12 or under are living in housing that is unaffordable, overcrowded, or in poor state of repair.

- There has been a 48% increase in food bank use in Toronto's inner suburbs since 2008, and children across Toronto appear to be at increased risk of going hungry.

- Toronto transit users pay the highest proportion of local transit costs of any Canadian city, lack income-based fare reductions, and – especially in ethno-racially diverse suburban neighbourhoods – lack equitable access to service.

Key Recommendations

- City Council should honour its commitment to reduce and eliminate poverty and deprivation in Toronto. It should adhere to the work plan of its poverty reduction strategy, ensure that the strategy is shaped by people with experience of poverty, and put in place clear short- and longer-term progress targets for ensuring fair and equitable access to adequate incomes, housing, transit, child care, food and other supports.

- To reduce child and family poverty, it is imperative that the City address its ongoing fiscal shortfall, which puts city services and programs at ongoing risk of cut-backs and prevents adequate investment to improve access to services. To achieve this, the City must approve and implement a financial plan that includes fair and adequate revenue generation (taxation) and sustainable spending that is focused on improving the lives of children, adults and families most in need.

1. Introduction

Two years ago, our organizations released *The Hidden Epidemic: A Report on Child and Family Poverty in Toronto*, which documented the high level of child and family poverty in the City of Toronto and the widespread lack of access by children to decent housing, food, recreation and learning opportunities.

The Hidden Epidemic – and its depiction of widespread child poverty in a wealthy city – made headlines across the country.

In response to the report, newly elected Mayor John Tory issued a call to action to address poverty. He said, "None of us can rest easy. We can't put our heads down on the pillow at night and go to sleep, knowing that 150,000 Toronto kids are growing up in poverty."[6]

City Council heeded his call, and in November, 2015, approved the city's first-ever poverty reduction strategy (*TO Prosperity*).[7]

We believe *The Hidden Epidemic* struck a chord, in part, because it showed that our city is failing to uphold a key Canadian value: that people of all backgrounds should have a fair chance to succeed in life.

> # If ever there was a wakeup call, this would be it.
>
> ——
>
> Mayor-elect John Tory, in response to *The Hidden Epidemic: A Report on Child and Family Poverty in Toronto*, November, 2014.[5]

This new report constitutes our first comprehensive update of *The Hidden Epidemic*.

It reflects our ongoing commitment to monitor the level of poverty among children and families in Toronto, which we consider to be crucial given the importance of adequate income to the health and development – and success – of children.[8]

Drawing from newly released (Statistics Canada) tax filer income data, as well as other local and national data, we describe the level and distribution of child poverty in Toronto. We also explore how low-income children are faring in terms of accessing essentials like housing, food, social and recreational opportunities and transit (the key action areas of *TO Prosperity*).

As a whole, this report shows that Toronto is a deeply divided city with continuing and unacceptably high levels of child and family poverty and deprivation.

Indeed, more than half of children in some (mostly ethno-racially diverse) neighbourhoods lack access to basics such as an adequate family income, affordable housing, decent transit, recreational opportunities, and licensed child care – supports children need to survive and flourish.

This cannot be allowed to continue.

The Hidden Epidemic helped spark the city's first poverty reduction strategy.

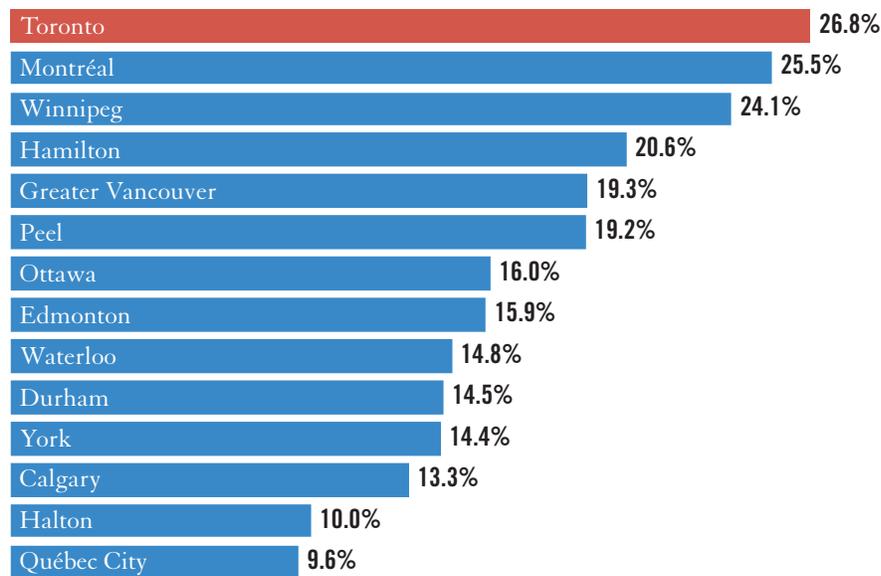We hope that this report will spur a renewed commitment by Mayor Tory and City Council (with the support of the provincial and federal governments) to move forward with Toronto's poverty reduction strategy. This will require bold targets and timelines to reduce poverty and to make the needed investments to ensure that all children and families have access to the services, infrastructure and supports they need to thrive and succeed.

2. Unequal Child and Family Incomes

Toronto remains the child poverty capital of Canada. Based on the newest available tax filer data, it continues to have the highest percentage of children living in low-income families among large urban centres across Canada, at 26.8% (Figure 1).

Figure 1: Percentage of Children Age 0-17 Living Below the Low-Income Measure After Tax (LIM-AT) in Large Canadian Urban Areas (>500,000 residents), 2014

City	Percentage
Toronto	26.8%
Montréal	25.5%
Winnipeg	24.1%
Hamilton	20.6%
Greater Vancouver	19.3%
Peel	19.2%
Ottawa	16.0%
Edmonton	15.9%
Waterloo	14.8%
Durham	14.5%
York	14.4%
Calgary	13.3%
Halton	10.0%
Québec City	9.6%

Source: City of Toronto, Statistics Canada, T1 Family File (T1FF), 2014.

However, for the first time since 2010, there was a drop in the overall number of Toronto children living in low-income families, with the percentage of children (under 18) living below the Low-Income Measure After Tax (LIM-AT) falling slightly from 28.6% in 2013 to 26.8% in 2014 (Figure 2). The absolute number of low-income children fell from 143,700 in 2013 to 133,500 in 2014.[9]

Figure 2: Number and Percentage of Children in Toronto Living Below the Low-Income Measure After Tax (LIM-AT), 1997-2014
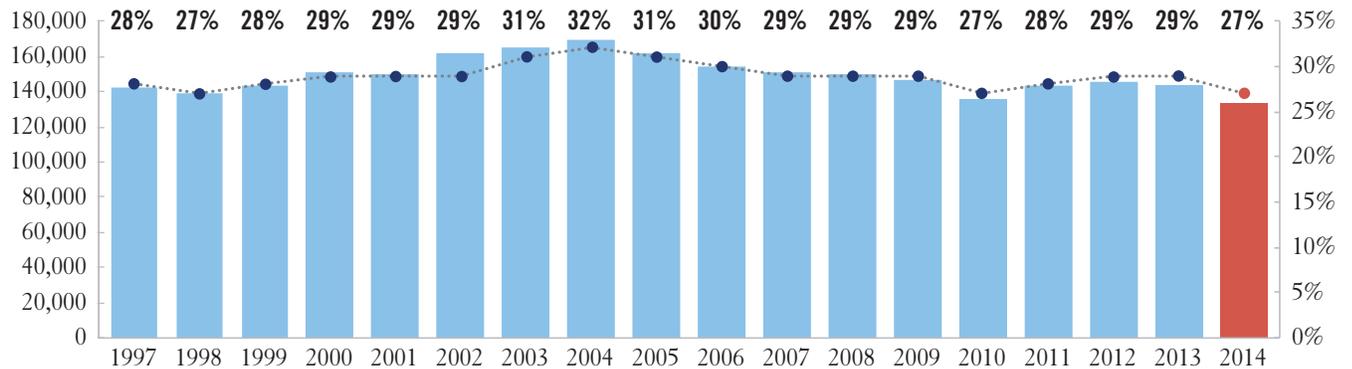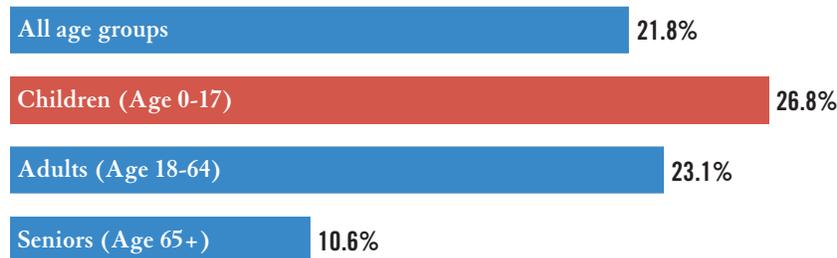

Source: City of Toronto, Statistics Canada, T1 Family File (T1FF), 1997-2014.

Toronto, despite its significant wealth,[10] also retains the alarming distinction of having the highest low-income rate amongst its overall population (21.8%), and among working-age adults (23.1%). The rate of poverty amongst seniors has increased slightly in Toronto, and is the fifth highest amongst large urban areas in Canada, after Peel, York, Vancouver and Montreal.

The overall population (all ages) in Toronto living below the LIM-AT also dropped slightly from 22.6% in 2013 to 21.8% in 2014. Children under 18 continue to be the age group in Toronto most likely to live in poverty (Figure 3).

Figure 3: Percentage of Toronto residents living below Low-Income Measure After Tax (LIM-AT), by Age, 2014

Source: City of Toronto, Statistics Canada, T1 Family File (T1FF), 2014.

While the slight decline in low-income rates is welcome, the continued, stark divide in family incomes – and opportunities and experiences – across Toronto neighbourhoods is deeply troubling.

For instance, while there are relatively few children living in low-income families in some Toronto neighbourhoods, in other neighbourhoods child low-income rates remain at epidemic levels.

Specifically, less than 5% of children live in low-income families in Leaside-Bennington (4.2%), Lawrence Park South (4.4%) and Lawrence Park North (4.6%). On the other hand, more than half of children are living on low incomes in Regent Park (58.1%) and Thorncliffe Park (52.4%) (Figure 4). All told, over 40% of children in 14 Toronto neighbourhoods – mostly in the inner city or in the diverse inner suburbs – are living in low-income families.

In general, neighbourhood levels of child and family poverty have not changed greatly (Figure 5). However, significant 5-year declines in low-income rates did take place in some neighbourhoods, such as the downtown east neighbourhoods of Blake-Jones and South Riverdale (12.7 and 9.6 percentage point drops). The largest 5-year increase in the child and family low-income rate was observed in the diverse north-west neighbourhood of Elms-Old Rexdale (a 9 percentage point increase).

The stark inequality in family incomes in different neighbourhoods closely mirrors the neighbourhood hierarchy in the City of Toronto's "Neighbourhood Equity Scores", released in 2014, which rank neighbourhoods' social, economic, and physical conditions.[11]

> All told, over 40% of children in 14 Toronto neighbourhoods – mostly in the inner city or in diverse inner suburbs – are living in low-income families.

Figure 4: Percentage of Children Age 0-17 Under Low-Income Measure After Tax Living in each of Toronto's 140 Neighbourhoods, 2014
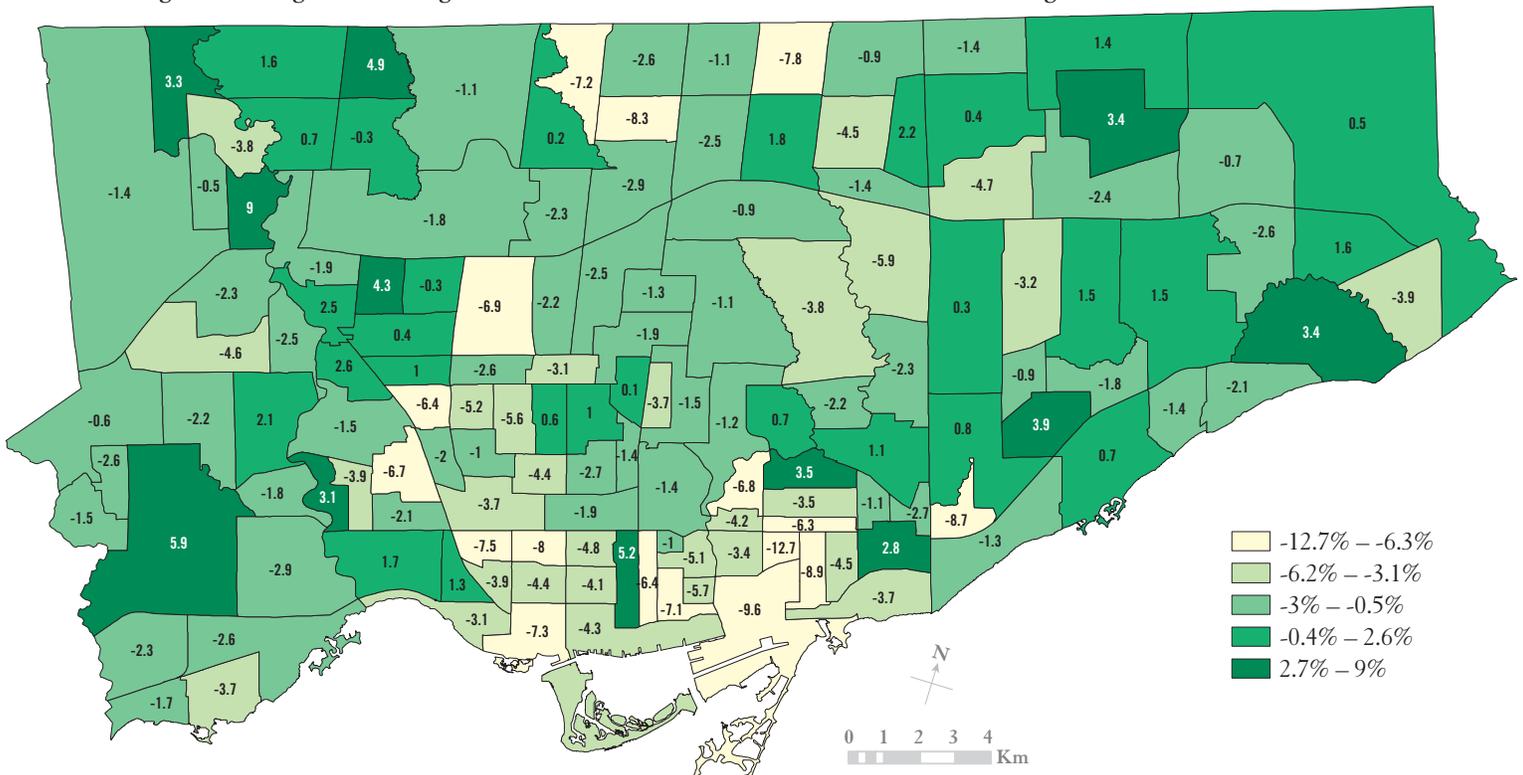

Legend:
- 4% – 12%
- 13% – 21%
- 22% – 30%
- 31% – 40%
- 41% – 58%
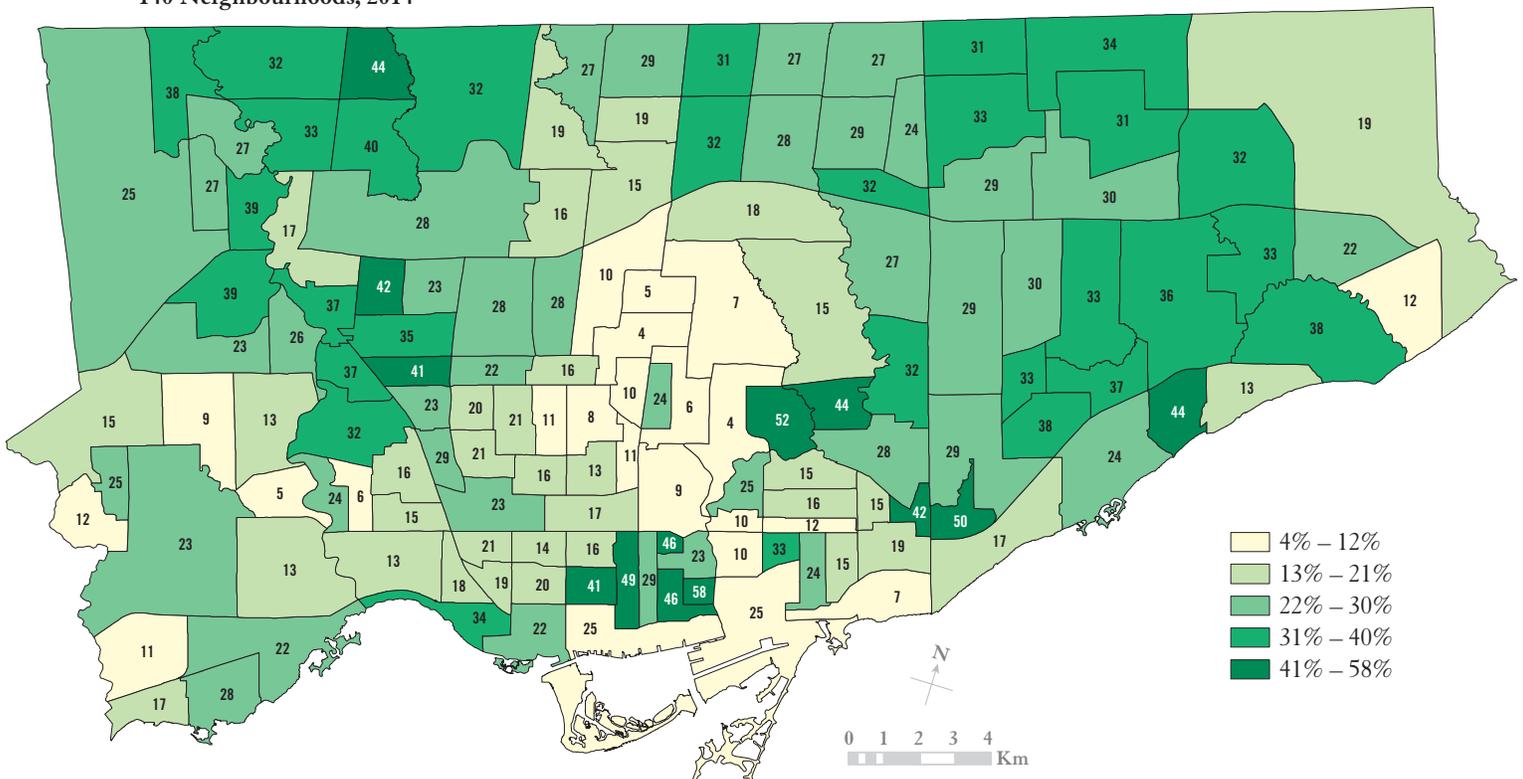
Source: Statistics Canada, 2014 T1FF Family File Table 18,
Community Data Program; City of Toronto, Social Policy Analysis & Research.

Figure 5: Change in Percentage of Low-Income Measure After Tax Rate for Children Age 0-17 Between 2009 and 2014

Source: Statistics Canada, 2009 & 2014 T1FF Family File Table 18,
Community Data Program; City of Toronto, Social Policy Analysis & Research.

Neighbourhood-level income inequality also reflects the racial inequities in our city. Racialized[12] individuals and families are more likely to live in inner suburban neighbourhoods where housing is somewhat more affordable, but where neighbourhoods – according to the City's equity index – tend to have higher unemployment rates, lower educational success rates and less desirable physical environments (for example, lack of meeting spaces and green space, and a less walkable environment).

Indeed, children in the city's ten most "linguistically diverse" neighbourhoods[13] (e.g., Flemingdon Park, Don Valley Village, Newtonbrook West) experience low-income rates almost four times higher than children living in the city's least diverse neighbourhoods (e.g., Beaches, Leaside-Bennington, Lawrence Park South).
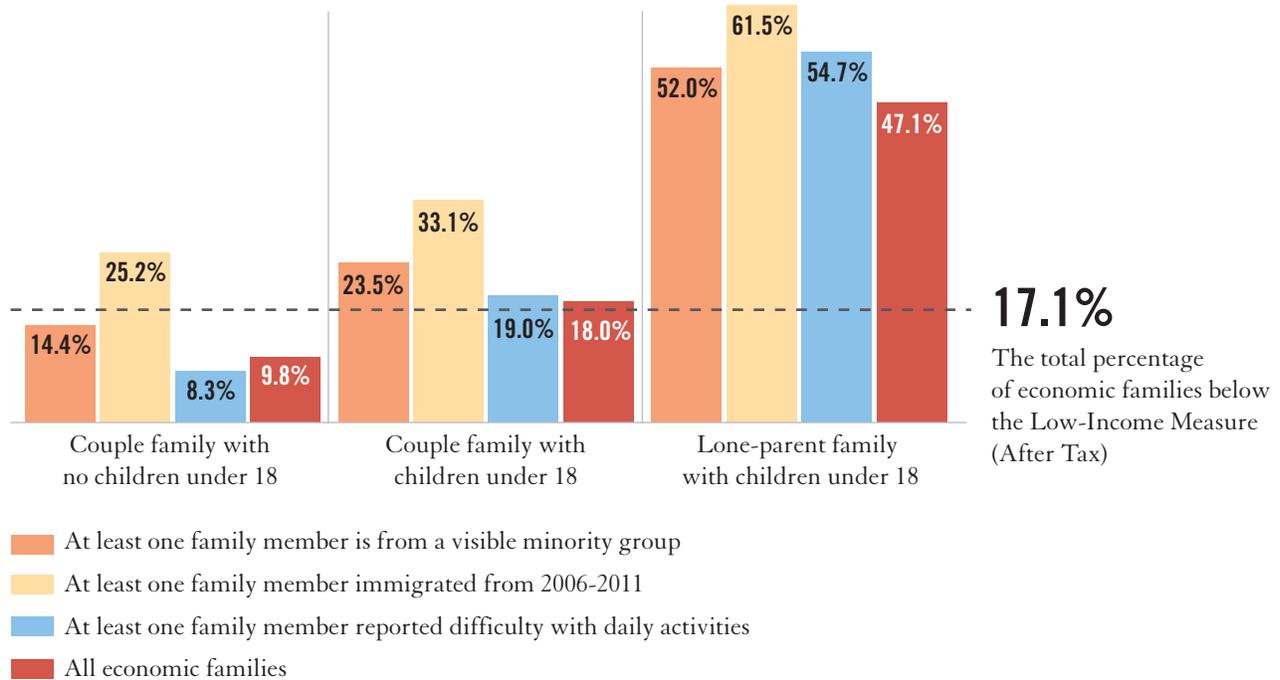
> Children in the city's ten most "linguistically diverse" neighbourhoods income rates almost four times higher than children living in the city's least diverse neighbourhoods.

Figure 6 shows further that racialization, immigration status – and also the presence of a disability or lone-parent family structure – increases the likelihood of living in low income.

Figure 6: Family Low-Income Rates (LIM-AT) by Sub-Category, 2010

17.1%

The total percentage of economic families below the Low-Income Measure (After Tax)

Legend:
- At least one family member is from a visible minority group
- At least one family member immigrated from 2006-2011
- At least one family member reported difficulty with daily activities
- All economic families

Source: National Household Survey - Statistics Canada, 2011, Custom Tabulation access through the Community Data Program.

For example, lone-parent families with children are more than twice as likely to have a low income compared to two-parent families (about one in five families in Toronto is a lone-parent family, the vast majority led by a female parent).

Moreover, children in newcomer families, families with a member from a racialized group, and families with a member who has difficulty with daily activities are all more likely to be living on low incomes.

As reported in *The Hidden Epidemic*, indigenous people – in Toronto and across Canada – are also are disproportionately affected by poverty. However, it is widely agreed that the National Household Survey understates the level of indigenous poverty due to low and skewed response rates. Recently, Toronto's Indigenous Health Advisory Circle conducted a "Health Counts" survey of which an interim analysis found that 90% of indigenous people in Toronto are living below the Low Income Cut Off (before taxes).[14]

Data Note: Statistics Canada has no official, government-mandated poverty line. The Low-Income Measure After Tax (LIM-AT) employed in this report was chosen as it is considered the best available statistic, collected annually at the local level from tax filer data. Tax filer data operates on the concept of the census family rather than a household. LIM-AT is calculated as 50% of median after-tax income of family or household incomes, allowing for size of the family unit. In 2014, the LIM-AT threshold for a family with two adults and two children under age 16 was $35,648. According to Statistics Canada, tax filer data provide a useful way of looking at trends over time and comparing and contrasting low-income rates of different geographies. For further notes and limitations on use of tax filer data, see *The Hidden Epidemic*[15], or Statistics Canada's webpage on the T1 Family File[16].

LIM-AT is one way of understanding the extent of poverty experienced in a community. Other ways of measuring low income can produce different perspectives.

A recent report from the Caledon Institute[17] compared an income-based approach to defining a poverty line with a material deprivation approach to poverty used in Europe. The material deprivation approach instead surveys households to ask whether there are any basic goods or services that they want but cannot afford. The Caledon study found that when these two approaches were applied to Ontario children, the measures identified very different groups in poverty, with not a lot of overlap.

Ultimately, neither low-income lines nor material deprivation approaches can provide the whole picture on their own, and it remains important to consider a broader range of issues, such as equitable access to health care, education, child care, and early childhood education when considering the level of poverty in a community.

# 3. Unequal Educational and Recreational Opportunities

A key determinant of child development and well-being – and a central component of the city's poverty reduction strategy – is good access to high quality early learning and recreational opportunities.

Much research now shows that access to child care and early learning programs supports early child development, prepares children for school success, and provides an essential support for many working parents.[18]

Individuals and families face a range of barriers to accessing recreation programs, including lack of appropriate programming, lack of transportation, user fees, and stigma or complexity of fee subsidies.[19] Toronto District School Board data shows that children from lower income families are **less likely** to be accessing these programs. Forty-eight percent of children in families with an income below $30,000 **do not** participate regularly in out-of-school sports and arts activities (only 7% of children in families with an income of $100,000 or more do not participate).

Figure 7 shows the breakdown of this disparity by neighbourhood: in some neighbourhoods only 3% of children **do not** participate regularly in arts or sports programs; in other neighbourhoods more than half of children **are not** partaking in this important learning and growth opportunity. Children in diverse Etobicoke and Scarborough neighbourhoods **are much less likely** to be participating than those in the central core. Figure 8 shows a similar geographic disparity in participation in early learning and care programs: with the percentage of students **not** participating in early learning programs ranging from a low of 5% in some wealthy neighbourhoods to a high of 65% in lower-income neighbourhoods.

Figure 7: Percentage of Students Who Did NOT Regularly Participate in Arts or Sports Outside of School, TDSB, Grades K to 6, 2012
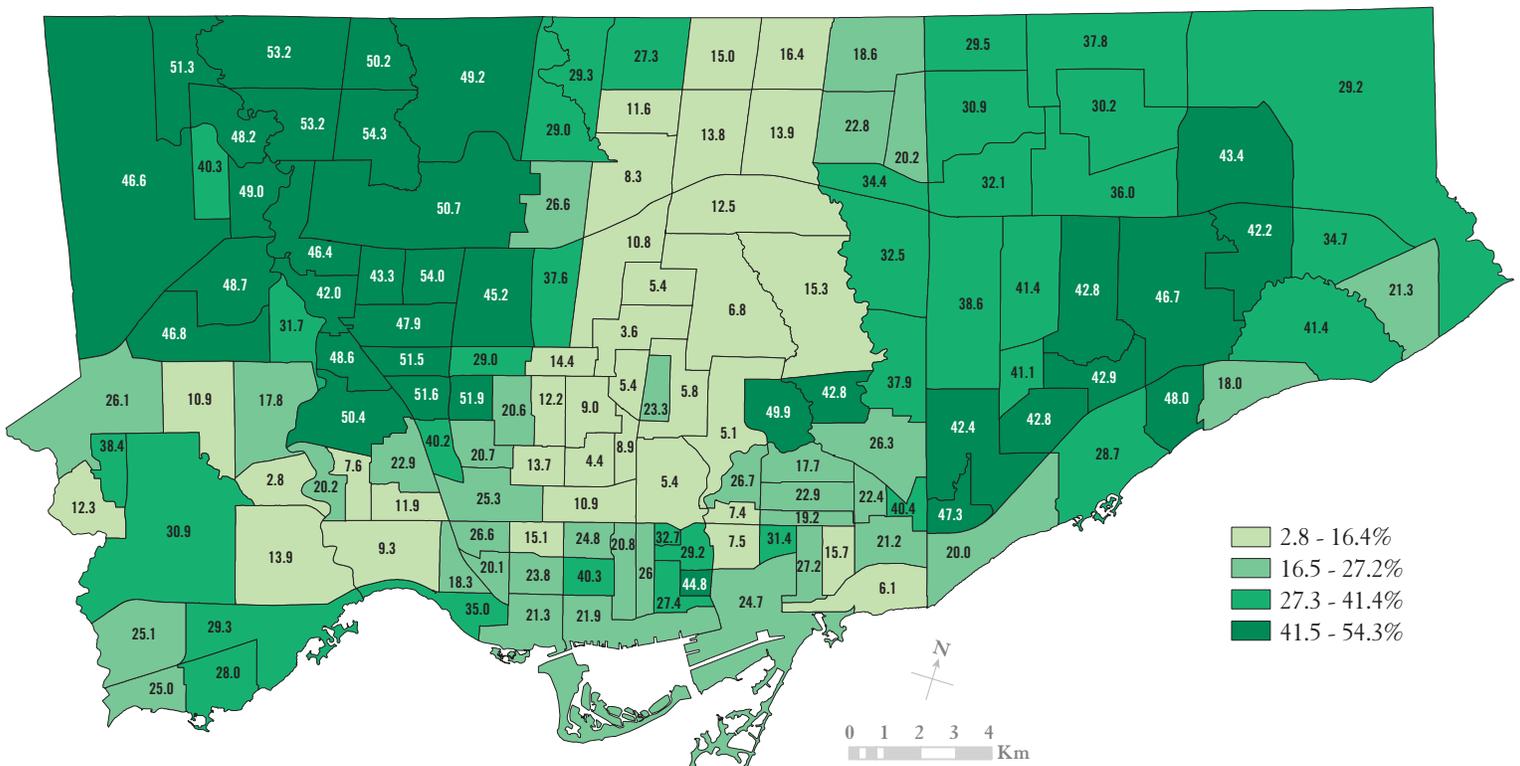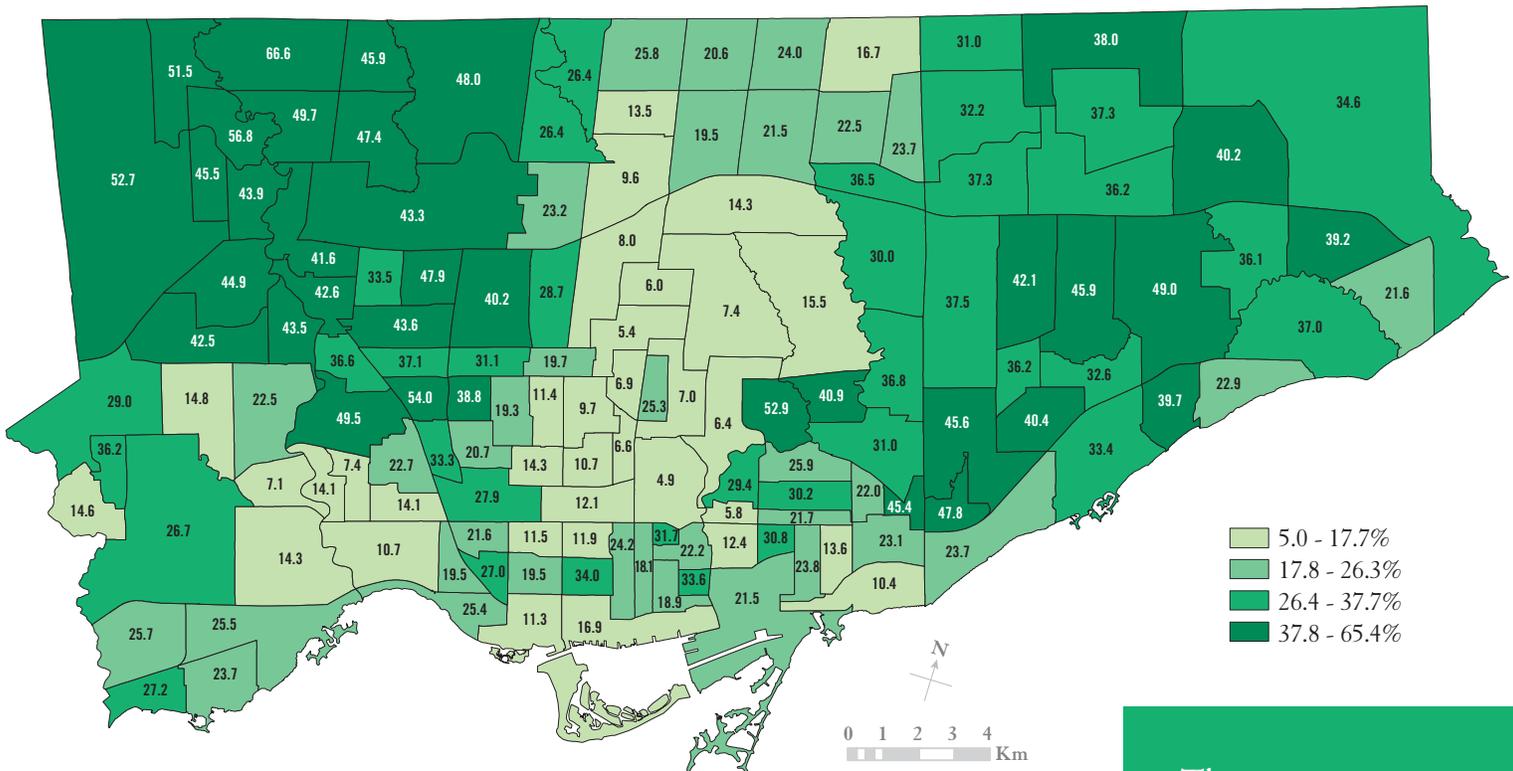

Source: Toronto District School Board (TDSB), Parent Census, Grades K to 6, 2012.

Figure 8: Percentage of Students Who Did NOT Participate in an Early Learning or Care Program, TDSB, Grades K to 6, 2012

Legend:
- 5.0 - 17.7%
- 17.8 - 26.3%
- 26.4 - 37.7%
- 37.8 - 65.4%

Source: Toronto District School Board (TDSB), Parent Census, Grades K to 6, 2012.

One of the most important paths out of poverty is helping low-income families access full-time employment, which requires access to quality and affordable care arrangements for their children. However, the costs of child care in Toronto are extremely high. The City of Toronto recently released a research study[20] showing that three-quarters of families would have to pay more than 10% of their family income (after tax and benefits) to access licensed child care. While this is an affordability benchmark that many jurisdictions around the world have used, 10% of family income represents a significant burden for Toronto's lower-income families.

Clearly, lower income families need to access subsidies to afford child care. However, as of October 2016, there were over 18,000 children on the wait list for child care fee subsidy. The lack of fee subsidies available to meet the needs of Toronto's families means that low-income families face significant barriers to accessing high quality child care for their children, forcing parents to either choose less reliable, lower quality care options, go into debt to pay for child care, or choose not to work full-time or at all.

The impacts of poverty, combined with lack of access to basic supports and services, is evident. The most recent cycle (2014-2015) of the Early Development Instrument survey shows that children living in low-income families are already at a developmental disadvantage when entering school (Figure 9). The Early Development Instrument (EDI) assesses children in Kindergarten against age-appropriate milestones in five key areas of development – physical, emotional, social, cognitive and communication skills.

> There were over 18,000 children on the wait list for child care fee subsidy.

Children in the lowest quintile of families are twice as likely as the children in the wealthiest families to be vulnerable in two or more of these areas of development. Neighbourhood-level rates of children with such vulnerabilities vary widely, from 2% to 26% (Figure 10). Research on early years has shown evidence that children who are vulnerable in these early years are more likely to face challenges in school achievement, health and overall well-being later in life.[21]

Figure 9: Percentage of Children Who are Vulnerable on Two or More Domains by Income Quintile, Kindergarten, 2014-15
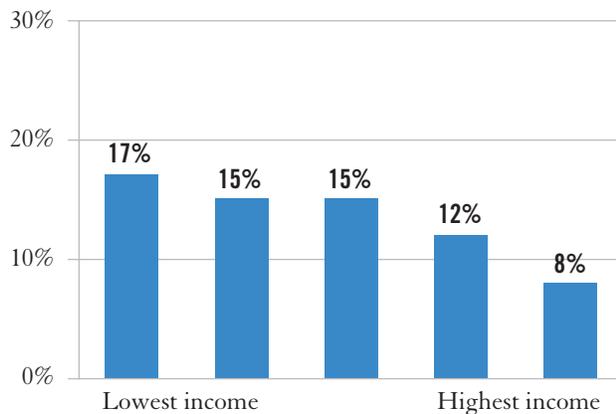
Source: Offord Centre, Early Development Instrument, 2014/2015.

Figure 10: Percentage of Children who are Vulnerable on Two or More Domains by Income Quintile, Kindergarten, 2014-15, by Neighbourhood
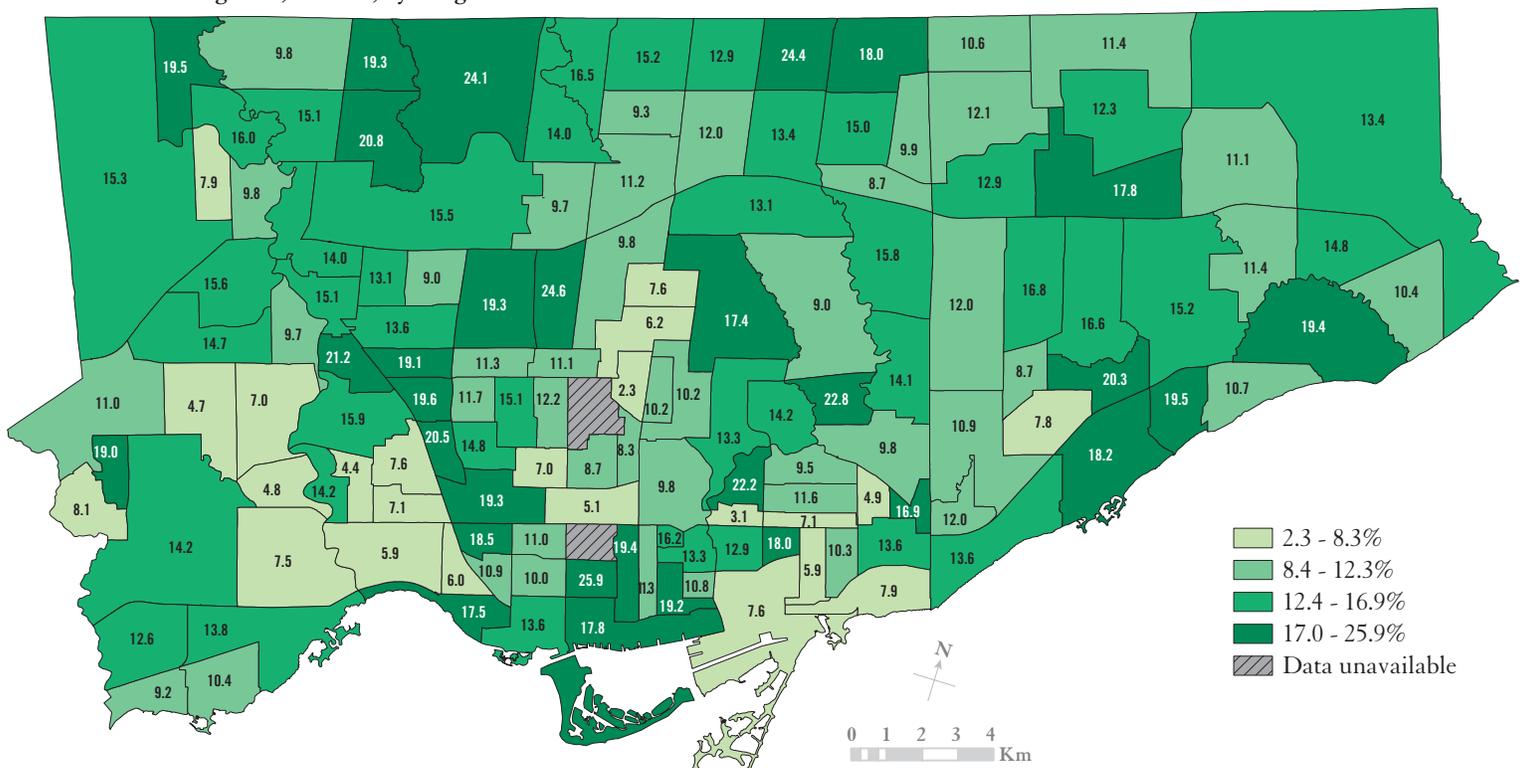
Source: Offord Centre, Early Development Instrument, 2014/2015.

Schools with more students living in low-income neighbourhoods had more students falling below the provincial standard in math, reading and writing (Figure 11). Similarly, Figure 12 shows that schools with a higher percentage of students falling below the provincial standard in math are distributed around the city in a U-shape pattern, in neighbourhoods that tend to have higher rates of poverty and racialized populations.

Figure 11: Percentage of Students Below Provincial Standard by Income Quartile, Grade 3, 2014 (Math, Reading, Writing)
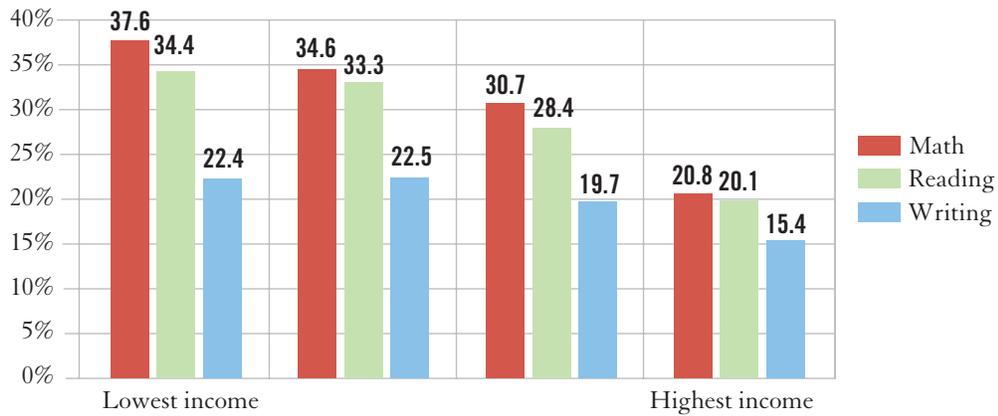
Source: Education Quality and Accountability Office (EQAO), Grade 3 and Grade 6 Assesments, 2013/2014.

Figure 12: Percentage of Students Scoring Below Provincial Standard in Math, Grade 3, 2014, by Neighbourhood
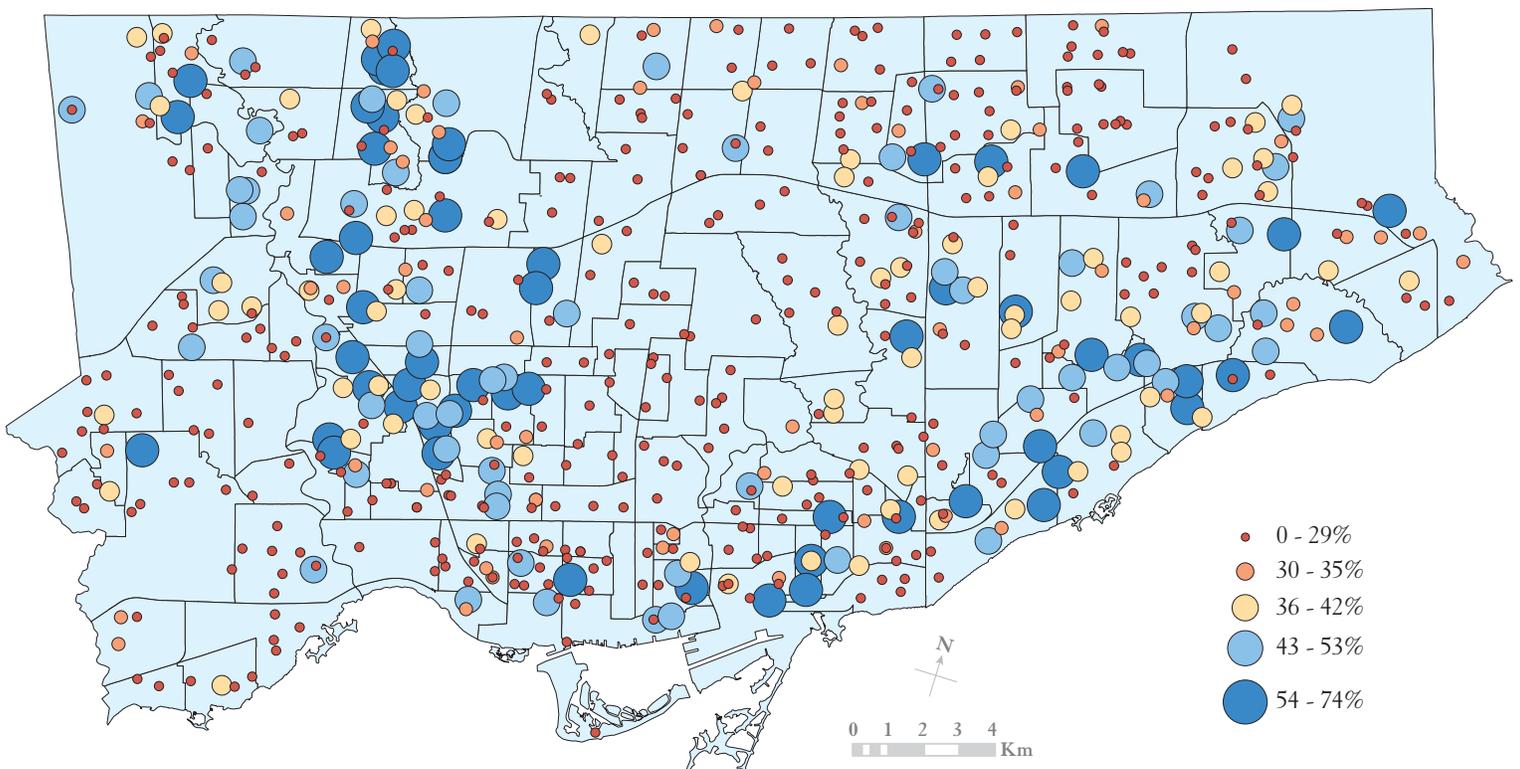
Source: Education Quality and Accountability Office (EQAO), Grade 3 and Grade 6 Assesments, 2013/2014.

4. Unequal Access to Housing

Good housing is critical for the health, development and well-being of children and youth. Children in inadequate housing are more likely to face developmental, health and educational challenges.[22] One of the key planks in the city's new poverty reduction strategy is to improve access to affordable housing.

Indeed, increased attention is being paid to the extraordinarily rapid rise in the costs of housing in Toronto, which is pushing lower-income families onto wait lists for subsidized housing or into unsafe housing because they simply don't have other options (almost 100,000 Toronto households are stuck on the wait list for subsidized housing).[23]

Rental and ownership housing prices in Toronto are among the highest in Canada, and have been rising well above the rate of inflation. Toronto is the second most expensive city in Canada to buy a home, with an annual income of $87,000 needed to afford an average home.[24] In 2015, the average rent in Toronto (across all apartment sizes) was over $1,200 per month.[25]

Overall, 34% of families with children aged 17 and under are paying more than 30% of their income on rent (the threshold of "affordability") (Figure 13). Twenty-seven percent of families with children age 12 or under are living in core housing need (i.e., living in housing that is either overcrowded, unaffordable or in poor repair) (Figure 14). The percentage of lone-parent families living in unaffordable or deficient housing is about twice as high as the rate for two-parent families.

Figure 13: Percentage of Tenant Economic Families with Children Under Age 18 Spending More Than 30% of Household Income on Shelter, 2011
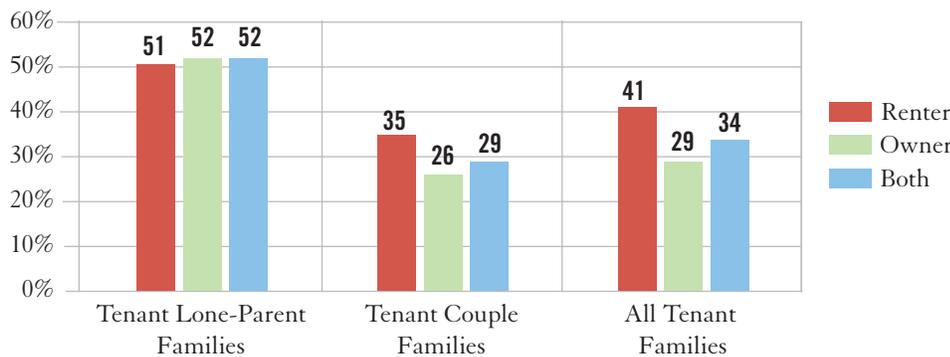
Source: National Household Survey - Statistics Canada, 2011,
Custom Tabulation access through the Community Data Program.

> Overall, 34% of families with children aged 17 and under are paying more than 30% of their income on rent.

Figures 15 and 16 also show the extent to which housing costs are unaffordable. Figure 15 shows that the hourly full-time wage required to afford an average one-bedroom apartment ranges from $17.70/hour in south Etobicoke to $26.14 in the downtown core – far above the current Ontario minimum wage of $11.40 per hour. Figure 16 shows that the percentage of income that a lone parent with one child receiving Ontario Works (including child and other benefits) would have to pay for an average two-bedroom apartment ranges from 61% in east Scarborough to 107% downtown.

Clearly far too many children in Toronto are growing up in unhealthy, unsafe and inadequate housing situations, which causes family stress and hinders child development and well-being.[26]

Figure 14: Percentage of Economic Families with Children Under Age 13 in Core Housing Need, 2011
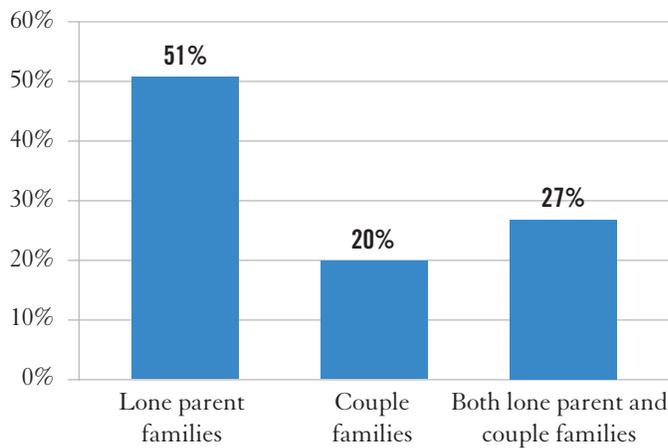
Source: 2011 National Household Survey – Statistics Canada,
Custom Tabulation provided by Children's Services Division, City of Toronto.

Figure 15: Hourly Full-Time Wage Required to Afford Average Rent for 1-Bedroom Apartment, Toronto, 2014
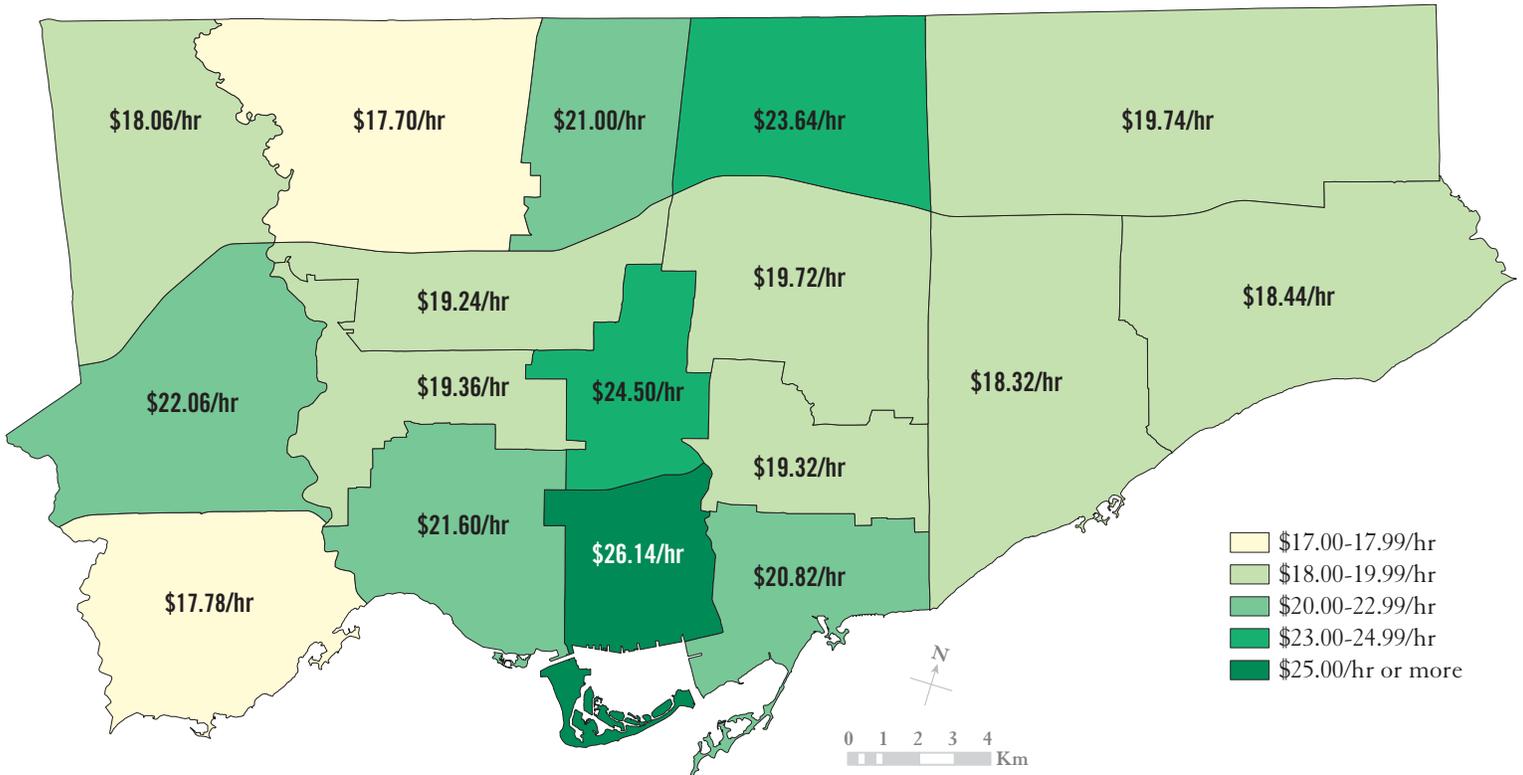
$18.06/hr

$17.70/hr

$21.00/hr

$23.64/hr

$19.74/hr

$19.24/hr

$19.72/hr

$18.44/hr

$22.06/hr

$19.36/hr

$24.50/hr

$18.32/hr

$19.32/hr

$21.60/hr

$26.14/hr

$20.82/hr

$17.78/hr

N

$17.00-17.99/hr
$18.00-19.99/hr
$20.00-22.99/hr
$23.00-24.99/hr
$25.00/hr or more

0 1 2 3 4
Km

Source: Leon, Scott. (2016) "Tall Order: Understanding Change in Toronto's Inner-Suburban Rental Towers." Wellesley Institute.

Figure 16: Percentage of Income for Lone Parents on Ontario Works to Pay for Average 2-Bedroom Apartment, Toronto, 2014
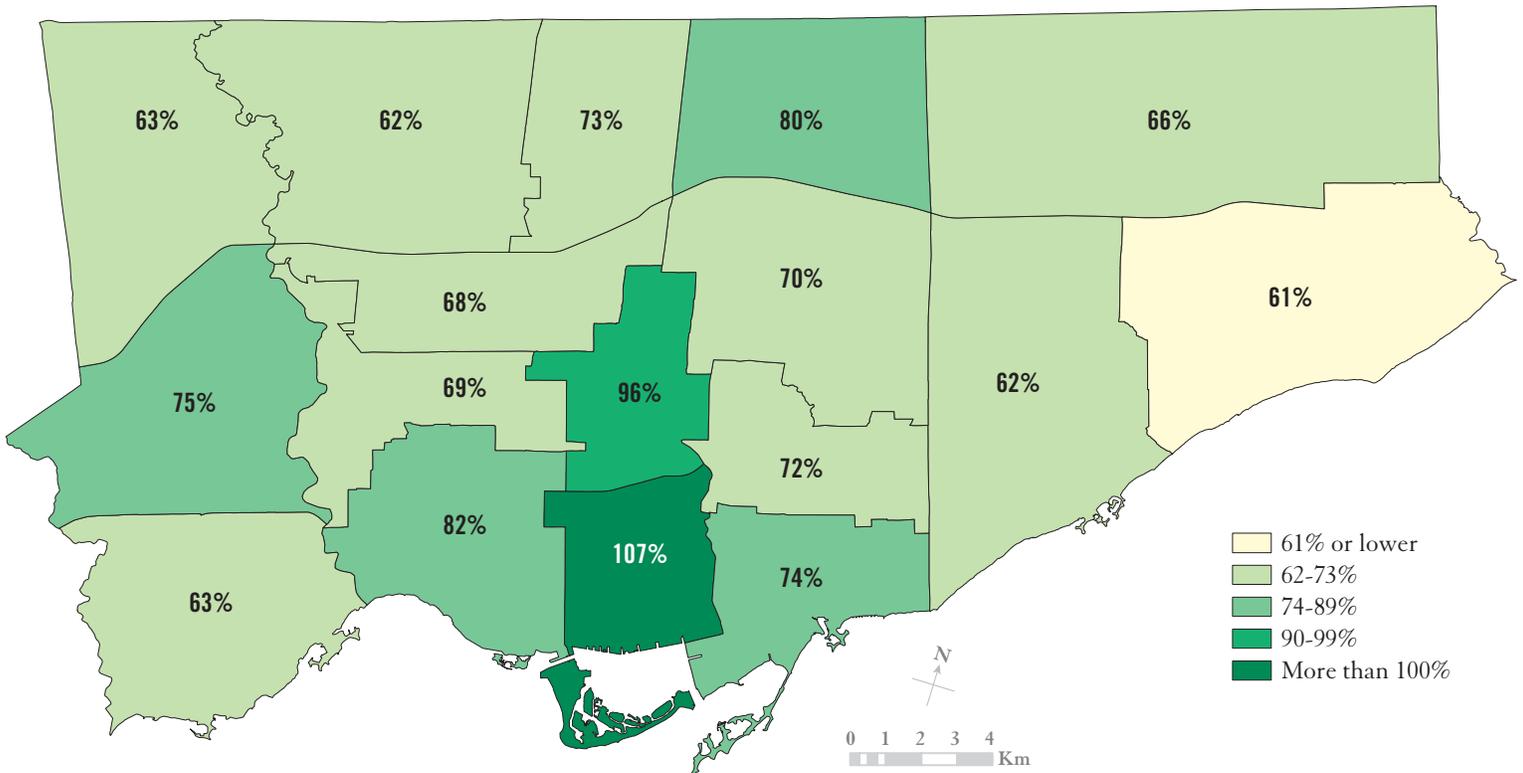
63%

62%

73%

80%

66%

68%

70%

61%

75%

69%

96%

62%

72%

82%

107%

74%

63%

N

61% or lower
62-73%
74-89%
90-99%
More than 100%

0 1 2 3 4
Km

Source: Leon, Scott. (2016) "Tall Order: Understanding Change in Toronto's Inner-Suburban Rental Towers." Wellesley Institute.

5. Unequal Access to Food and Nutrition

Access to good quality, nutritious and culturally appropriate food is a key factor in the health of children. Food security is crucial to physical development, emotional health and child success at school.[27] However, many children across the City of Toronto experience food insecurity (insecure and/or inadequate access to food) due to the financial circumstances of their families.

In 2013-14, 12.6% of Toronto households experienced food insecurity, an increase from the 2011-2012 rate of 12.0%.[28] Since 2008, there has been a 13% increase in overall food bank usage across Toronto, with a 48% increase in the ethno-racially diverse former municipalities of Etobicoke, North York and Scarborough.[29] In a city of 2.6 million people, there were over 900,000 visits to food banks in 2016 (Figure 17).[30]
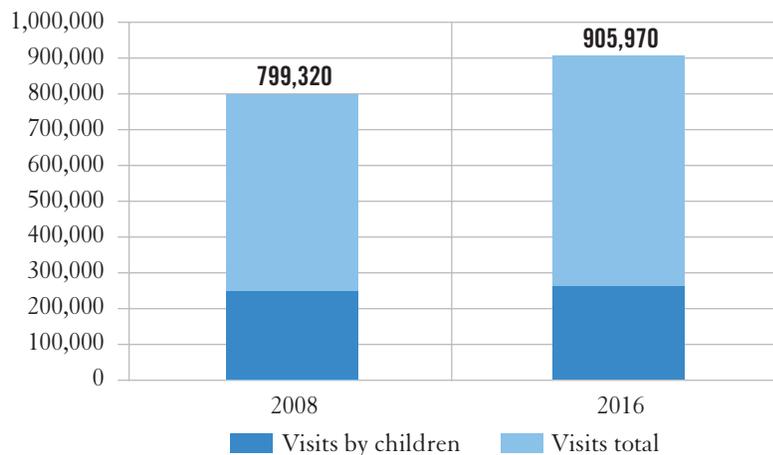
Figure 17: Number of Annual Food Bank Visits (2008 and 2016)

Source: Daily Bread Food Bank, Count of Client Visits.

Children continue to be a large and overrepresented segment of food bank users: 29% of food bank users in Toronto are under the age of 18 (children only make up 20% of the total population).[31]

There has also been a steady increase since 2014 in the percentage of children in households using food banks who haven't eaten for an entire day in the last year due to lack of money (from 28% in 2014 to 37% in 2016, Figure 18).[32] In addition, 17% of children in Toronto using food banks reported going hungry at least once per week.[33]

Since 2008, there has been a 13% increase in overall food bank usage across Toronto.

Children continue to be a large and overrepresented segment of food bank users.

Figure 18: Percent of Households With Children Using a Food Bank Who Haven't Eaten for an Entire Day in the Last Year Due to Lack of Money, (2008-2016)

Source: Daily Bread Food Bank, Annual Survey of Food Bank Clients, 2008-2015.

There is also stark neighbourhood-level disparity in the percentage of children who are eating breakfast every day. Figure 19 shows that children from the inner-city core and the east and west inner suburbs are less likely to be eating breakfast. While it is unclear why some children do not eat breakfast regularly, at a population level this could indicate some aspects of food insecurity.[34]

Hunger and food insecurity is increasing as a result of high housing costs, the rising cost of food, increases in unemployment rates, and low and stagnating incomes.[35] In order to end child hunger and provide all children in Toronto with a healthy start, the key causes of food insecurity must be addressed.

Figure 19: Percent of Students Who Eat Breakfast or a Snack Daily Before School by Neighbourhood, TDSB, Grades 7 and 8, 2011

Legend:
- 46.7 - 60.0%
- 60.1 - 65.1%
- 65.2 - 71.9%
- 72.0 - 85.0%

Source: Toronto District School Board (TDSB), Student Census, Grades 7 and 8, 2011.

6. Unequal Access to Transit

A further key commitment in the city's poverty reduction strategy is to improve access to, and affordability of, transit. Without access to transit, parents, children and youth face barriers to conducting the activities of daily life (going to school, jobs, social-recreational activities, shopping, medical appointments, etc.). Toronto took a significant step forward on this front in 2015 by making transit free for children aged 12 and under. This improved access to transit – and educational, health and recreational opportunities – for approximately 90,000 low-income children and their families. It also helped daycares, schools, community groups and agencies to increase provision of children's field trips and outings to the city's free spaces and attractions.

However, adults in Toronto – including parents living on lower incomes and young people age 13 and older – still face serious challenges in affording and accessing transit.

While transit fares in Toronto are about average in the region (Figure 20), fares could be much lower given the lower per-ride system cost of transit in Toronto compared to less densely populated municipalities and regions. Indeed, Toronto transit riders receive the lowest government per-ride subsidy – and hence pay the highest percentage of transit costs of any city (Figure 21).

> Toronto transit riders receive the lowest government per-ride subsidy.

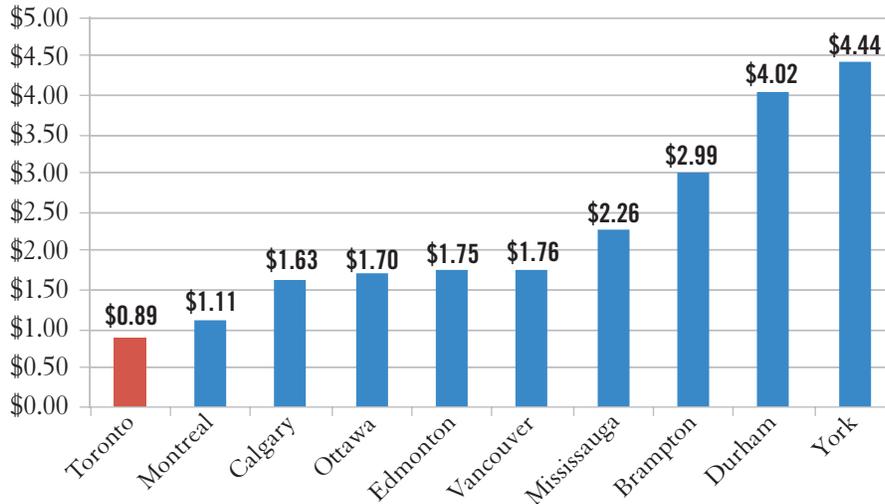**Figure 20: Undiscounted Adult Cash Fares, Selected Canadian Cities, 2016**
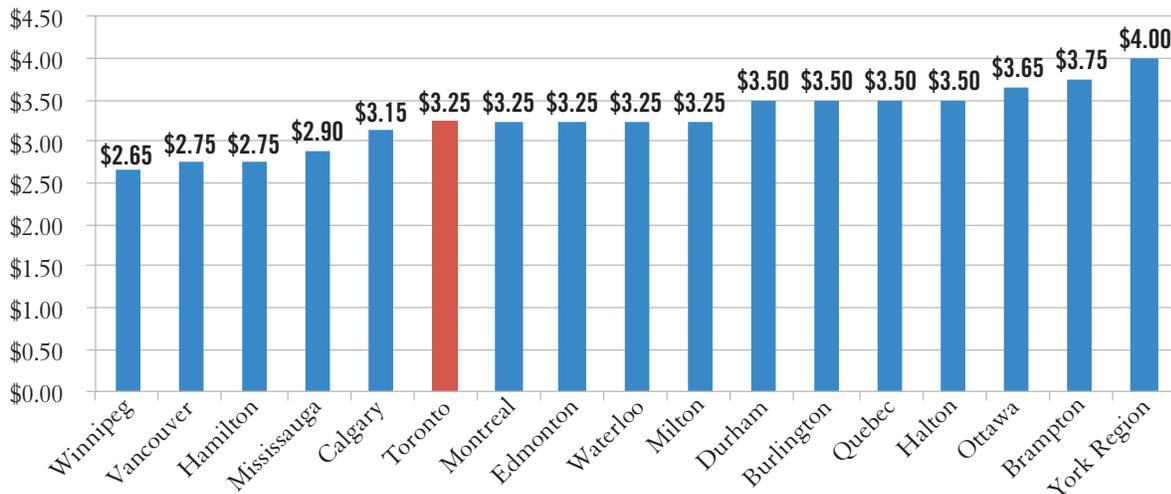
Source: Online review of transit fares conducted by authors.

Figure 21: Total Government Subsidy Per Ride, Selected Canadian Cities, 2014

Source: Report to TTC Board, Impact of TTC Budget Committee Recommendations, November 23, 2015, p. 30.

Additionally, an increasing number of Canadian cities are offering a reduced fare for lower-income riders. Toronto currently does not offer a reduced fare, however a Fare Equity Strategy is being developed and a geared-to-income transit fare is recommended as part of the city's anti-poverty plan (see Figure 22).

Figure 22: Percentage Discount on Adult Monthly Transit Pass for Low-Income Transit Riders, Selected Canadian Cities, 2016
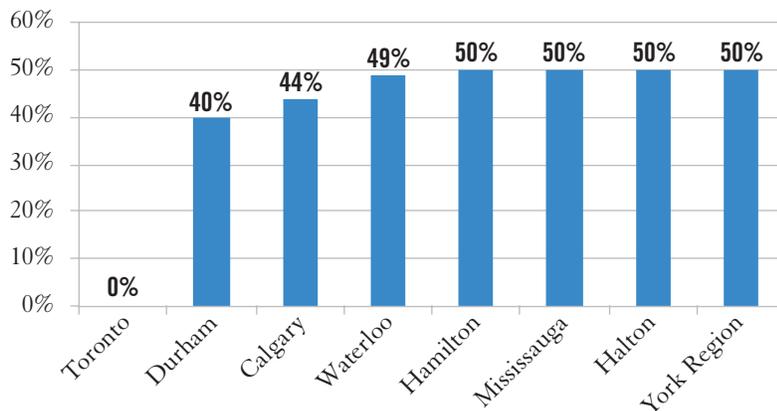
Source: City of Toronto

The burden of funding that Toronto transit riders are bearing has increased at a rate above and beyond inflation over recent years (36% increase over six years). In stark contrast, property taxes increases paid by homeowners – who have seen vast rises in the values of their properties and who tend to be wealthier, on average, than transit riders – have fallen behind the rate of inflation.

An increasing number of Canadian cities are offering a reduced fare for lower-income riders, whereas Toronto does not.

The burden of funding that Toronto transit riders are bearing has increased at a rate above and beyond inflation over recent years.

In terms of geographic access to timely and reliable transit, serious inequities exist. Figure 23 shows the number of available TTC trips per hour (subway, bus, streetcar) within walking distance for each census dissemination block in Toronto. Clearly, downtown neighbourhoods (which on average tend to be wealthier) have a much higher frequency of nearby transit service than more ethno-racially diverse, lower-income suburban neighbourhoods.

Suburban residents also have much longer commutes, on average, to jobs. Figure 24 shows the number of jobs that can be accessed within a one hour morning transit ride from different areas of the city.[36] Again, residents in the core of Toronto have easier access to many more employment opportunities. Long commutes, we know, put added strain on families and can result in parents being away from home and their children for more time.

Figure 23: Frequency of Available Transit Trips (Subway, Streetcar, Bus) by Census Division Block, Toronto, 2016
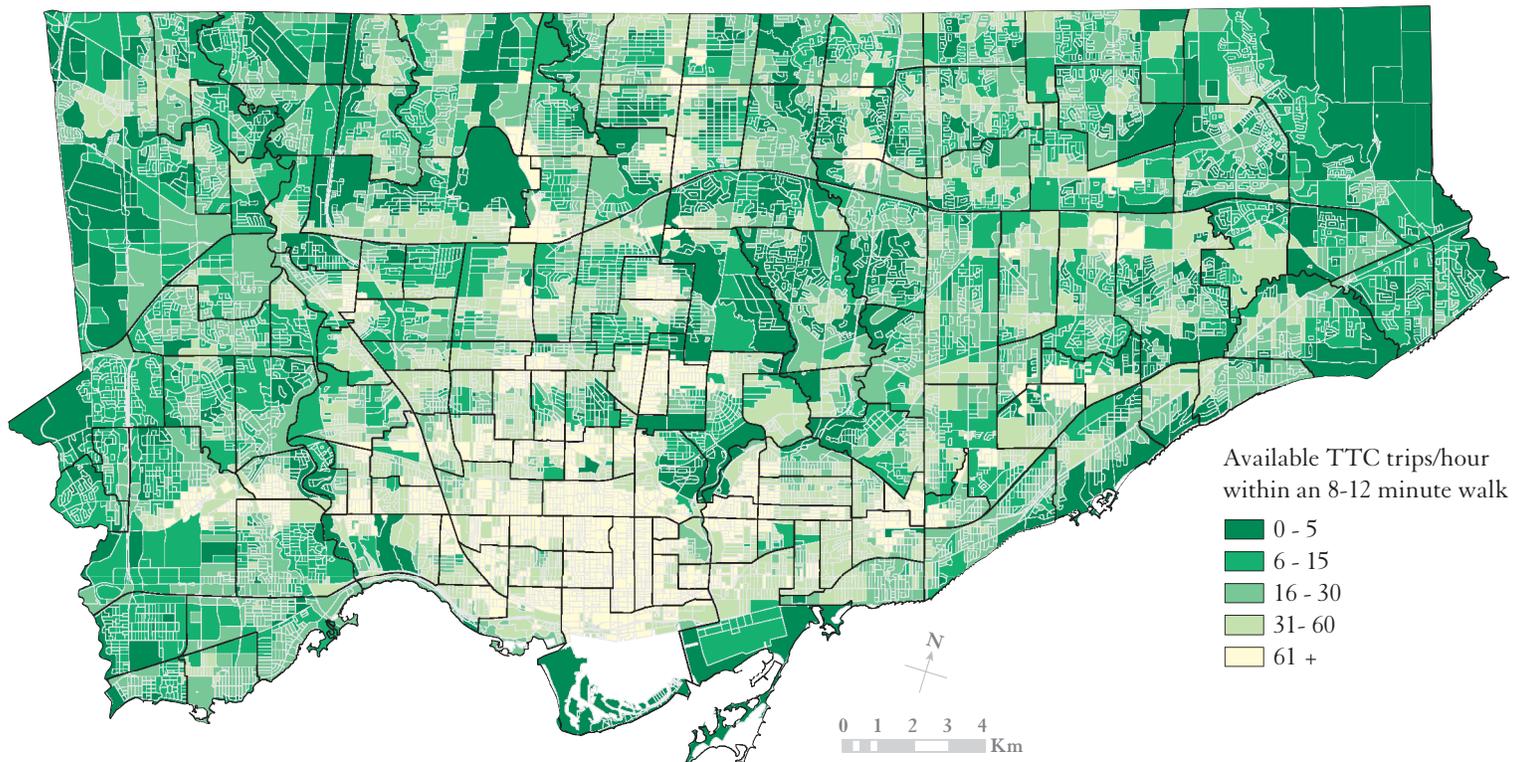
Sources: TTC General Transit Feed Specification (GTFS) package (2016);
Census Dissemination Block Boundaries (2011); City of Toronto Neighbourhood Boundaries (2016);
OpenStreetMap (OSM) pedestrian network (2016).

Figure 24: Number of Jobs Accessible by One-Hour Morning Transit Ride by Area of City

Access to Jobs
- < 400,000
- 400,000 to 600,000
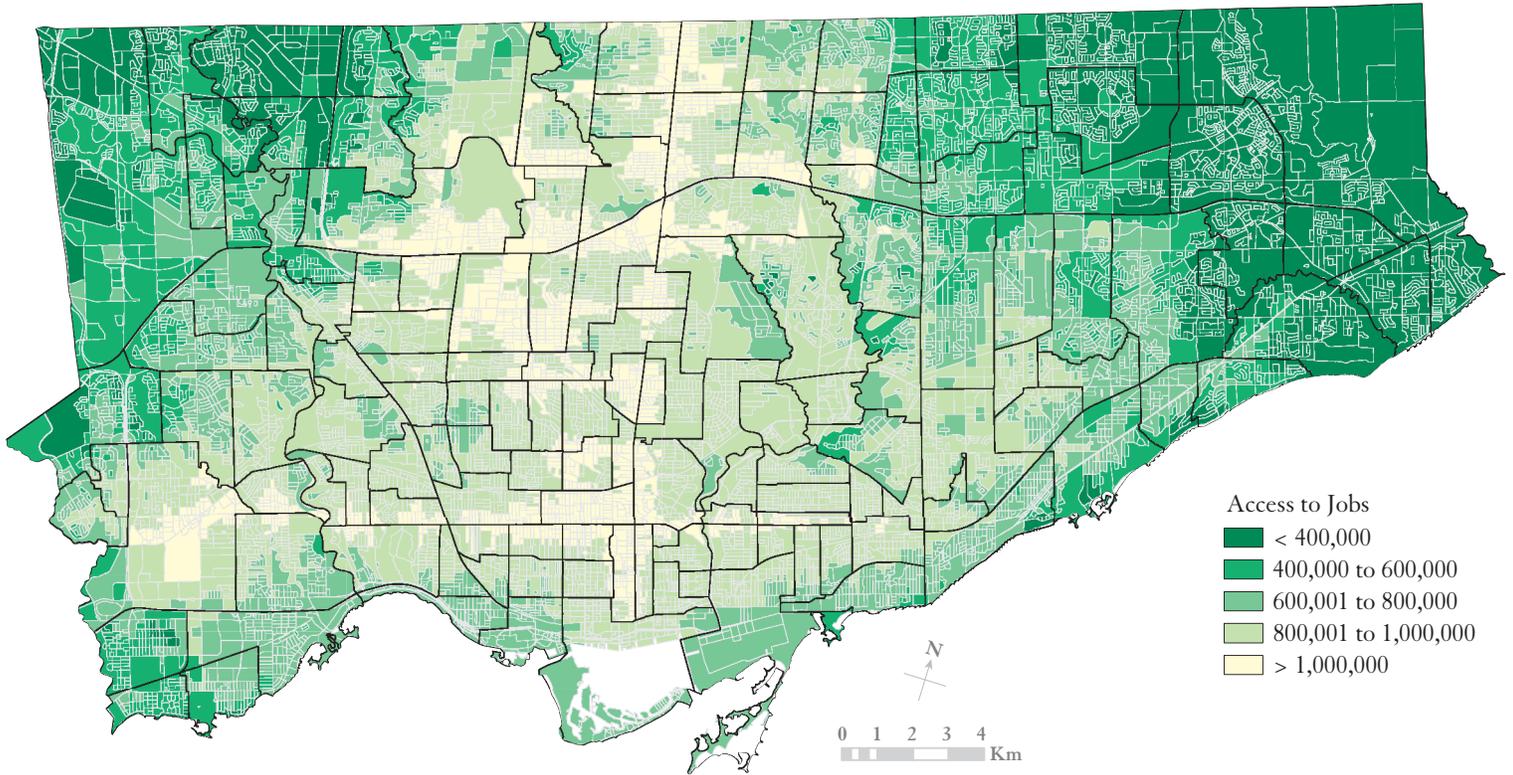- 600,001 to 800,000
- 800,001 to 1,000,000
- > 1,000,000

Sources: TTC General Transit Feed Specification (GTFS) package (2016);
Census Dissemination Block Boundaries (2011); City of Toronto Neighbourhood Boundaries (2016);
OpenStreetMap (OSM) pedestrian network (2016); Transportation Tomorrow Survey job counts by TAZ (2011).

7. Conclusions

Toronto is a divided city with dramatically unequal opportunities and living conditions for children, youth and their families. In Canada's child poverty capital, some children and families are thriving. But many other families, particularly from equity-seeking and historically disadvantaged groups and communities, lack access to the basic supports and resources they need, like adequate incomes, affordable housing, food security, affordable transit, child care, and arts and social-recreational programs. In addition, there is a significant disparity in school results and learning success by income level, which is troubling in a country that subscribes to the belief in a fair and equitable chance for all.

Child poverty is not inevitable. As shown in *The Hidden Epidemic*, child and family poverty rates vary widely across countries in the industrialized world – or "global north". UNICEF and others have indicated that government policy choices strongly affect low-income rates.[37] Specifically, governments that invest more in services, and put in place policies encouraging decent paying jobs, have lower rates of poverty.

Two years ago Toronto's incoming Mayor John Tory announced his commitment to address Toronto's record-high rate of urban child poverty. He called tackling poverty "one of the fundamental litmus tests of whether this city wants to be great."[38]

When Toronto City Council unanimously approved the City's first-ever poverty reduction strategy in 2015, the plan included a statement from Mayor Tory. It said: "A snapshot has emerged in recent years of a city unfairly and unjustly divided by income, class and geography. This cannot be allowed to continue. As a city, we must work to address these disparities."[39]

The strategy promised – by 2035 – to create a city "where everyone has access to good jobs, adequate income, stable housing, affordable transportation, nutritious food, and supportive services."[40]

Not enough time has passed to adequately assess the impact of Toronto's poverty reduction strategy; however, this report suggests that the city has to take urgent action to address the ongoing, vast inequities and disparities in income levels, housing conditions and access to programs and services.

Today, at the mid-point of Mayor Tory's term, the city faces key decisions on poverty reduction actions. Actions taken now will influence whether or not progress will be made over the next two years to improve the lives of the 133,000 children living in poverty.

It is alarming that Mayor Tory and City Council are considering cutting hundreds of millions of dollars in spending on the very services and supports that the City's anti-poverty strategy seeks to enhance (housing, transit, child care, student nutrition).

There is a better way forward. After years of knowing about the growing fiscal gap between costs and revenues, Toronto Council is finally starting to discuss and deliberate on whether to implement new fees or taxes, to fund – and improve access to – the programs and services that are crucial to an equitable and inclusive city. The future of Toronto's children will be greatly affected by the direction Council chooses.

The choice before Council, and before all of us, is, fundamentally, about whether to undertake the task of building a city where all children have the opportunity to succeed – or whether we are willing to allow the well-being of tens of thousands of children and youth to be chronically compromised.
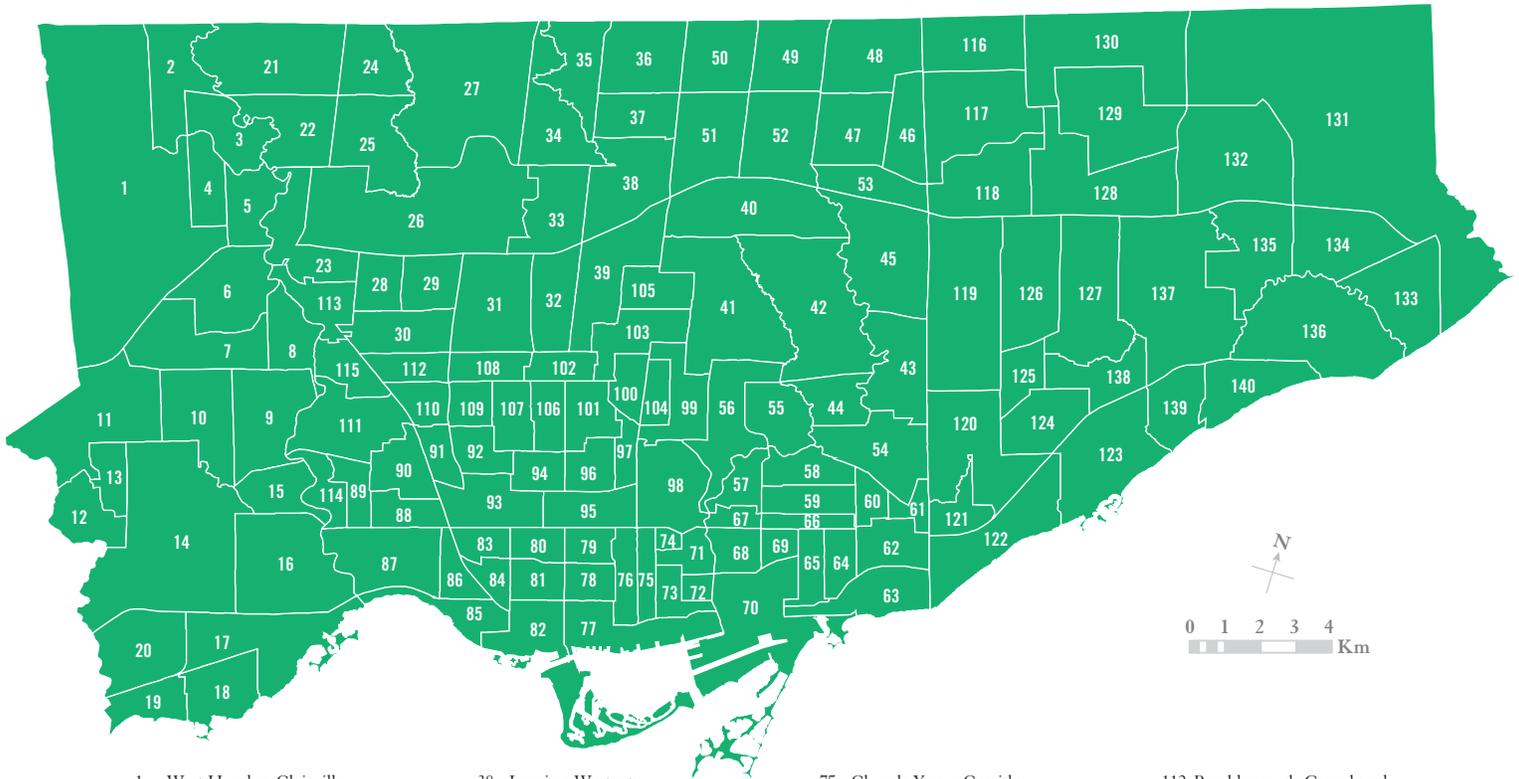
The continued epidemic of poverty and deprivation in Toronto – which has the highest level of urban poverty in Canada for children, youth and working-age adults – calls for immediate action. Now is not the time for backtracking on the commitment to build a city of prosperity for all. Now is not the time to reduce services or raise fees for already unaffordable or inaccessible housing, transit and child care. Rather, now is the time to move forward with fair and equitable taxation measures to fund the investments in affordable housing, transit, child care and recreation to ensure that every child has the chance to succeed.

APPENDIX A: City of Toronto Neighbourhoods

1   West Humber-Clairville
2   Mount Olive-Silverstone-Jamestown
3   Thistletown-Beaumond Heights
4   Rexdale-Kipling
5   Elms-Old Rexdale
6   Kingsview Village-The Westway
7   Willowridge-Martingrove-Richview
8   Humber Heights-Westmount
9   Edenbridge-Humber Valley
10 Princess-Rosethorn
11 Eringate-Centennial-West Deane
12 Markland Wood
13 Etobicoke West Mall
14 Islington-City Centre West
15 Kingsway South
16 Stonegate-Queensway
17 Mimico (includes Humber Bay Shores)
18 New Toronto
19 Long Branch
20 Alderwood
21 Humber Summit
22 Humbermede
23 Pelmo Park-Humberlea
24 Black Creek
25 Glenfield-Jane Heights
26 Downsview-Roding-CFB
27 York University Heights
28 Rustic
29 Maple Leaf
30 Brookhaven-Amesbury
31 Yorkdale-Glen Park
32 Englemount-Lawrence
33 Clanton Park
34 Bathurst Manor
35 Westminster-Branson
36 Newtonbrook West
37 Willowdale West

38 Lansing-Westgate
39 Bedford Park-Nortown
40 St. Andrew-Windfields
41 Bridle Path-Sunnybrook-York Mills
42 Banbury-Don Mills
43 Victoria Village
44 Flemingdon Park
45 Parkwoods-Donalda
46 Pleasant View
47 Don Valley Village
48 Hillcrest Village
49 Bayview Woods-Steeles
50 Newtonbrook East
51 Willowdale East
52 Bayview Village
53 Henry Farm
54 O'Connor-Parkview
55 Thorncliffe Park
56 Leaside-Bennington
57 Broadview North
58 Old East York
59 Danforth-East York
60 Woodbine-Lumsden
61 Taylor-Massey
62 East End-Danforth
63 The Beaches
64 Woodbine Corridor
65 Greenwood-Coxwell
66 Danforth
67 Playter Estates-Danforth
68 North Riverdale
69 Blake-Jones
70 South Riverdale
71 Cabbagetown-South St. James Town
72 Regent Park
73 Moss Park
74 North St. James Town

75 Church-Yonge Corridor
76 Bay Street Corridor
77 Waterfront Communities-The Island
78 Kensington-Chinatown
79 University
80 Palmerston-Little Italy
81 Trinity-Bellwoods
82 Niagara
83 Dufferin Grove
84 Little Portugal
85 South Parkdale
86 Roncesvalles
87 High Park-Swansea
88 High Park North
89 Runnymede-Bloor West Village
90 Junction Area
91 Weston-Pellam Park
92 Corso Italia-Davenport
93 Dovercourt-Wallace Emerson-Junction
94 Wychwood
95 Annex
96 Casa Loma
97 Yonge-St. Clair
98 Rosedale-Moore Park
99 Mount Pleasant East
100 Yonge-Eglinton
101 Forest Hill South
102 Forest Hill North
103 Lawrence Park South
104 Mount Pleasant West
105 Lawrence Park North
106 Humewood-Cedarvale
107 Oakwood Village
108 Briar Hill-Belgravia
109 Caledonia-Fairbank
110 Keelesdale-Eglinton West
111 Rockcliffe-Smythe

112 Beechborough-Greenbrook
113 Weston
114 Lambton Baby Point
115 Mount Dennis
116 Steeles
117 L'Amoreaux
118 Tam O'Shanter-Sullivan
119 Wexford/Maryvale
120 Clairlea-Birchmount
121 Oakridge
122 Birchcliffe-Cliffside
123 Cliffcrest
124 Kennedy Park
125 Ionview
126 Dorset Park
127 Bendale
128 Agincourt South-Malvern West
129 Agincourt North
130 Milliken
131 Rouge
132 Malvern
133 Centennial Scarborough
134 Highland Creek
135 Morningside
136 West Hill
137 Woburn
138 Eglinton East
139 Scarborough Village
140 Guildwood

Notes

1   Hidden Epidemic: A report on child and family poverty in Toronto, 2014. Accessed at http://www.torontocas.ca/app/Uploads/documents/cast-report2014-final-web71.pdf

2   "Urban areas" refers to Census Divisions as identified by Statistics Canada. While their composition varies somewhat between provinces, Census Divisions typically reflect "Upper Tier" municipalities. The Census Divisions listed are all those with a 2011 census population of 500,000 or greater.

3   Lowest quintile refers to the average income of the lowest one-fifth of families. Highest quintile refers to the top fifth.

4   Quartile is like quintile, but refers to the top fourth of families.

5   Pagliaro, J. (2014). The Toronto Star. "John Tory pledges to work at reducing child poverty in Toronto". Accessed at https://www.thestar.com/news/city_hall/2014/11/14/john_tory_pledges_to_work_at_reducing_child_poverty_in_toronto.html

6   News Staff. (2014). City News. "9 memorable moments & quotes from Tory's inaugural speech". Accessed at http://www.citynews.ca/2014/12/02/9-memorable-moments-quotes-from-torys-inaugural-speech/

7   TO Prosperity: Toronto Poverty Reduction Strategy. Accessed at http://www1.toronto.ca/City%20Of%20Toronto/Social%20Development,%20Finance%20&%20Administration/Strategies/Poverty%20Reduction%20Strategy/PDF/TO_Prosperity_Final2015-reduced.pdf

8   Low income groups in Toronto fare worse on 20 of 34 health status indicators, including Low Birth Weight, Readiness to Learn, Youth Chlamydia, Youth Gonorrhea and Teen Pregnancy. Toronto Public Health. (2015). The Unequal City 2015: Income and Health Inequities in Toronto -Technical Report. Accessed at http://www1.toronto.ca/City%20Of%20Toronto/Toronto%20Public%20Health/Performance%20&%20Standards/Health%20Surveillance%20and%20Epidemiology/Files/pdf/Technical%20Report%20FINAL%20PRINT_AODA.pdf

9   While it is difficult to say definitively what contributed to this decline, the reduction coincides with the final $100 per month increase to the Ontario Child Benefit (OCB). Indeed, most municipalities in Ontario saw slight reductions in the rate of child poverty in 2014. Projecting ahead, there is hope that the implementation of the (Federal) Canada Child Benefit in 2016 will lead to a further reduction child poverty levels. This will be assessed when newer data is available.

10 As reported in The Hidden Epidemic, in 2013 there were 118,000 millionaires in Toronto. Accessed at https://www.thestar.com/news/gta/2013/05/09/toronto_has_118000_millionaires.html.

11 City of Toronto, Social Policy Analysis & Research. (2014). TSNS 2020 Neighbourhood Equity index: Methodological Documentation. Accessed at http://www.toronto.ca/legdocs/mmis/2014/cd/bgrd/backgroundfile-67350.pdf

12 In societies dominated by people of white, Caucasian or European backgrounds, First Peoples and peoples of colour have long been targets of discrimination and social exclusion in legal, socio-economic and political spheres. Such groups are said to be racialized or marked, by the dominant group, as inferior. Racialization doesn't just refer to individual beliefs and attitudes toward specific First Peoples or peoples of colour in society, it also includes the institutional, structural and systemic built-in features of society, the way that institutions in areas like education, health, social services and the justice system function – day in and day out.

13 City of Toronto, Social Policy Analysis & Research. (2011). The Linguistic Diversity Index (LDI) is the probability that any two people selected at random would have different mother tongues. Calculated using Greenberg's Linguistic Diversity Index.

14 Toronto Indigenous Health Advisory Circle. (2016). A Reclamation of Well Being: Visioning a Thriving and Healthy Urban Indigenous Community. Toronto's First Indigenous Health Strategy 2016-2021 Accessed at http://www1.toronto.ca/City%20Of%20Toronto/Toronto%20Public%20Health/Healthy%20Communities/Access%20and%20Equity/TIHAC_%20Report_AODA.pdf. Though we look forward to the release of the 2016 Census data to further explore the Indigenous reality when it comes to poverty in the city of Toronto, we recognize that the value of such data may once again be limited due to the fact that many First Peoples find it difficult to, or choose not to, participate in such surveys.

15 The Hidden Epidemic, p30-1. Accessed at http://www.torontocas.ca/app/Uploads/documents/cast-report2014-final-web71.pdf

16 http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=4105

17 Notten, G and M. Mendelson. (2016). Caledon Institute of Social Policy. Using low income and material deprivation to monitor poverty reduction. Accessed at http://www.caledoninst.org/Publications/PDF/1103ENG.pdf

18 Cleveland, G and Krashinsky, M. (1998). The Benefits and Costs of Good Child Care:The Economic Rationale for Public Investment in Young Children – A Policy Study, University of Toronto at Scarborough, March 1998. Accessed at http://childcarecanada.org/sites/default/files/bc.pdf.

19 Ontario Task Group on Affordable Access to Recreation for Ontarians (2010). Affordable Access to Recreation for Ontarians. Affordable Access Policy Development and Implementation Guide. Accessed at http://www.prontario.org/index.php/ci_id/index.php/ci_id/3721.htm

20 Cleveland, Krashinsky, Colley and Avery-Nunez. (2016). City of Toronto Licensed Child Care Demand and Affordability Study. City of Toronto. Accessed at http://www1.toronto.ca/City%20Of%20Toronto/Children's%20Services/Files/pdf/T/Toronto%20Demand%20&%20Affordability%20Study%202016.pdf

21 Dyson A., et al. (2010). Childhood Development, Education and Health Inequalities. London: Institute for Health Equity. Accessed at http://www.bing.com/search?q=dyson+childhood+development+education+and+health+inequalities&src=IE-TopResult&FORM=IETR02&conversationid=

22 Waterson, W, Grueger, B, Samson, L. (2015). Housing need in Canada: Heathy lives start at home. Pediatric Child Health 20(7): 403-407.

23 Kershaw, P and Minh, A. (2016) Generation Squeeze, Code Red: Rethinking Canadian housing policy. Accessed at http://bit.ly/GSCodeRed; See also http://homelesshub.ca/sites/default/files/Affordability-of-Housing-Kneebone-Wilkins%20%281%29.pdf

24 Rent Seeker. (2016). Toronto Vital Signs. Accessed at http://torontovitalsigns.ca/wp-content/uploads/2016/10/WEB-OP-TorontosVitalSignsReport2016FINAL.pdf

25 CMHC, cited in Vital Signs 2016. Accessed at http://torontovitalsigns.ca/wp-content/uploads/2016/10/WEB-OP-TorontosVitalSignsReport2016FINAL.pdf

26 Antwi-Boasiako, K, et al. (2016). Ethno-racial Categories and Child Welfare Decisions: Exploring the Relationship with Poverty. CWRP Information Sheet #178E. Toronto, ON: Canadian Child Welfare Research Portal. Inadequate or unaffordable housing, and poverty in general, is also associated with increased likelihood of child involvement in the child protection system, and entering into the care of the state. A recent study found that, in Ontario, that children in families that ran out of money for food, housing or utilities are approximately twice as likely to come into the care of the child protection system. Accessed at http://cwrp.ca/publications/3144.

27 See, for example, Kirkpatrick, S. and McIntyre, L. (2010). Child Hunger and Long-term Adverse Consequences for Health. Accessed at http://jamanetwork.com/journals/jamapediatrics/fullarticle/383613

28 Tarasuk, V, Mitchell, A, Dachner, N. (2016). Toronto: Research to identify policy options to reduce food insecurity (PROOF), p. 28. Household food insecurity in Canada, 2014. Accessed at http://proof.utoronto.ca/resources/proof-annual-reports/annual-report-2014/. Food security is defined as experiences of anxiety that food will run out before household members have money to buy more, modifying the amount of food consumed, experiencing hunger, or going a whole day without eating.

29 Daily Bread Food Bank. (2016). Who's Hungry: 2016 Profile of Hunger in Toronto, p.6. Accessed at http://www.dailybread.ca/wp-content/uploads/2016/09/WH_2016_FINAL.pdf?pdf=Whos-Hungry

30 Ibid.

31 Tarasuk, V, Mitchell, A, Dachner, N. (2016). Toronto: Research to identify policy options to reduce food insecurity (PROOF), p.28. Household food insecurity in Canada, 2014. http://proof.utoronto.ca/resources/proof-annual-reports/annual-report-2014/

32 Toronto Child and Family Network. (Forthcoming). Raising the Village.

33 Daily Bread Food Bank. (2016). Who's Hungry: 2016 Profile of Hunger in Toronto, p. 7. Accessed at http://www.dailybread.ca/wp-content/uploads/2016/09/WH_2016_FINAL.pdf?pdf=Whos-Hungry

34 Toronto Child and Family Network. (Forthcoming). Raising the Village.

35 Daily Bread Food Bank. (2016). Who's Hungry: 2016 Profile of Hunger in Toronto, p. 7. Accessed at http://www.dailybread.ca/wp-content/uploads/2016/09/WH_2016_FINAL.pdf?pdf=Whos-Hungry. Tarasuk, V, Mitchell, A, Dachner, N. (2016). Toronto: Research to identify policy options to reduce food insecurity (PROOF), p. 18. Household food insecurity in Canada, 2014. Accessed at http://proof.utoronto.ca/resources/proof-annual-reports/annual-report-2014/

36 Number of trips per hour was calculated by adding the number of subway trips within 1,000 meters (approximately a 12 minute) plus the number of bus/streetcar trips within 650 meters (an 8 minute walk).

37 UNICEF Office of Research. (2012). UNICEF Innocenti Report Card 9: The Children Left Behind: A League Table of Inequality in Child Wellbeing in the World's Rich Countries. Accessed at https://www.unicef-irc.org/publications/pdf/rc9_eng.pdf

38 Monsebraaten, L. (2015). The Toronto Star. Tackling poverty a 'litmus test' for city's greatness, Tory says. Accessed at https://www.thestar.com/news/city_hall/2015/06/23/tackling-poverty-a-litmus-test-for-citys-greatness-tory-says.html

39 TO Prosperity: Toronto Poverty Reduction Strategy, p. 1. Accessed at http://www1.toronto.ca/City%20Of%20Toronto/Social%20Development,%20Finance%20&%20Administration/Strategies/Poverty%20Reduction%20Strategy/PDF/TO_Prosperity_Final2015-reduced.pdf

40 Ibid, p. 11.

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Social Planning Toronto with the support of the Children's Aid Foundation

CHILDREN'S AID SOCIETY *of* **TORONTO**

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