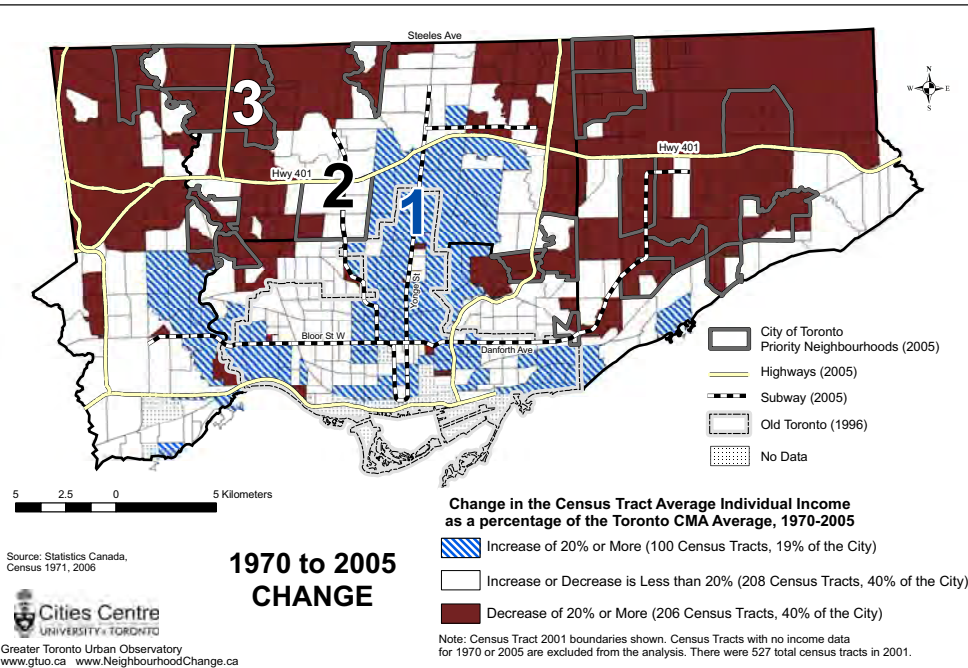


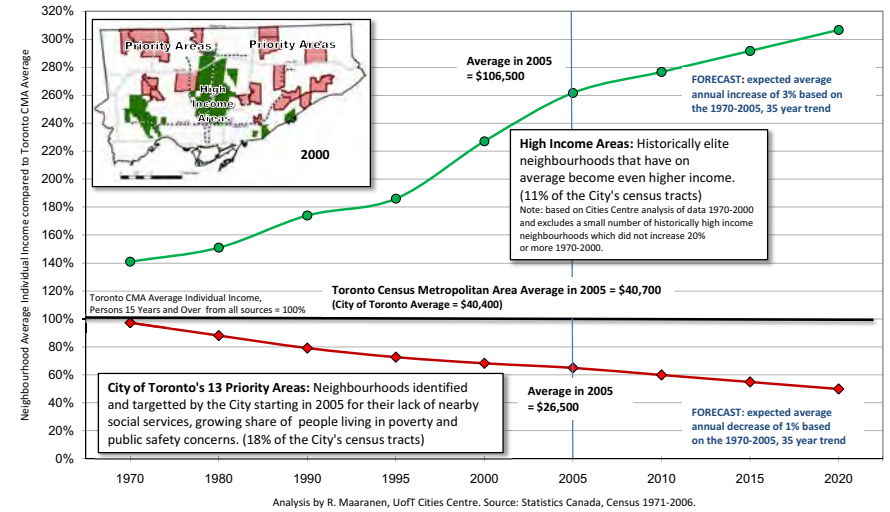
Change in Average Individual Income, City of Toronto, 1970 to 2005

Average Individual Income from all sources, 15 Years and Over, Census Tracts



The Growing Gap: From 140% to 300%

City of Toronto's Growing Neighbourhood Income Gap Average Individual Income, 1970 to 2005 and Forecast to 2020

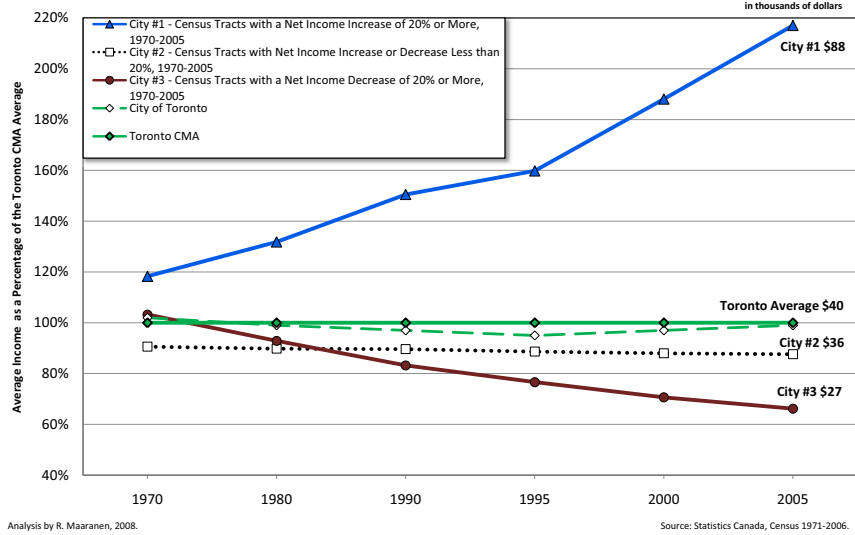


In 1970, Toronto's "priority areas" were middle income neighbourhoods.

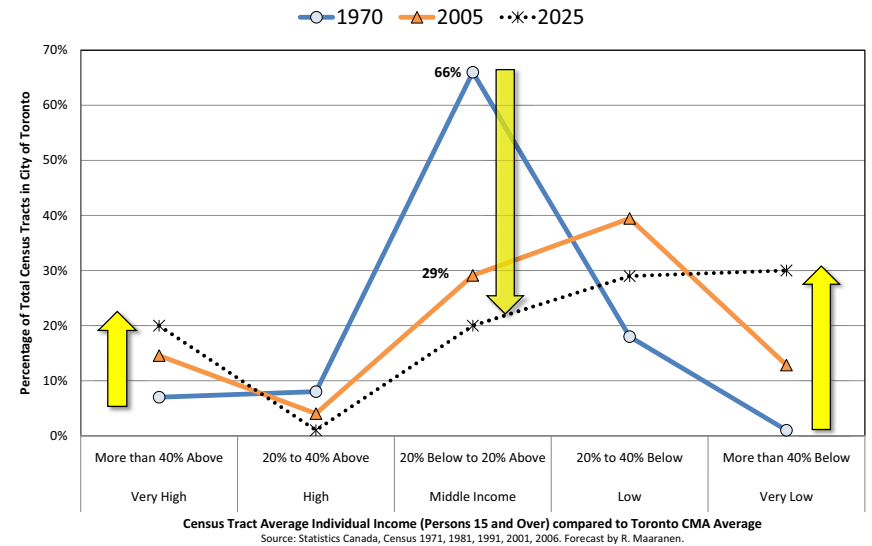
1970 to 2005 CHANGE

Average Individual Income in the Three Cities of Toronto 1970 to 2005

Income of Persons 15 and Over from all Sources

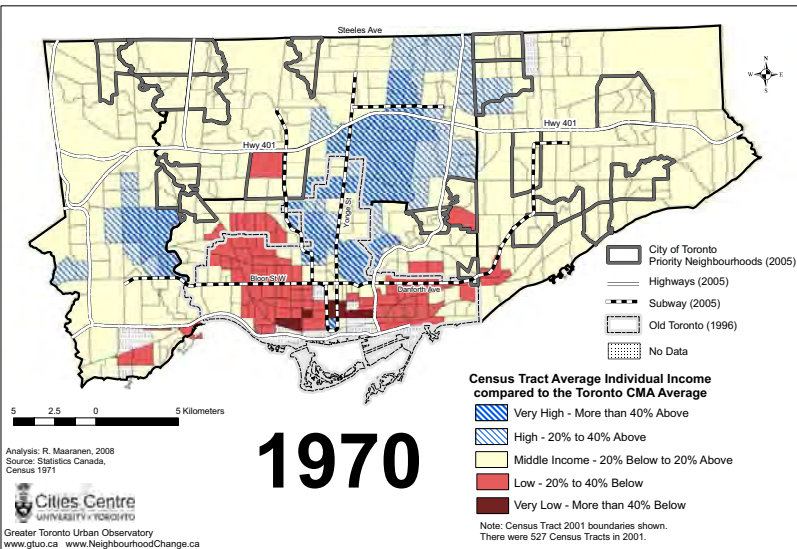


Change in Neighbourhood Income Distribution in City of Toronto 1970, 2005 and Forecast for 2025



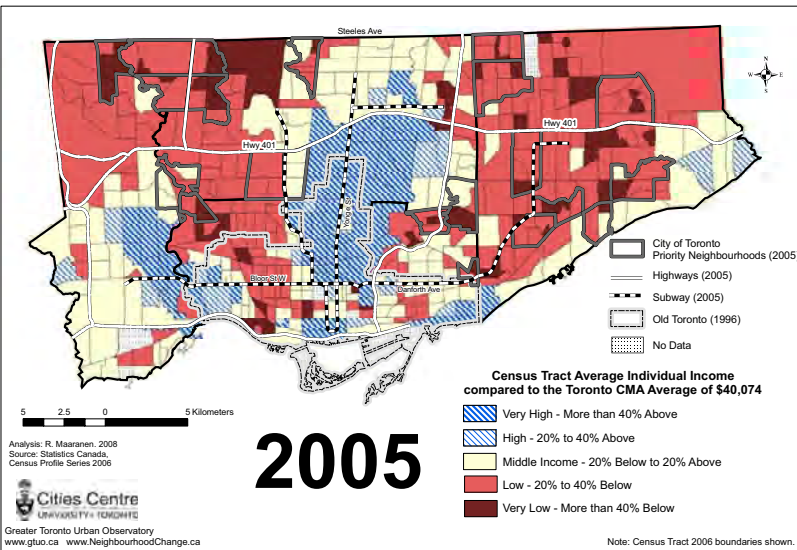
Average Individual Income, City of Toronto, 1970

Average Individual Income from all sources, 15 Years and Over, Census Tracts



Average Individual Income, City of Toronto, 2005

Average Individual Income from all sources, 15 Years and Over, Census Tracts



Policy Options for the Divided City



- **INCOME STRATEGY** (Poverty Reduction) – federal, provincial
- **HOUSING STRATEGY** – federal, provincial, municipal
- **LABOUR MARKET STRATEGY** – federal, provincial

1. Inclusionary Zoning
2. Rental Housing Rehabilitation
3. Eliminate vacancy decontrol
4. Maintain existing rental buildings with 6 or fewer units
5. “Tower Renewal” initiative

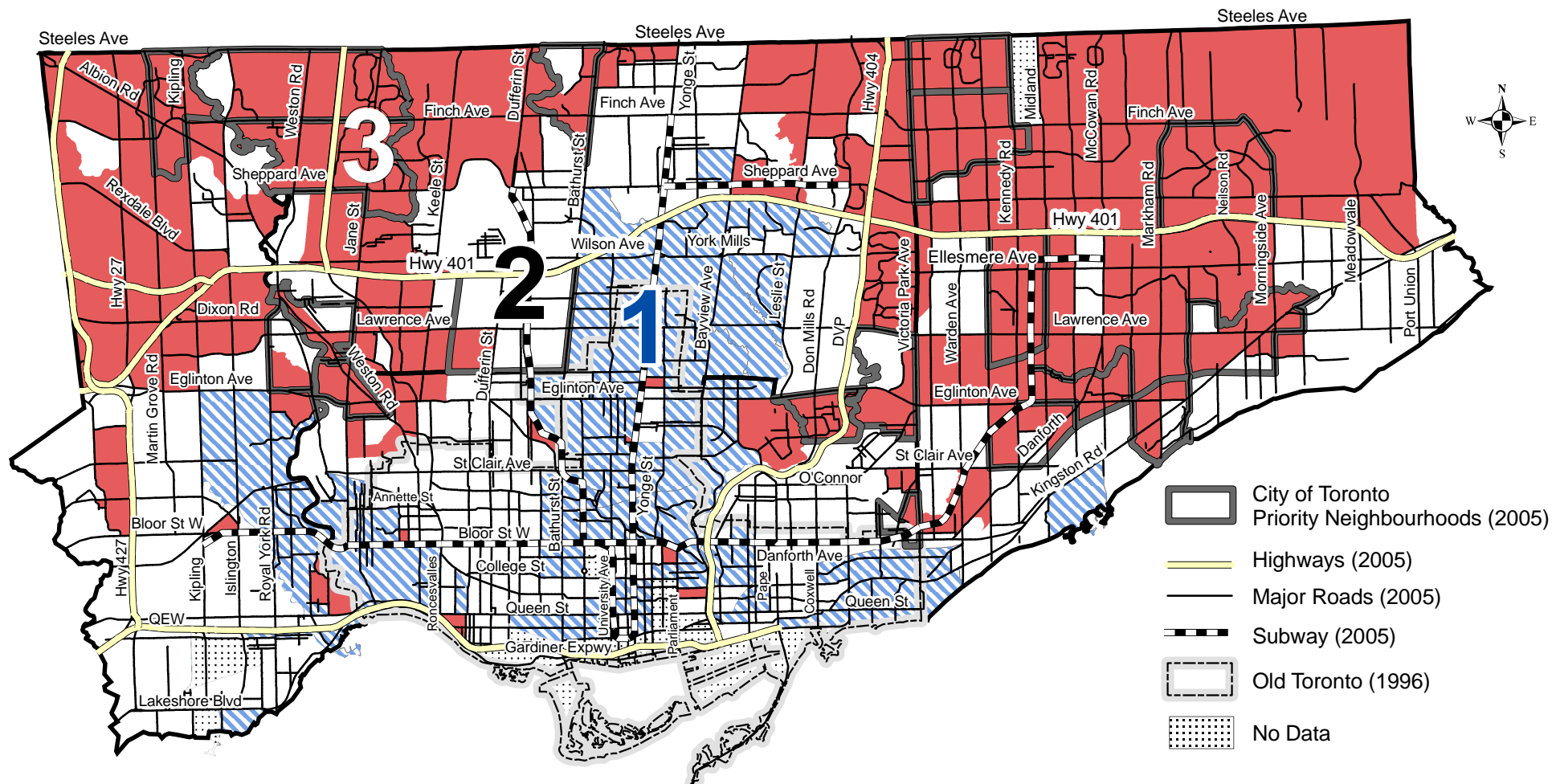
Policy Options continued






6. Second suite incentive program
7. Encourage rooming houses, SROs, supportive housing
8. Reduce parking requirements & related reg. reforms
9. Prov. share of land transfer tax to municipalities
10. Energy program for low-income households
11. Support small independent neighbourhood businesses
12. Active social / community development planning
13. _____
14. _____

Change in Average Individual Income, City of Toronto, 1970 to 2005

Average Individual Income from all sources, 15 Years and Over, Census Tracts



Change in the Census Tract Average Individual Income as a percentage of the Toronto CMA Average, 1970-2005

-  Increase of 20% or More (100 Census Tracts, 19% of the City)
-  Increase or Decrease is Less than 20% (208 Census Tracts, 40% of the City)
-  Decrease of 20% or More (206 Census Tracts, 40% of the City)

Note: Census Tract 2001 boundaries shown. Census Tracts with no income data for 1970 to 2005 are excluded from the analysis. There were 527 total census tracts in 2001.

Analysis: R. Maaranen.
Source: Statistics Canada,
Census 1971, 2006

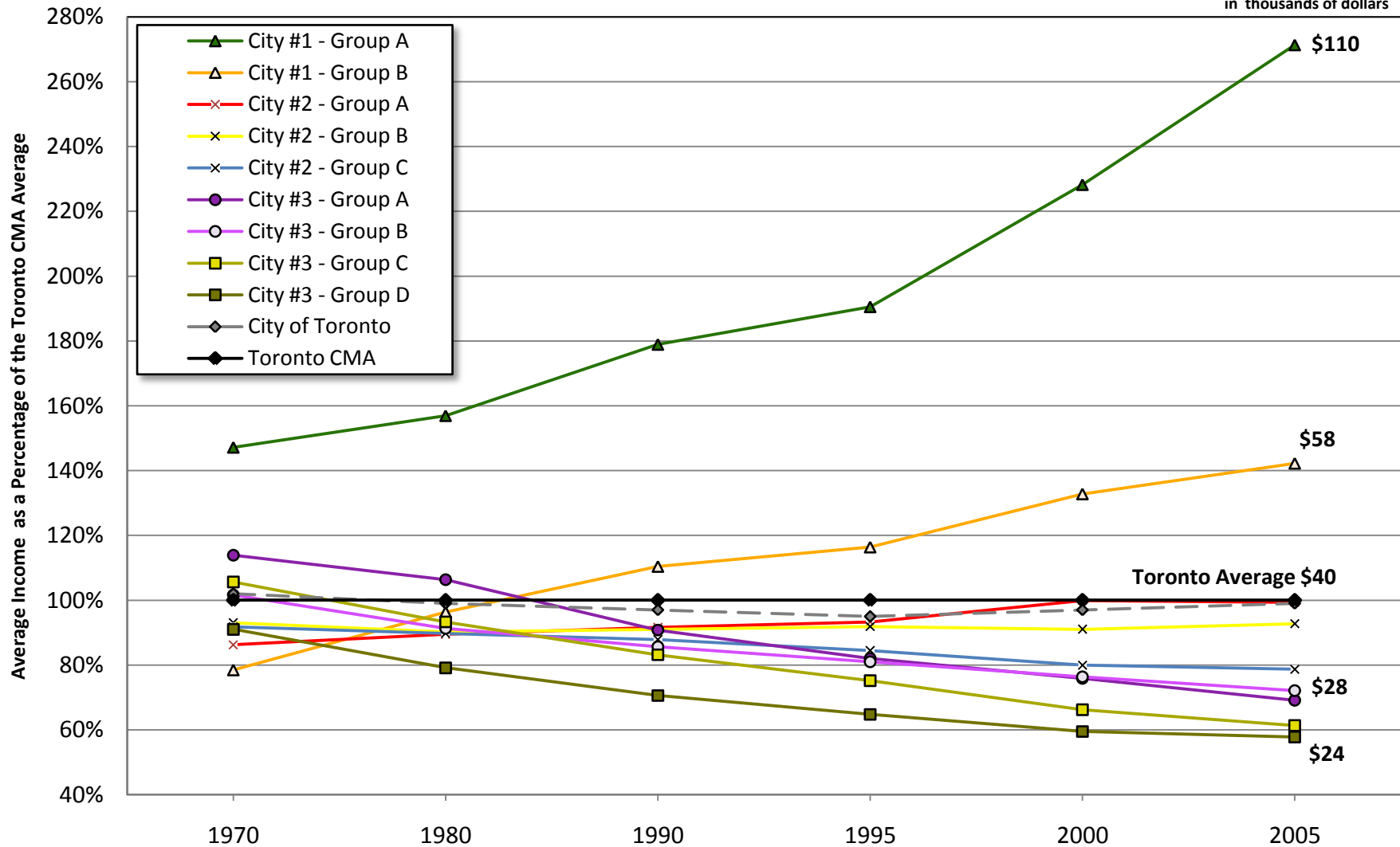


Greater Toronto Urban Observatory
www.gtuo.ca www.NeighbourhoodChange.ca

Average Individual Income of Neighbourhood Groups, the Three Cities of Toronto 1970 to 2005

Income of Persons 15 and Over from all Sources

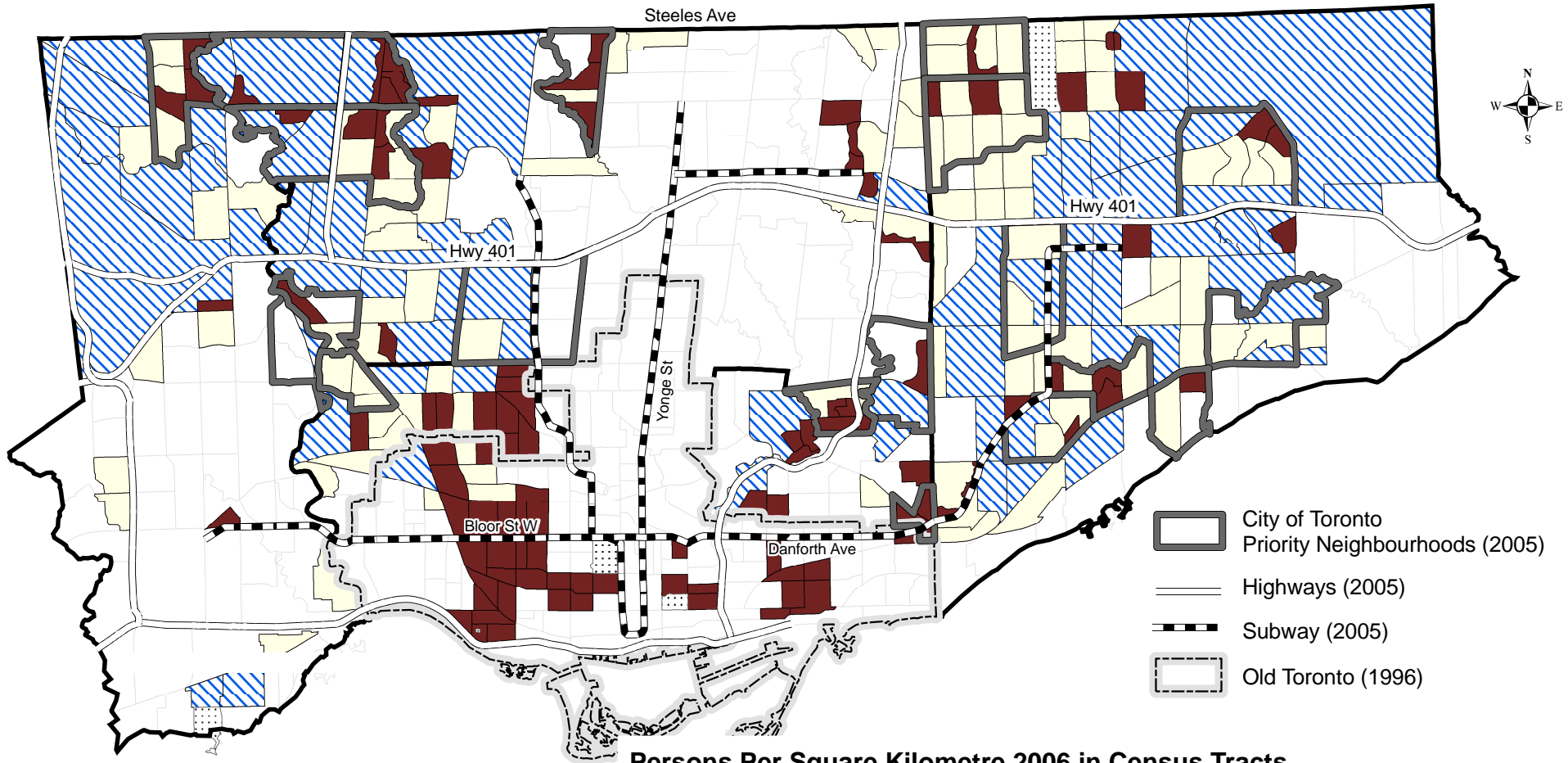
Income for 2005 shown
in thousands of dollars








Analysis by R. Maaranen, 2008.

Source: Statistics Canada, Census 1971-2006.

Population Density of Low Income Neighbourhoods City of Toronto, 2006



**Persons Per Square Kilometre 2006 in Census Tracts
with Average Individual Income in 2005 Less than \$32,560
(80% of the Toronto CMA average)**

- | | | | |
|---|---|---|--------------------------|
|  | Higher Density
(7,174 or more people per sq km) |  | Income is Middle or High |
|  | Medium Density
(3,959 to 7,173 people per sq km) |  | Not Available |
|  | Lower Density
(less than 3,959 people per sq km) | | |

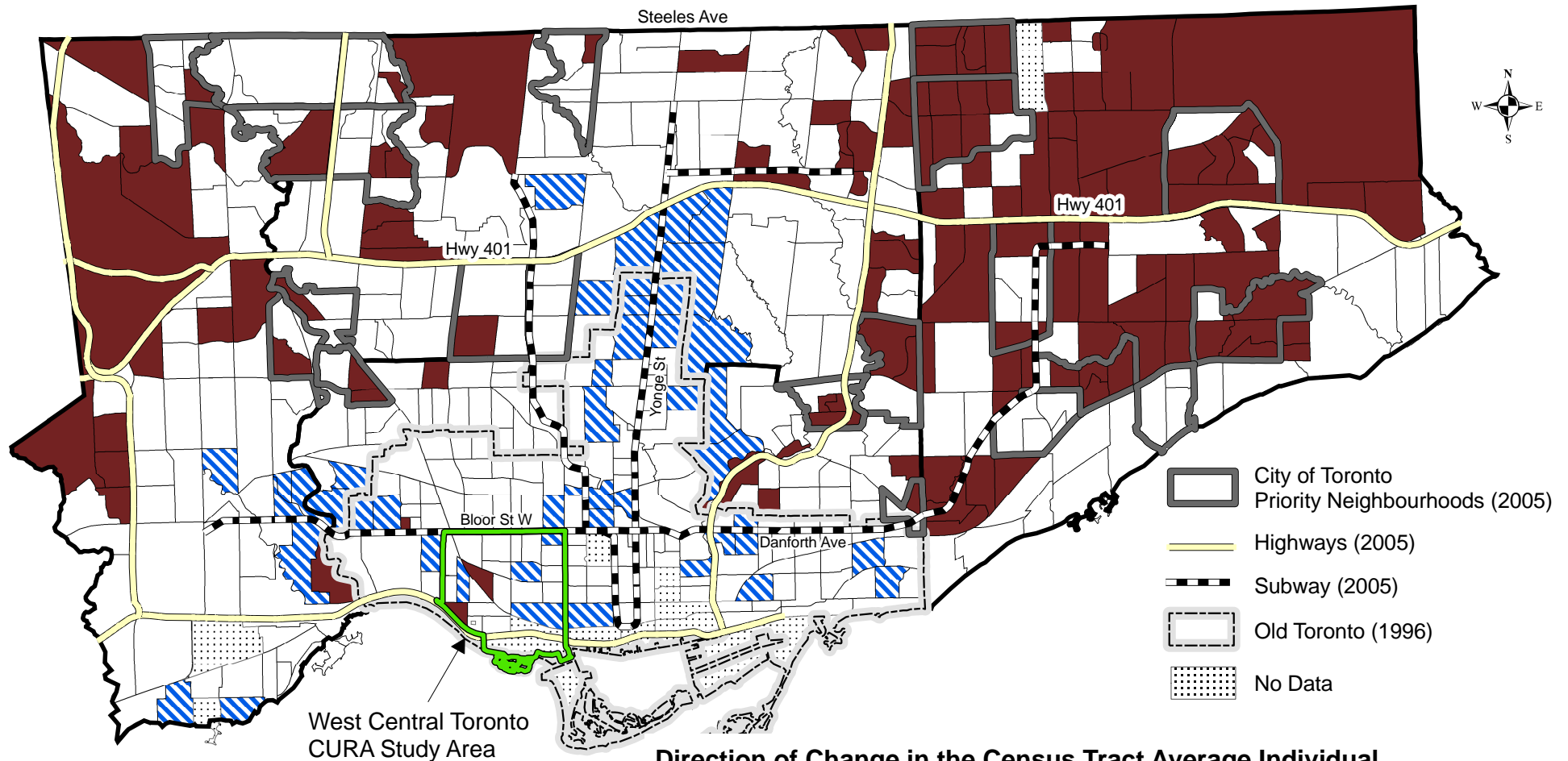
Analysis: R. Maaranen. 2008
Source: Statistics Canada,
Census Profile Series 2006



Greater Toronto Urban Observatory
www.gtuo.ca www.NeighbourhoodChange.ca


Toronto Neighbourhoods with a Persistent Change in Income, 1980 to 2005

Average Individual Income from all sources, 15 Years and Over, Census Tracts




Direction of Change in the Census Tract Average Individual Income as a percentage of the Toronto CMA Average

Time Periods: 1980-1990, 1990-1995, 1995-2000, 2000-2005

 Increasing Since 1980 (46 Census Tracts, 9% of the City)

 Direction of Change is Not Persistent (340 Census Tracts, 66% of the City)

 Decreasing Since 1980 (128 Census Tracts, 25% of the City)

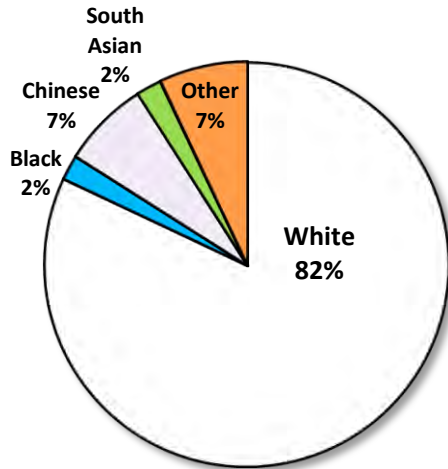
Note: Census Tract 2001 boundaries shown. Census Tracts with no income data for one or more years between 1980 and 2005 are excluded from the analysis. There were 527 total census tracts in 2001.

Analysis: R. Maaranen. UofT Cities Centre
Source: Statistics Canada,
Census 1981, 1991, 1996, 2001, 2006

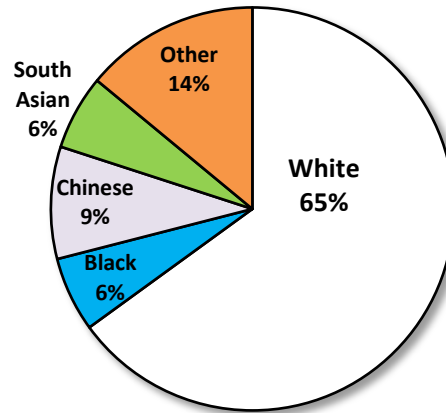
(c) Centre for Urban and Community Studies, University of Toronto, 2008
Neighbourhood Change Community University Research Alliance, SSHRC
J.D. Hulchanski, PhD, Principal Investigator.
For more information, see: www.gtuo.ca &
www.urbancentre.utoronto.ca

Ethno-Cultural Population in the "Three Cities" in Toronto, 2006

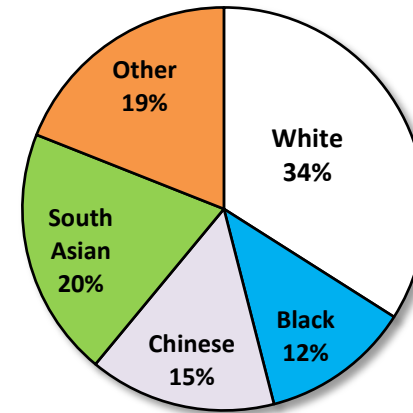
City #1



City #2

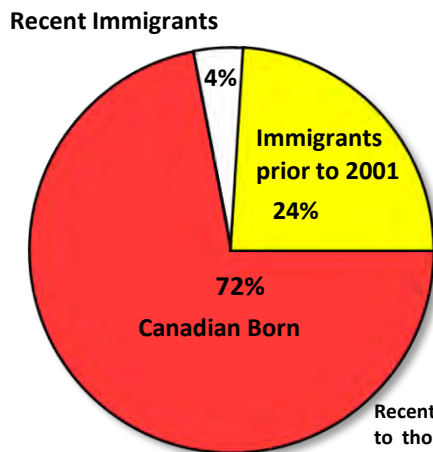


City #3

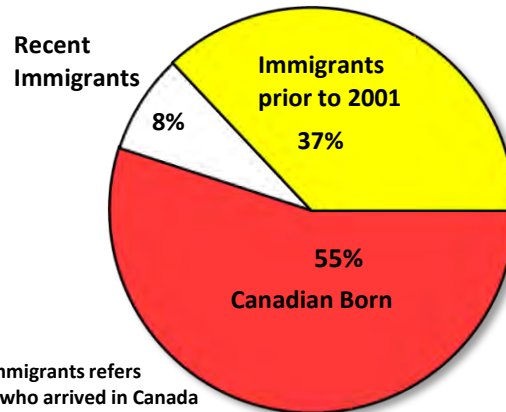


Canadian and Foreign Born Population in the "Three Cities" in Toronto, 2006

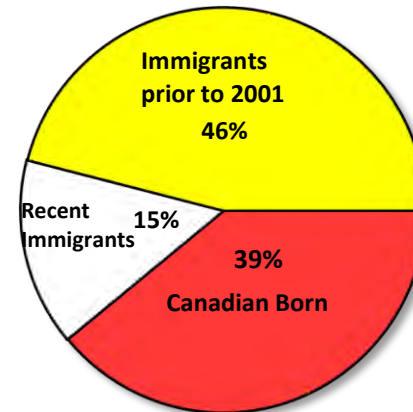
City #1



City #2

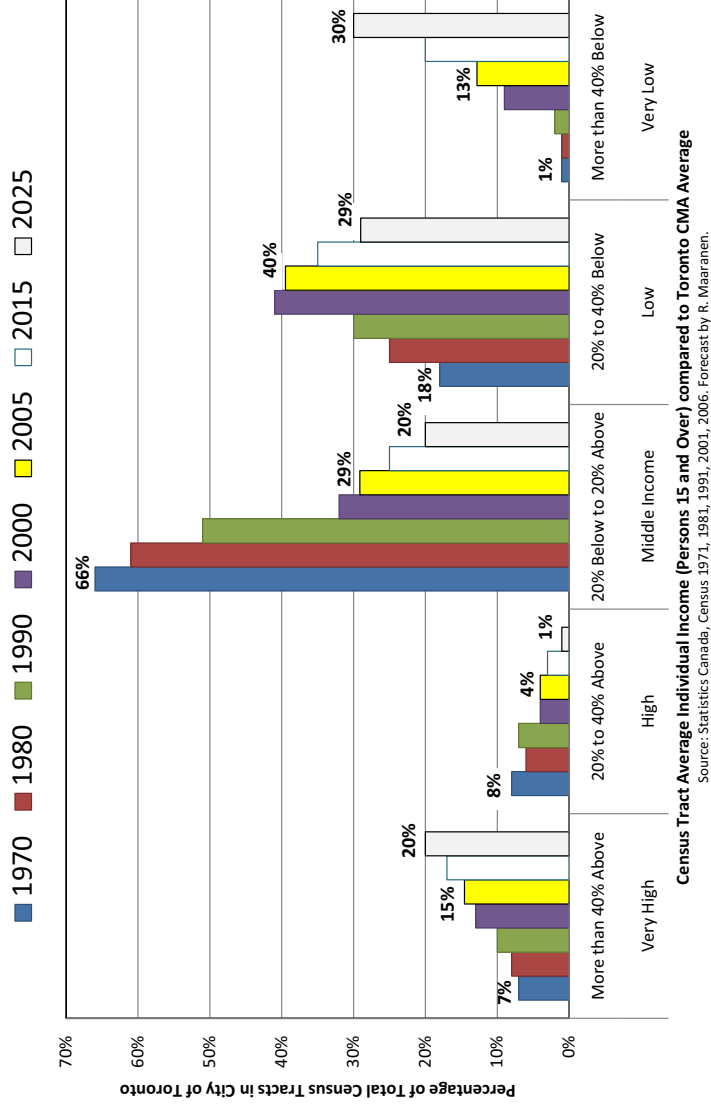


City #3

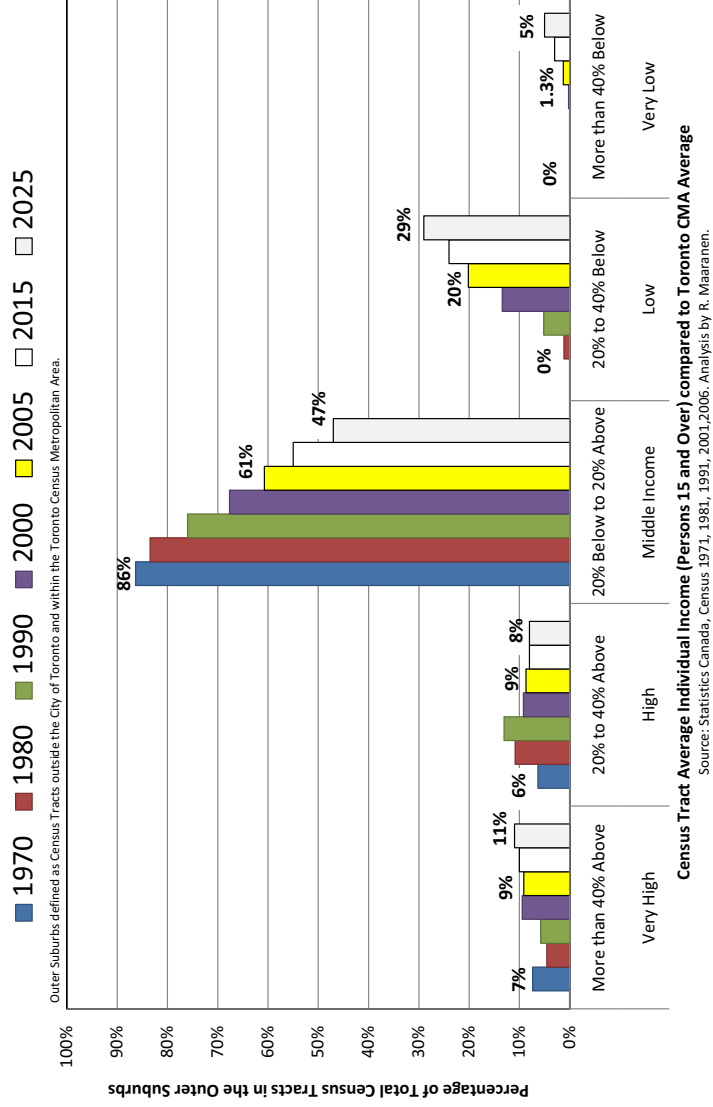


Recent Immigrants refers to those who arrived in Canada in the 2001-2006 period.

Change in Neighbourhood Income Distribution in City of Toronto 1970 to 2005 and Forecast to 2025

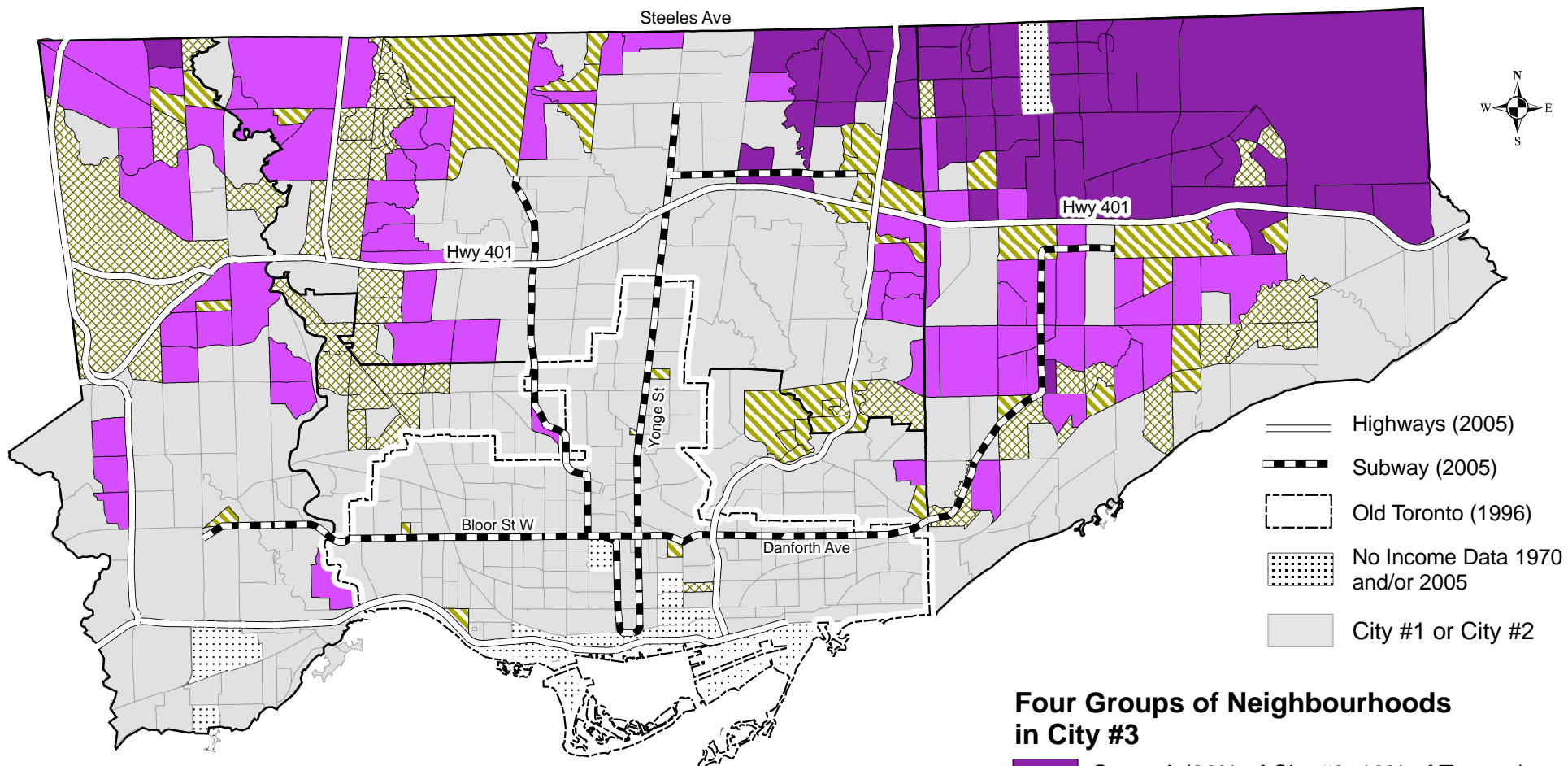


Change in Neighbourhood Income Distribution in Toronto's Outer Suburbs (the "905 Region"), 1970 to 2005 and Forecast to 2025







City #3: Four Groups of Neighbourhoods, 2006

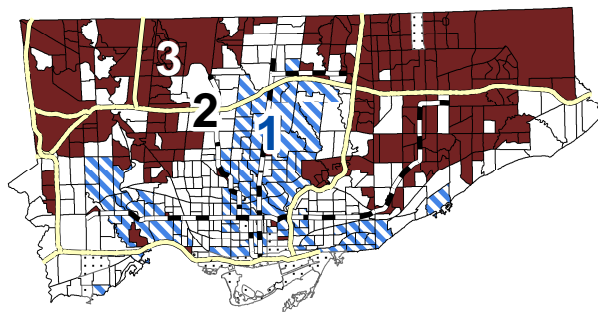
City of Toronto, Census Tracts (2001 boundaries)



Four Groups of Neighbourhoods in City #3

-  Group A (26% of City #3, 10% of Toronto)
-  Group B (33% of City #3, 13% of Toronto)
-  Group C (19% of City #3, 7% of Toronto)
-  Group D (22% of City #3, 9% of Toronto)

Based on a Cluster Analysis of 31 Demographic, Socio-Economic and Housing Characteristics from Census 2006



Analysis: R. Maaranen, 2008
Source: Statistics Canada,
Census 1971, 2006



Greater Toronto Urban Observatory
www.gtuo.ca www.NeighbourhoodChange.ca

Census 2006 Profile of Four Neighbourhood Groups in Toronto's City #3

Row	Groups in City #3				City #3 Total	City #2 Total	City #1 Total	City of Toronto
	A	B	C	D				
1	Number of Census Tracts	53	69	39	45	206	100	527
2	Census Tracts as % of City of Toronto	10%	13%	7%	9%	39%	19%	100%
3	Total Population (thousands)	292	338	228	220	1,067	428	2,503
4	Population as % of City of Toronto	12%	14%	9%	9%	43%	17%	100%
5	Population Per Sq Km (thousands)	3	4	6	4	4	4	4
6	Total Dwellings (thousands)	90	122	88	77	372	189	943
7	Dwellings as % of City of Toronto	10%	13%	9%	8%	39%	20%	100%
8	Dwellings Per Sq Km (thousands)	1	1	2	1	1	2	1
9	Social Housing (% of 2006 dwellings)	4%	6%	9%	27%	11%	4%	10%
10	Rented Dwellings (%)	23%	42%	74%	60%	47%	36%	46%
11	Owned Dwellings (%)	77%	58%	26%	40%	53%	63%	54%
12	Single Detached Housing (%)	36%	34%	4%	16%	25%	38%	27%
13	Apartment Housing (%)	41%	50%	89%	66%	58%	50%	60%
14	Other Housing Structure Types (%)	23%	16%	7%	18%	17%	12%	13%
15	Children & Youth Under 20 (%)	23%	23%	26%	30%	25%	20%	22%
16	Seniors 65 and Over (%)	14%	17%	10%	11%	14%	14%	14%
17	Adults 20 to 64 Years of Age (%)	63%	60%	64%	59%	61%	66%	64%
18	Average Household Size	3.3	2.8	2.7	2.9	2.9	2.3	2.7
19	Non Family Households (% of total households)	17%	26%	32%	28%	25%	40%	35%
20	Family Households (% of total households)	83%	74%	68%	72%	75%	60%	65%
21	Couple Families with children at home (% of family households)	55%	49%	49%	44%	49%	45%	47%
22	Couple Families without children at home (% of family households)	27%	30%	29%	22%	28%	41%	33%
23	Single Parent Families (% of family households)	18%	21%	22%	34%	23%	14%	20%
24	Canadian Born (%)	30%	43%	30%	39%	36%	70%	50%
25	Foreign Born (%)	70%	57%	70%	61%	64%	30%	50%
26	Recent Immigrants 2001-2006 (%)	14%	12%	27%	12%	15%	4%	11%
27	White Population (%)	20%	49%	32%	28%	34%	82%	53%
28	Non-White Visible Minorities (%)	80%	51%	68%	72%	66%	18%	47%
29	Chinese Population (%)	40%	6%	10%	5%	15%	7%	11%
30	South Asian Population (%)	19%	17%	28%	18%	20%	2%	12%
31	Black Population (%)	8%	9%	9%	26%	12%	2%	8%
32	Other Visible Minorities (%)	13%	19%	21%	23%	19%	7%	16%
33	Adults 25+ with a University Degree (%)	37%	27%	43%	20%	31%	61%	39%
34	Adults 25+ without University Degree (%)	63%	73%	57%	80%	69%	39%	61%
35	White Collar Workforce (%)	36%	30%	33%	22%	30%	58%	40%
36	Blue Collar Workforce (%)	20%	25%	21%	31%	24%	5%	17%
37	Sales & Service Workforce (%)	23%	24%	25%	26%	24%	17%	22%
38	Workforce in Other Occupations (%)	21%	21%	21%	21%	22%	20%	21%
39	Self-Employed Workers (%)	10%	8%	8%	7%	8%	12%	12%
40	Unemployed, Persons 15 and Over (%)	9%	8%	11%	11%	9%	5%	8%
41	Average Monthly Rent (\$)	\$970	\$920	\$940	\$740	\$900	\$1,120	\$930
42	Average Dwelling Value (thousands \$)	\$330	\$346	\$237	\$265	\$310	\$700	\$414
43	Average Household Income (thousands \$)	\$71	\$64	\$48	\$48	\$59	\$173	\$80
44	Households with Income Less than \$30,000	22%	26%	35%	39%	29%	18%	28%
45	Households with Income \$30,000 to \$89,999	51%	52%	54%	51%	52%	37%	46%
46	Households with Income \$90,000 or More (%)	27%	22%	11%	12%	19%	45%	26%
47	Average Individual Income, Persons 15 and Over (thousands \$)	\$28	\$29	\$25	\$24	\$27	\$88	\$40
48	Percentage of Persons in Households that are Low Income (Census 2001 Low Income Cutoff)	24%	23%	38%	39%	30%	14%	25%
49	Family Income from Government Transfers (%)	12%	15%	16%	20%	15%	3%	9%
50	Family Income from Employment (%)	78%	75%	77%	75%	76%	83%	79%
51	Family Income from Other Sources (%)	10%	10%	7%	5%	9%	14%	12%
52	Dwellings Built Before 1946	1%	4%	4%	6%	3%	43%	18%
53	Dwellings Built Before 1971	20%	67%	49%	50%	48%	72%	58%
54	Dwellings Built 1971 to 2006	80%	33%	51%	50%	52%	28%	42%
55	Dwellings Built 2001 to 2006	5%	1%	4%	2%	3%	6%	6%

Notes:

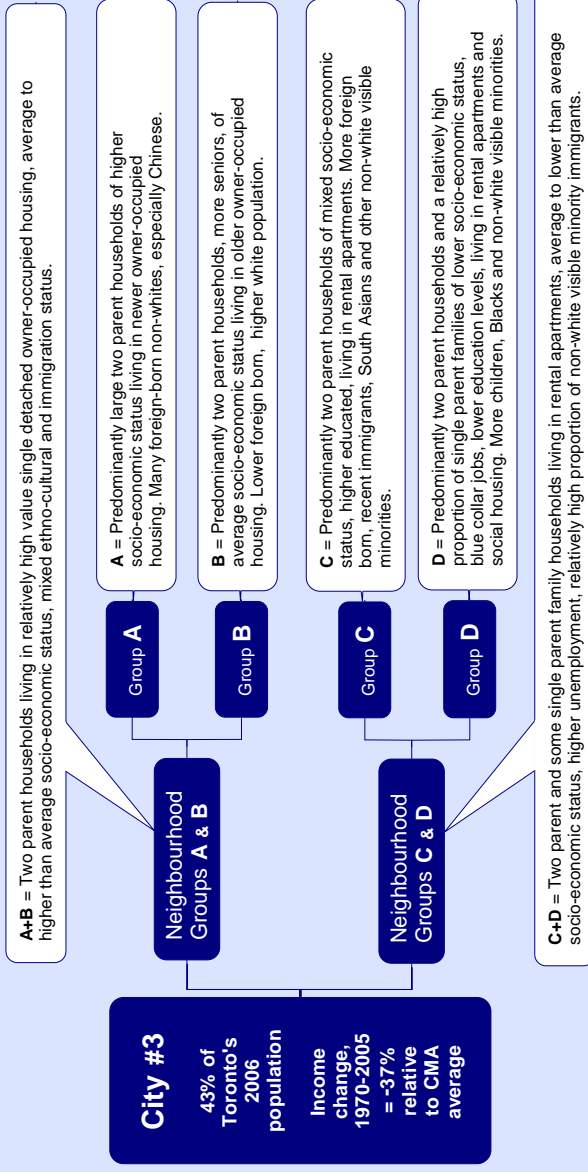
- (1) * indicates variable was included in the K-means cluster analysis plus one more not shown: the geographic coordinates of the Census Tract as a measure of spatial location in City of Toronto.
- (2) Total across the columns or rows may not add up to 100% or City of Toronto totals (were applicable) and may differ slightly from other sources due to data suppression, rounding, aggregation, weighting and estimation effects that are inherent in calculations using Census data

The "Three Cities" within Toronto: A Profile of City #3, 2006

Summary description of four groups of neighbourhoods that comprise City #3

City #3's 206 census tracts (39% of Toronto's census tracts) are characterized by a significant decline in average individual income between 1970 and 2005 relative to the Toronto census metropolitan area. They differ based on characteristics such as age of housing, housing structure, tenure, household size, family type, income and ethno-racial composition.

Given the size and heterogeneity of City #3, the following is a summary of a statistical analysis that provides a more detailed description and a logical grouping of neighbourhoods (census tracts) in City#3. The description of each group is based on a comparison of selected housing and socio-economic characteristics drawn from the analysis.



Compared to the entire City of Toronto , City #3 is comprised of: newer housing, mixed housing structures and tenure, larger households, more children and youth (primarily in Group D), lower socio-economic status, more foreign born, recent immigrants, non-white visible minorities, especially Chinese, South Asians, and Blacks.

In the five years between 2001 and 2006 , City #3 grew larger by 14 census tracts (7% of its 2001 total census tracts), mainly in the inner suburbs. The average individual income of City #3 decreased by 4% relative to the Toronto area (CMA) average. In 2005 its average individual income was 70% (or \$61,000) below the City #1 average (\$27,000 versus \$88,000). The visibility minority population increased by 6% to 66% of City #3. Immigrants who arrived in Canada between 2001 and 2006 comprise 15% of City #3's population.


Change in Census Tract Average Individual Income, 1970-2005

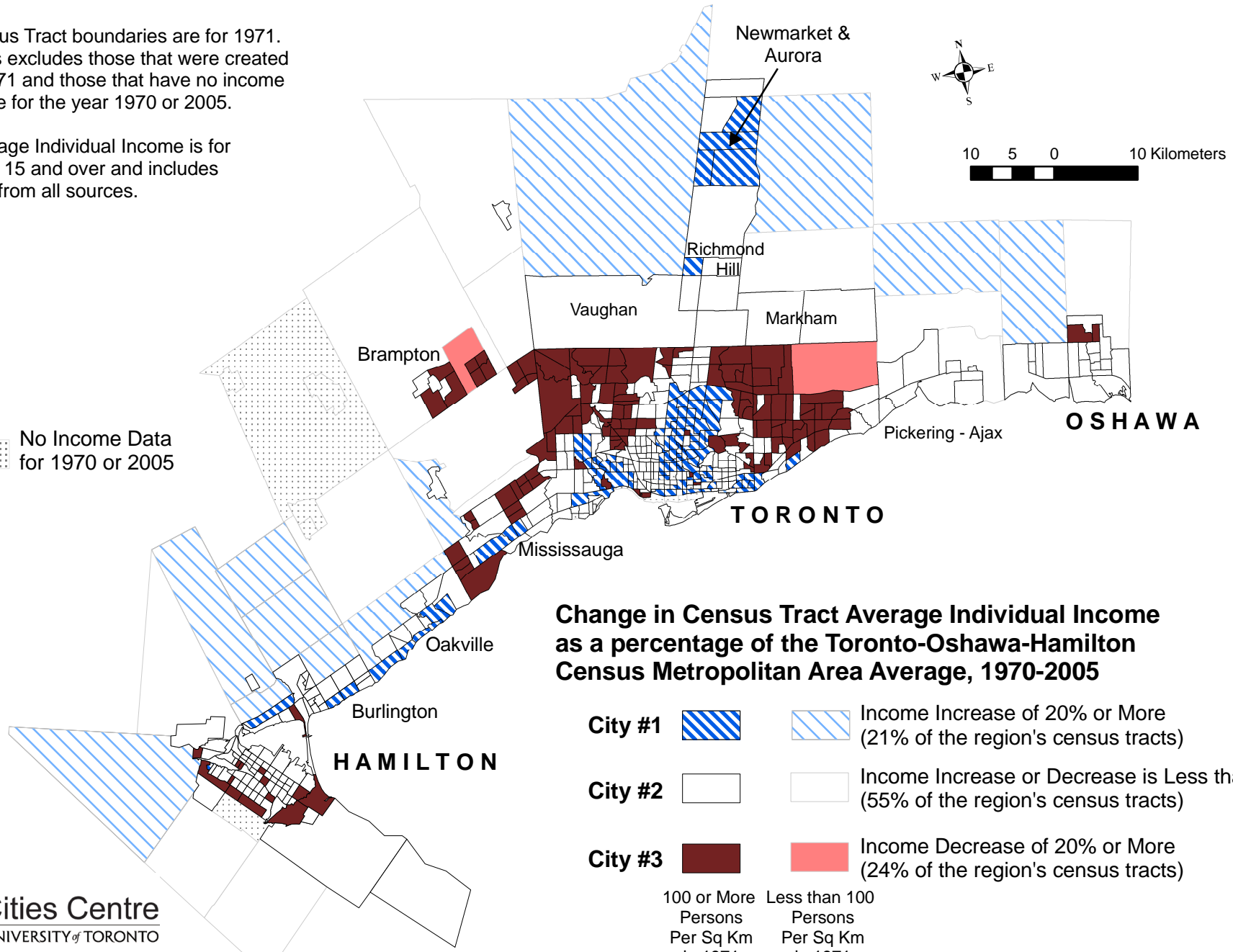
Toronto, Oshawa and Hamilton Region

Notes:

(1) Census Tract boundaries are for 1971. Analysis excludes those that were created after 1971 and those that have no income available for the year 1970 or 2005.

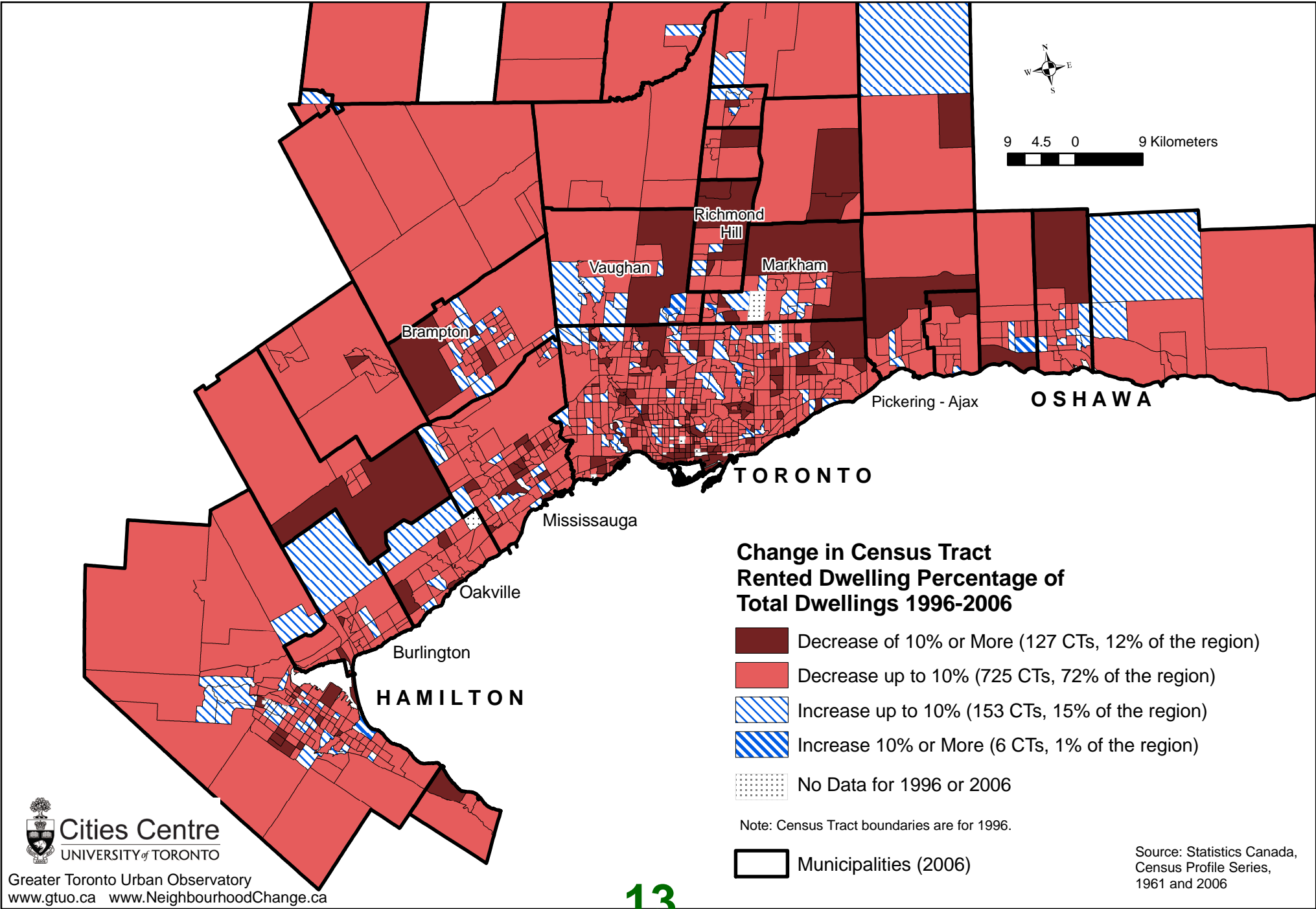
(2) Average Individual Income is for persons 15 and over and includes income from all sources.

 No Income Data for 1970 or 2005



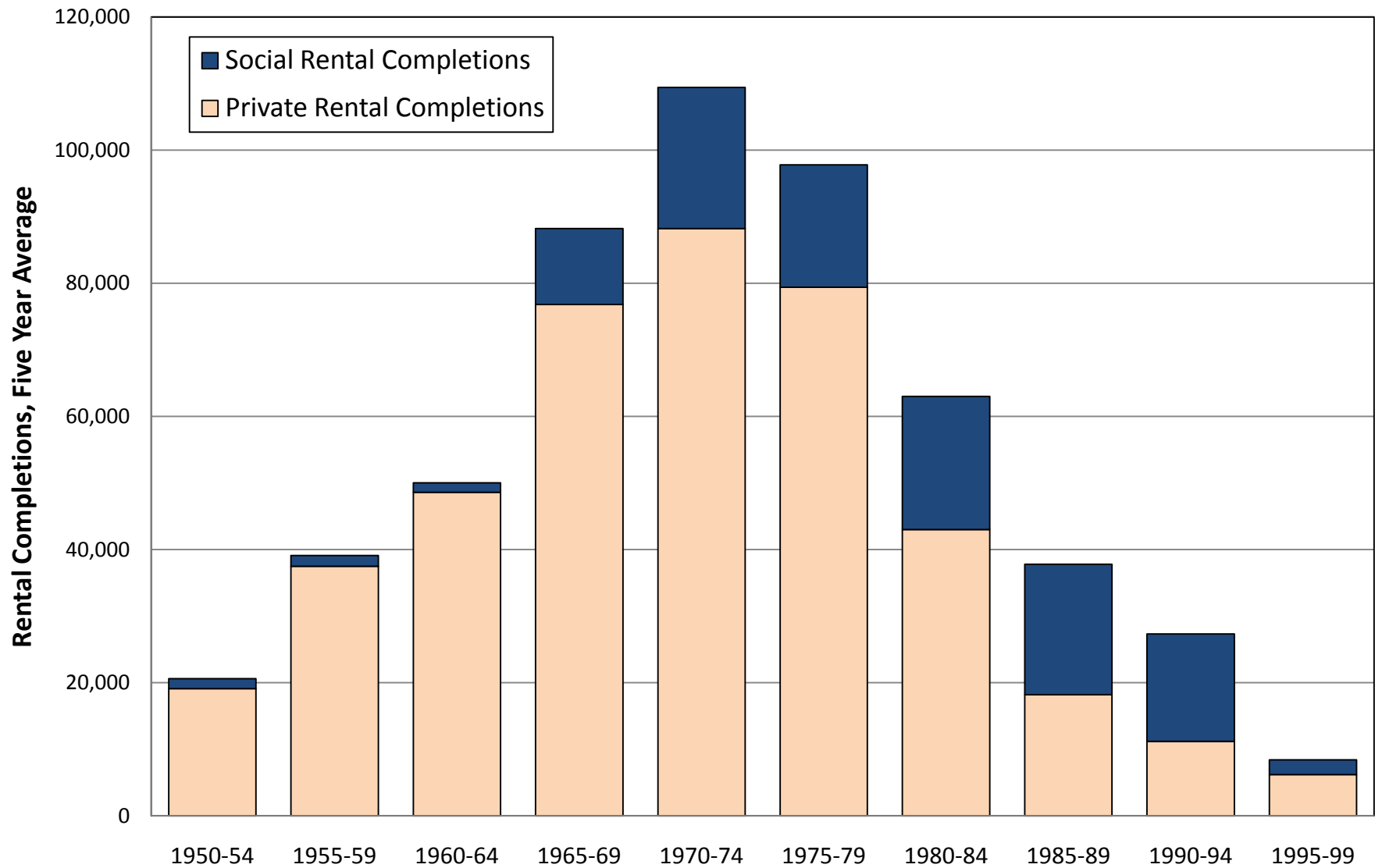
Change in Census Tract Rented Dwelling Percentage, 1996-2006

Toronto, Oshawa and Hamilton Region



Rental Housing Completions in Canada 1950-1999

Private and Social Rental, Five Year Averages



Source: Canadian Housing Statistics,
compiled by Greg Suttor.