

# Profile of Low Income in the City of Toronto







# I Introduction

Historically, Toronto has been home to a larger concentration of low income population than other jurisdictions in Ontario. This is due in great part to its role as a prime destination for newcomers to Canada, its large stock of social and rental housing, the availability of economic opportunity and a developed network of social infrastructure to support individuals and communities.

In recent years, the city has seen a transformation in its economy as well significant changes in the composition of its population. From 1996-2006, the city economy experienced a period of growth characterized by improvement in employment and modest gains in average and median incomes. Despite this, by 2006 the city had not fully returned to income levels comparable to 1991, and low income rates for families and individuals were rising as the economy slowed in the wake of the collapse of the tech bubble and the impact of SARs.

Increasing concern over those being left behind and the perception of a growing gap between rich and poor mobilized a broad range of community and public agencies to call for strategic, coordinated and accountable action. Following the lead of other provinces, the government of Ontario adopted a Poverty Reduction Strategy which aims for a 25% reduction in child poverty by 2013. Unforeseen at the time was the sudden and catastrophic shock to the global financial system, precipitating a severe recession, a spike in unemployment, and the accompanying economic stress for Toronto residents.

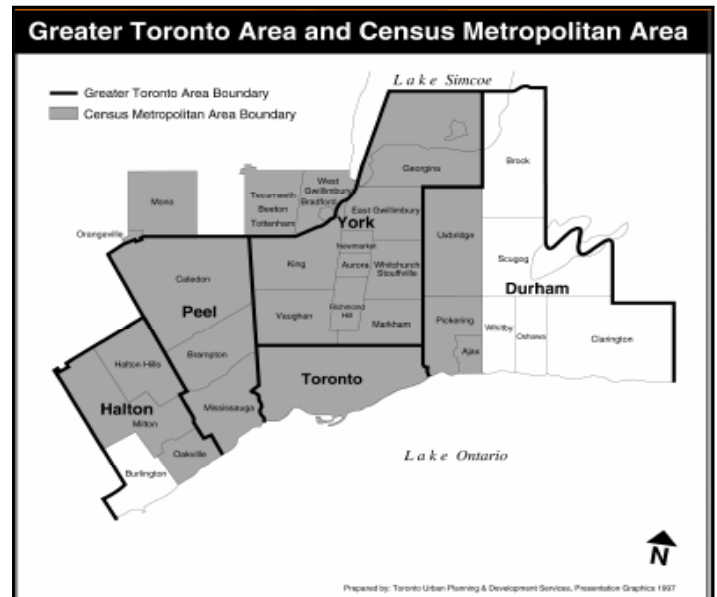
The purpose of this report is to provide some deeper understanding of trends and the demographics of low income populations in the City of Toronto. The report includes a detailed snapshot of low income persons in 2006. It also begins to examine patterns that emerged from 1996-2006, and touches briefly on the impact of the recession on low income since 2008.

The report is primarily based on information from Statistics Canada's 2006 Census of Population, and utilizes a number of datasets from the Toronto consortium of the Community Social Data Strategy. Unfortunately, detailed data for the period 2006-2010 will not be available until after the next census in 2011. For this period, the report relies on a small number of economic and service indicators that shed some light on recent trends. Throughout the report, low income rates are based on before-tax low income cut-offs (LICO). Unless otherwise noted charts are based on 2006 Census data.

## II Toronto and the Region

The City of Toronto is the core municipality in a Metropolitan Region known as the Greater Toronto Area (GTA). In 2006, the GTA included 5.6 million residents. Since 1991, the GTA region outside of the City of Toronto has been one of the fastest growing regions in North America with population growth of 56%. Over the same period, the City of Toronto grew by 10%. City of Toronto residents comprise 45% of all GTA residents, a decline from 54 % in 1991.

Toronto differs from its metropolitan region in urban form, housing market characteristics and population composition. Historically, Toronto has been the preferred destination for new immigrants to Canada, attracted in part by its stock of rental housing, economic opportunities, existing ethnic enclaves and a more mature network of services and social infrastructure. Despite the ongoing shift of population to the region, Toronto continues to be home to a significant proportion of socially and economically vulnerable population groups.

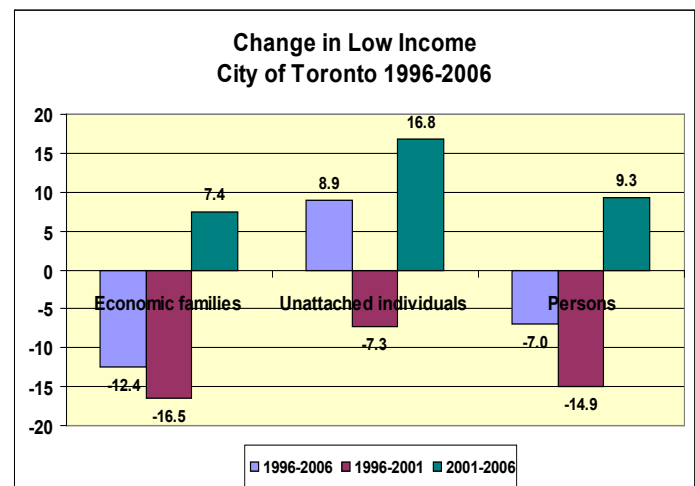


## III Low Income Characteristics

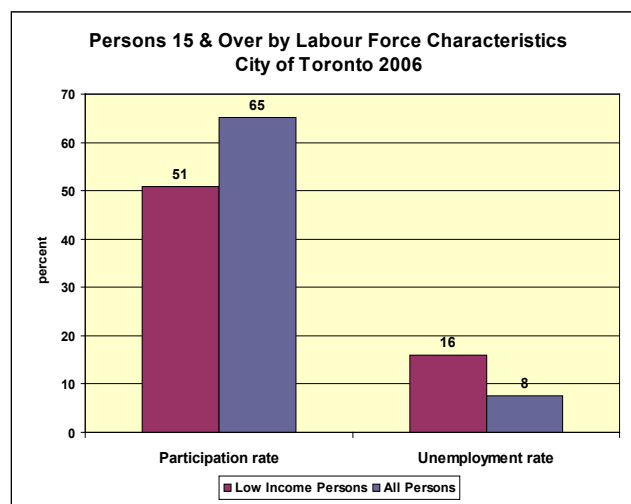
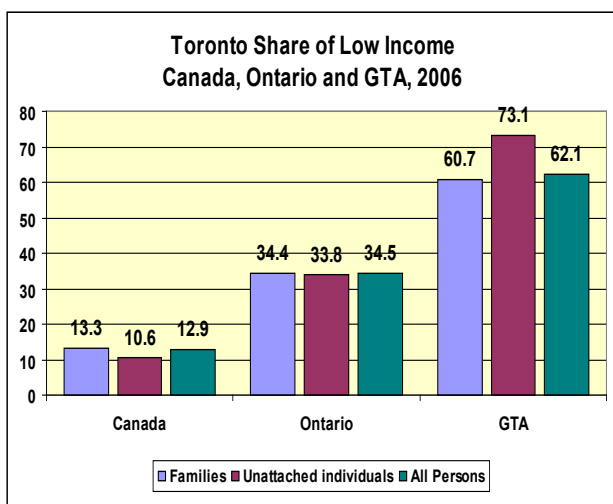
In the ten year period from 1996-2006, before tax low income rates in Toronto showed marked improvement, before moving upward as economic growth slowed after 2001. This is reflected in the increase of both low income economic families and unattached individuals, whose number in 2006 was 7% and 9% above 2001 levels. Despite this setback, the number of low income economic families and all low income persons in 2006 remained lower than in 1996.

In 2006 Toronto included:

- 65% of GTA low income children under age six
- 72% of GTA tenant households
- 64% of seniors aged 85 and over
- 58% of GTA lone parent families
- 61% of GTA low income families
- 52% of GTA immigrants and 67% of recent immigrants
- 75% of GTA households receiving Social Assistance
- 40% of GTA households with annual income of \$100,000 or more



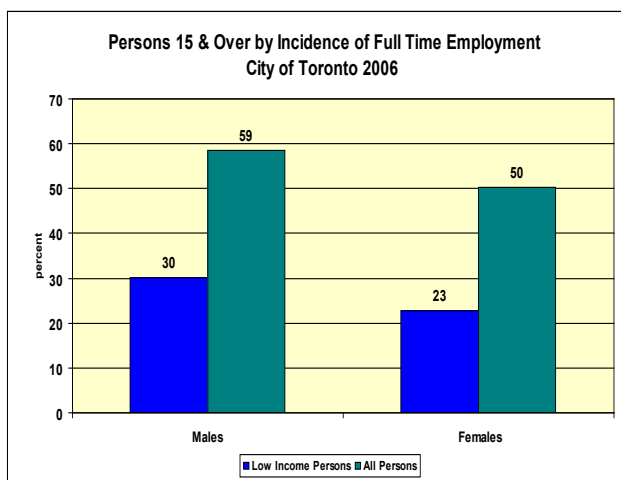
Low income rates for Toronto were higher than those for Canada, Ontario and the rest of the Toronto region. In 2006, Toronto comprised 13% of all low income persons in Canada, 35% of those in Ontario and 62% of those in the GTA. Among major Canadian cities, low income rates were highest in Montreal, followed by Vancouver, Toronto, Winnipeg, Edmonton and Calgary.



Although rates in the rest of the Toronto region continue to be significantly below that of the city, intensive urbanization over the last twenty years has resulted in substantial growth in the number of families and individuals with low income. In 2006, the rest of the GTA included 368,550 low income persons living in 86,885 economic families. Low income rates for families and persons were 11% and 12% respectively. From 1996-2006, the number of low income persons in the rest of the GTA increased by 30%.

Forty-three percent of low income persons aged 15 and over were engaged in paid employment. Nearly two out of three worked part time, part year. The most common occupations for low income persons were clerical jobs, retail salespersons and sales clerks, transportation equipment operators and sales clerks, and occupations in food and beverage service.

Twenty-one percent of Toronto economic families, 41% of unattached individuals and 25% of all persons were living with Before Tax income below the LICO in 2006. This reflects 134,247 families, 165,156 unattached individuals and 604,048 persons in total. Low income persons in Toronto were more likely than the rest of the population to be female, a visible minority person, a recent immigrant, living in a lone parent family and/or relying on precarious work.



Labour market success is the key determinant of income security. Not surprisingly, low income persons fare poorly with regard to labour force participation, levels of unemployment and access to full-time jobs. In 2006, for example, 62% of low income men aged 25 and over and 44% of women were in the labour force. Participation rates for low income men and women were 15% and 28% lower than the comparable non-low income population. Meanwhile, their unemployment rate was twice as high.

As a consequence of their limited employment activity, annual median employment income for low income persons in 2006 was 72% lower than employed persons as a whole (\$8,061 vs \$28,675). This economic disadvantage is also seen in the large gap in personal income as well. In 2006, in this regard, low income persons aged 15 and over had annual average and median personal income of \$10,371 and \$10,438. Comparable levels for the population as a whole were \$40,376 and \$24,544, respectively.

# IV Population Disparities

Low income is not evenly distributed across the city and its incidence varies by family type, gender, ethno-racial origin and age. Persons living in lone parent families were more likely to be poor than those with two parents, as are women, youth, recent immigrants and visible minority persons. The following section looks at variation in the incidence of low income by population group.

## Age and Sex

Among the 605,000 low income persons in Toronto in 2006, 22% were children, 16% youth, 50% working age and 12% seniors. Women accounted for 54% of all low income persons and 66% of low income seniors.

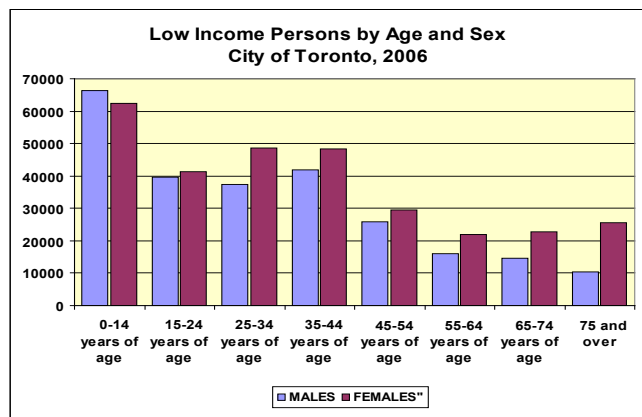
Before-tax low income rates were higher for children, youth and older women. Rates decline for working age population, and are lowest for senior men and persons aged 55-59

The disparity in income between men and women is reflected in both low income rates and median personal income levels. Apparent across almost all age groups, differences were most pronounced for seniors. In 2006, average personal income for all Toronto women was 11% below that of men. For seniors, meanwhile, the corresponding difference was 40%.

There were 46,775 low-income senior women and 24,625 men in 2006. This represents 23% of all senior women and 17% of men. In 2006, Toronto was home to

12% of low income seniors in Canada, 39% of those in Ontario and 68% of those in the Toronto region. The low income rate for Toronto was nearly double that of seniors in Ontario and the rest of the GTA.

While low income women outnumbered men in all age groups over 15 years, the gap widens after age 55, and is largest for persons aged 75 and over. In 2006, one in five persons aged 75 and over were low income, and women outnumbered men by a factor of 2.5 to 1. Faced with dramatic growth in the city's older population as the "baby boom" aged out over the next twenty years, income security for seniors, especially women, is likely to be a critical concern.



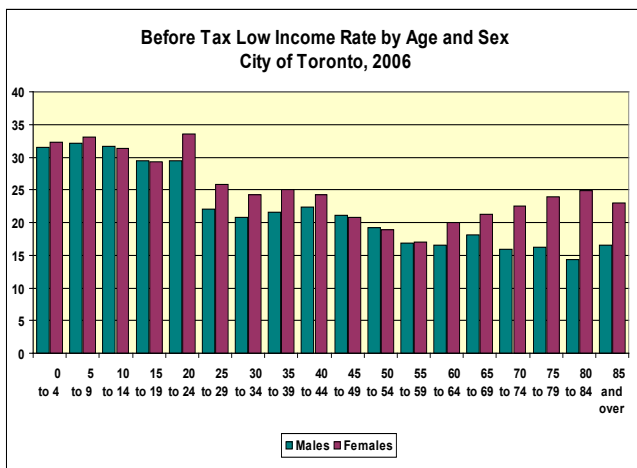
## Families and Children

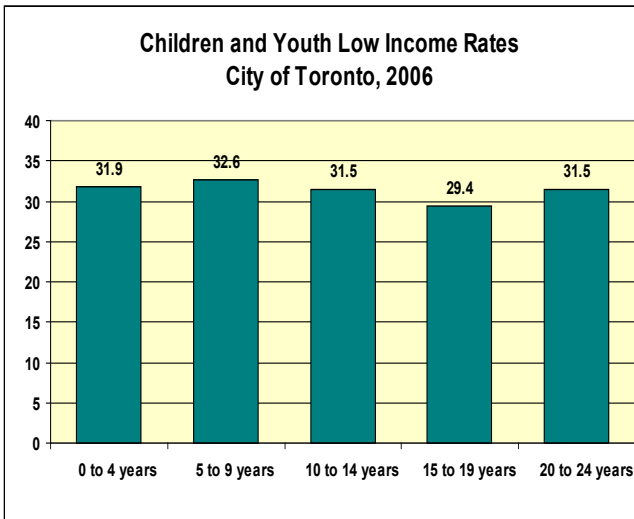
Child and family poverty is a persistent problem. Over the decade from 1996-2006, low income rates for children and families showed sharp improvement from 1996-2001 followed by setbacks as the economic recovery slowed in the succeeding five year period.

Despite efforts to address child poverty, including a decade long national initiative by Campaign 2000, nearly one-third of Toronto children were living with low income in 2006, Children were the worst off of all age groups, with before tax low income rates 1.5 times that of low income persons overall.

In 2006, Toronto was home to 131,000 low income children under 15 years of age. Sixty-four percent of low income children lived in couple families and 36% lived with a single parent. Among low income children, 74% were Canadian born, 6% arrived in Canada from 1991-2001 and 20% since 2001.

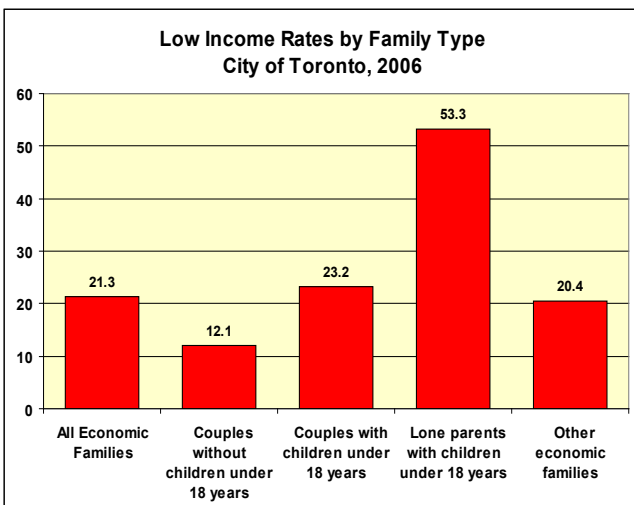
NB: All references to children within this report are to children living in families, not alone.





Toronto continues to have a higher concentration than other jurisdictions and includes 60% of low income children in the Toronto Region, 32% in Ontario and 13% in Canada. The low income rate for children in Toronto in 2006 was more than double that of these other geographies.

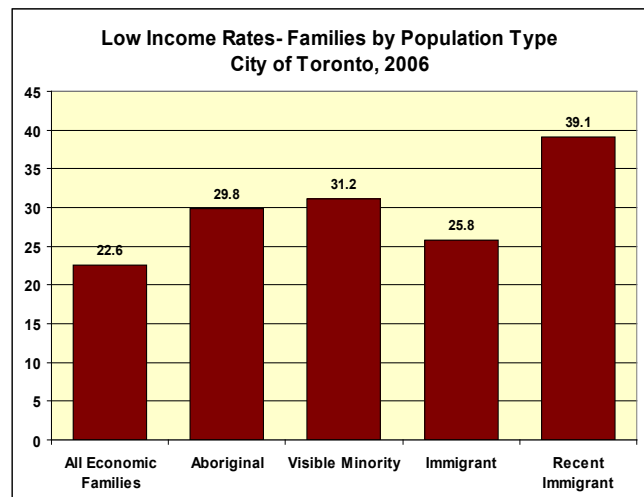
Prevalence of low income varies by family type and composition. Lone parent families, families with visible minority or aboriginal persons and those with recent immigrants had low income rates significantly higher than the city average. In 2006, more than half of lone parent families, 40% of recent immigrant families and 30% of visible minority and aboriginal families were low income. This compares with rates of 14% for couples without children, 23% for couples with children and 20% for economic families overall.



### Immigrants and Visible Minorities

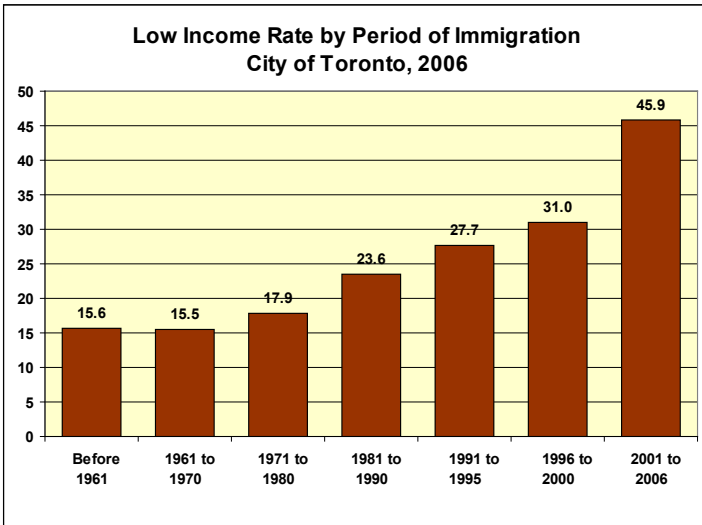
Toronto continues to be a prime destination for immigrants to Canada. People are attracted to the city by its employment opportunities, social infrastructure, stock of rental housing and existing ethnic enclaves. In recent decades, the place of origin for immigrants to the city has shifted from Europe to source countries in Asia, Africa and Latin America.

While the majority of recent arrivals are relatively well educated and skilled, settlement is a protracted process. Recent immigrants face a variety of barriers that may impede their entry into the labour market and many find themselves in low paid and precarious employment over an extended period of time. Research suggests that it may take from 10-15 years before new arrivals reach employment income levels comparable to the Canadian born population.



Immigrants and visible minority persons account for a disproportionate number of low income persons in the city. Immigrants comprised half of the total population and 57% of all persons with before-tax income below the LICO. This reflected 346,150 persons in 2006. At the same time, the low income rate for immigrants was 50% above that of low income persons as a whole. Among low income immigrants in 2006, 36% had arrived in the previous 5 years and 32% between 1991 and 2000. Top countries of origin were China, India, Pakistan, Sri Lanka, Jamaica and the Philippines.

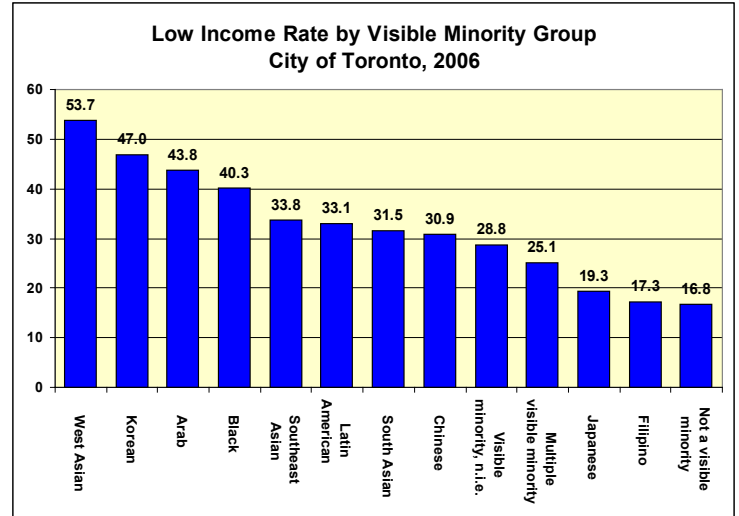
The prevalence of low income for immigrants declines the longer they reside in Canada. In 2006, the low income rate for city residents who arrived in Canada from 2001-2006 was 46%. This compares to rates of 31% and 28% for those who arrived from 1996-2000 and 1991-1996, respectively. At 19%, the low-income rate for people who arrived before 1991 was equivalent to that of non-immigrants.



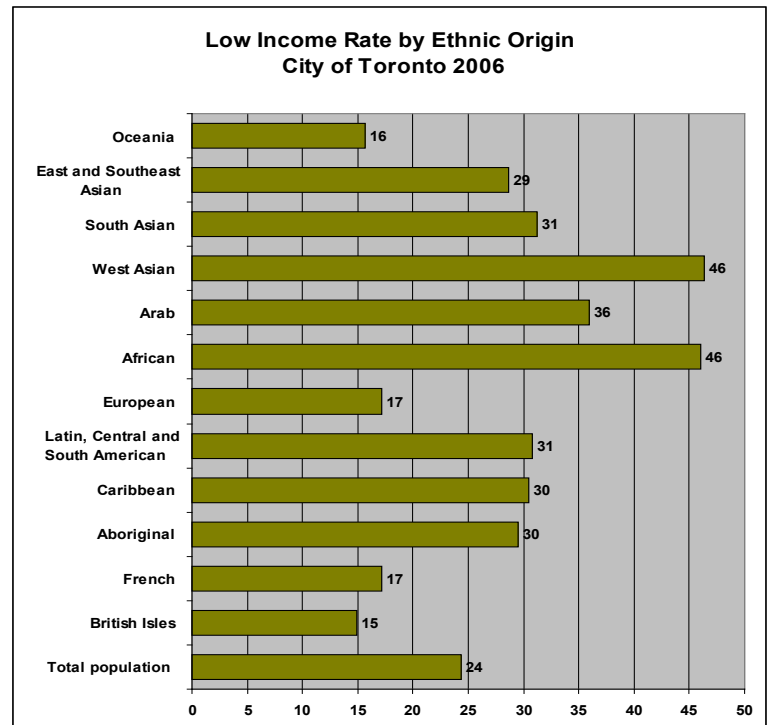
In recent years, concern has focused on the “racialization of poverty.” This refers to disproportionately high levels of low income among people of visible minority status in general and those of African origin in particular. Toronto includes 61% of all persons with visible minority status in the GTA and 75% of visible minority persons with low income.

In 2006, one third of visible minority persons in the city had before tax income below the LICO, a rate nearly double that of non-visible minority persons (17%). Among the 383,500 low income visible minority persons living in Toronto, 31% were black, 19% Chinese, 19% South Asian and 7% Latin American.

A 2005 study by Michael Ornstein of York University, “Ethno-racial Groups in Toronto, 1971-2002: The Social and Demographic Experience,” examined economic outcomes by both region of origin and specific country. Based on 2001 Census data, Ornstein showed that the poorest ethno-racial groups in the Toronto region were predominantly non-European and all were extremely poor compared to the population as whole.



Groups with high prevalence of low income face labour force barriers and have employment income well below the average. Data from the most recent census underscores the pattern identified by Ornstein. In 2006, groups with the highest low income rates included people of west Asian and African origin (both 46%); Arab origins (36%); Latin American, Central American, South American (31%) and South Asian origins (31%); Caribbean (30%), Aboriginal (30%), East and Southeast Asian origins (29%). Comparable rates for people with European and British origins were 17% and 15% respectively.

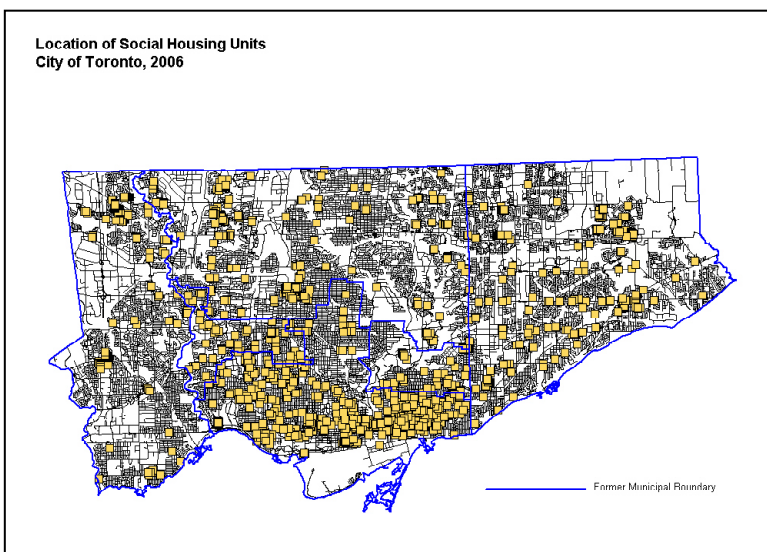




# V The Spatial Pattern of Low Income

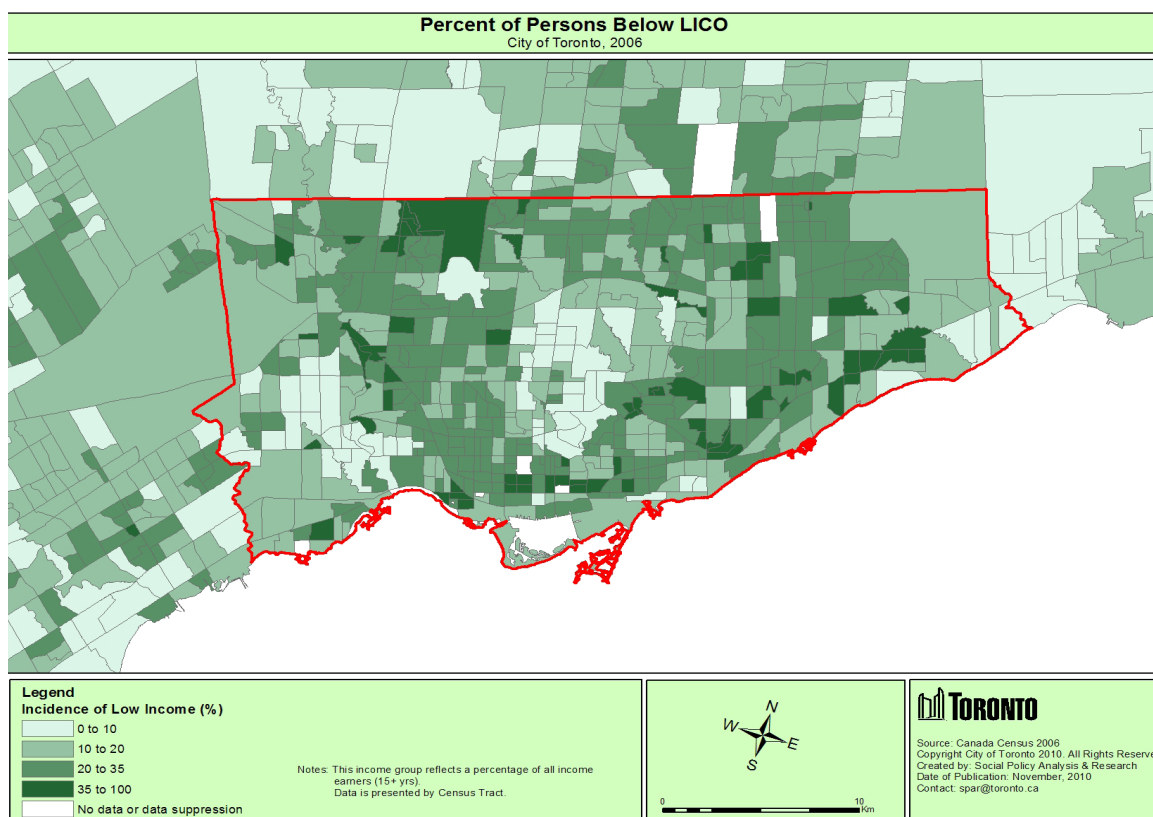
Low income households are located in neighbourhoods across the city, both within the downtown area and in the city's less densely populated inner suburbs, comprising the former municipalities of East York, Etobicoke, North York, Scarborough and York. The residential pattern of low income in Toronto approximates a U shape emanating both Northeast and Northwest from the Central Area. To a significant extent, this pattern reflects the location of the city's affordable housing, including 91,000 social housing units, and a large number of privately owned rental apartment buildings. In 2006, more than 70% percent of low-income persons lived in rental accommodations and 43% lived in apartment building with five or more stories.

While many low income households continue to reside in the former the City of Toronto, the past 20 years has seen growth in the number of neighbourhoods with high concentrations of low income in the inner suburbs. This shift reflects the general increase in the low-income rates over this period, the rising cost of rental housing in the former City of Toronto, patterns of newcomer settle-



ment in emerging ethnic enclaves, as well as the large stock of subsidized units in the many social housing projects that were built in the inner suburbs during the 1980s.

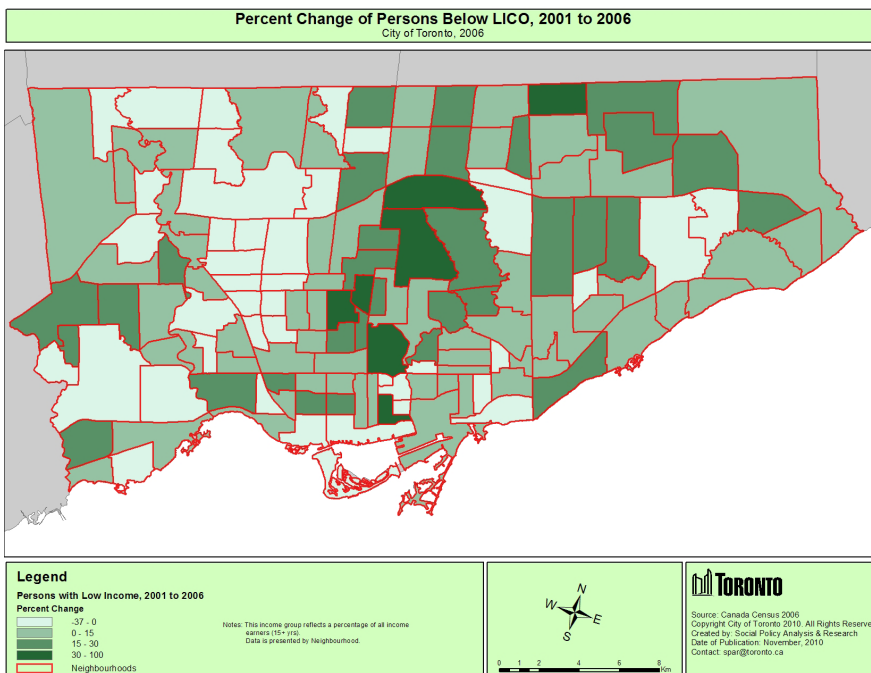
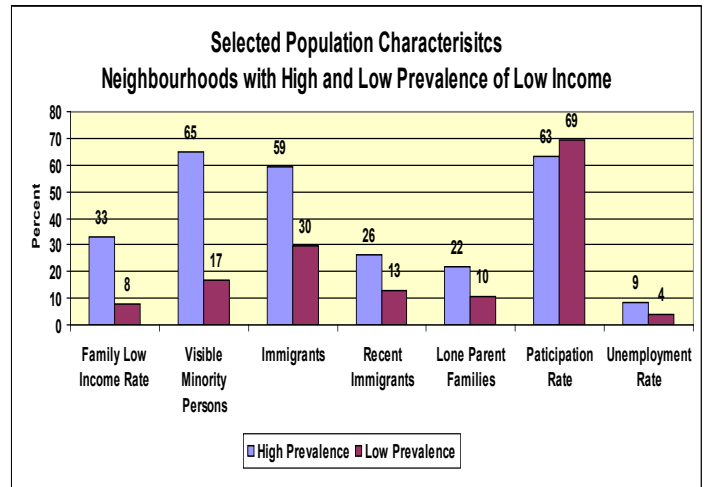
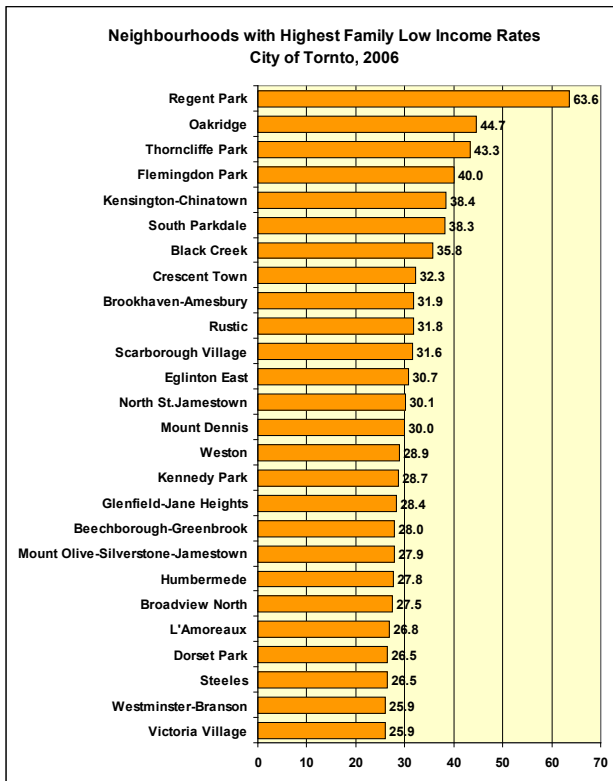
Concentration of low income families in the inner suburbs was the subject of a 2004 report by the United Way of Greater Toronto: Poverty by Postal Code: The Geography of Neighbourhood Poverty, 1981-2001. The report documented growing low income in the northwest of Etobicoke, across North York and in many parts of Scarborough. According to the report, the number of Toronto



census tracts with before-tax, family low income rates of more than 25% rose from 75 in 1991 to 143 in 2001, a 90% increase. Over this period, the number of “high poverty” census tracts more than doubled in all former municipalities except for Toronto, where they declined by 5%.

In 2006, 32 of Toronto’s 140 social planning neighbourhoods had family low income rates of 25% or more. This reflects an additional two neighbourhoods since 2001. Among neighbourhoods with high rates of family low income, four were in East York, one was in Etobicoke, eleven were in North York, ten were in Scarborough, five were in the former City of Toronto, and three were in York.

Neighbourhood family low-income rates ranged from a low of 4% in Princess-Rosethorn to a high of 64% in Regent Park. In addition to Regent Park, neighbourhoods with significantly high rates were Oakridge (45%), Thorncliffe Park (43%), Flemingdon Park (40%), Kensington-Chinatown (38%), South Parkdale (38%) and Black Creek (36%).



A comparison of the top and bottom 25 neighbourhoods by prevalence of low income show variation in socio-demographic characteristics consistent with previously discussed population disparities. In this regard, neighbourhoods with high family low income rates had significantly higher concentration of visible minority persons, immigrants, and lone parent families, as well as lower labour force participation and higher rates of unemployment.

## VI Recent Trends

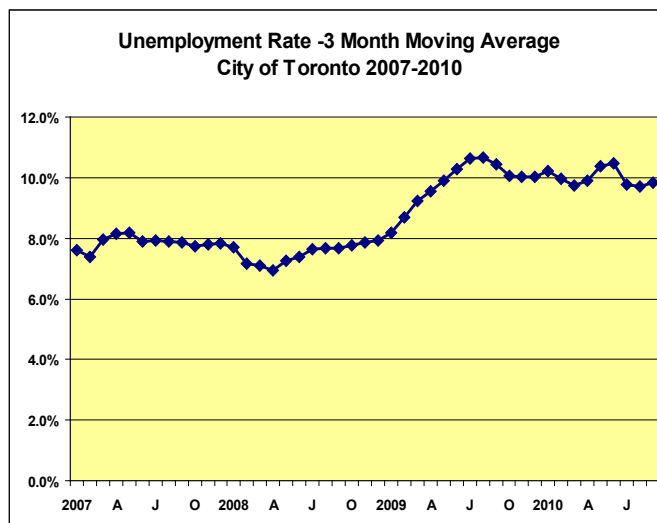
The shock of the global recession on the Toronto economy resulted in a downturn in business activity and sharp rise in unemployment. Beginning in 2007, the seasonally adjusted unemployment rate for Toronto rose from 7.6% to a peak of 10.7% in August 2009, the highest level since the early 1990s. Since 2009, rates have moved downward, reaching 9.8% by September 2010. Consistent with this trend, the number of residents receiving Employment Insurance benefits in July 2010 was 48% higher than in 2007.

While the full picture of the recession's impact on Toronto residents awaits data from the 2011 census, evidence of a rise in the prevalence of low income is reflected in changes in the number of social assistance cases and increased use of community supports to supplement basic needs.

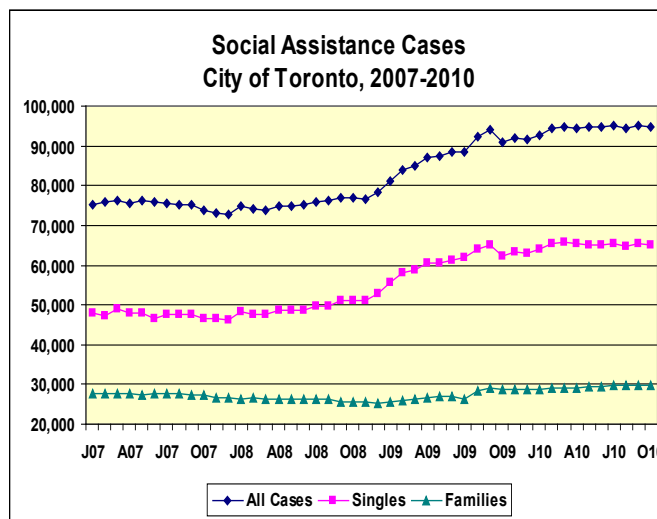
From October 2007 to October 2010, the City's social assistance caseload jumped by 29%. Growth in the caseload was highest for single persons. In October 2010, more than 65,000 single people were receiving benefits, an increase of 40% over 2007. Over the same period, families receiving social assistance also grew. By October 2010, there were nearly 30,000 Toronto families receiving benefits, and increase of 9% since 2007.

Declining income creates challenges for families and individuals to afford basic life necessities, as well as added pressure on community agencies to meet escalating demand for services. Growth in the number of people needing help is nowhere more apparent than in GTA food banks, where clients have increased since the onslaught of the recession in 2008.

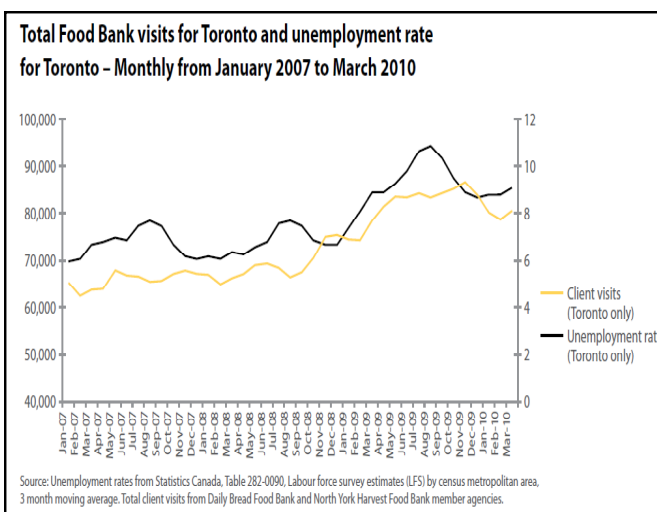
According to the Daily Bread Food Bank's Who's Hungry (2010) Report, food bank use has grown in recent years, with 2010 showing the largest year to year jump since 1995 – when social assistance benefit rates were



Source: Statistics Canada, Labour Force Survey



Source: Toronto Employment & Social Services



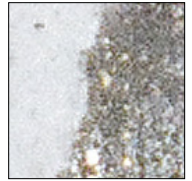
Source: Unemployment rates from Statistics Canada, Table 282-0000, Labour force survey estimates (LFS) by census metropolitan area, 3 month moving average. Total client visits from Daily Bread Food Bank and North York Harvest Food Bank member agencies.

## VII Conclusion

reduced by 21%. There were 1,187,000 client visits to GTA food banks in 2010, a 15% increase since 2009. Daily Bread attributes this jump to lingering effects of the recession, with 46% of new clients reporting recent job loss or declining income due to reduced hours of employment. Food bank clients typically face a difficult challenge to balance costs for food, shelter and other necessities. On average, food bank clients in 2010 spent nearly 70% percent of their income on rent or home ownership maintenance costs.

The extent to which the recession has affected housing need and homelessness is not yet fully understood. While recent data shows an increase in Toronto shelter use since 2007, much of this growth is attributed to a rise in the number refugees in need of temporary housing. In 2008, 17,621 adults, 5,020 youth and 2,719 children in 1,896 families stayed in a Toronto shelter. A fuller understanding of the degree to which the recession is affecting housing experience awaits additional data and broader analysis.

Low income is not evenly distributed by population group or by neighbourhood in Toronto. Its prevalence is disproportionate for children, youth, senior women, recent immigrants, visible minority groups and lone parent families. At the same time, low income households are becoming more concentrated across Toronto's inner suburbs as well as in high-rise apartments in relatively more affluent neighbourhoods.



The City of Toronto takes a multi-faceted approach to addressing poverty. In collaboration with its community partners, the City provides a broad range of programs and services that address the needs of persons living on low incomes. These include social assistance, subsidized child care, public health, social housing and community engagement. While people need diverse supports to help them cope with the varied impacts of low income, the ultimate path to security and prosperity is in education, employment skills and the availability of good jobs. This has become a prime focus of City policy and program initiatives in recent years.

Despite the many efforts to reduce low income in Toronto, however, the onset of the recession in 2008 has resulted in renewed growth of families and individuals in need. This creates an added burden for the Province, City and community agencies to meet the growing demand for basic services and an even greater challenge to achieving existing poverty-reduction targets. The collaborative effort to meet the challenges of poverty may be further hindered by the federal government decision to make completion of the long-form census voluntary. There is a considerable concern that reliable data will not be available after the 2011 census to accurately track low incomes and that this lack of information will impair the progress of poverty reduction.

# Appendix A: Poverty & Low Income Measures

Canada has no official definition of poverty. Government and agencies use a variety of income and expenditure based measures to reflect the economic need of households, families and individuals. For its analysis of low income characteristics and trends, the City of Toronto relies primarily on Statistics Canada's Low Income Cut-Off (LICO) applied to data from the biennial census of Canada. In non-census years, Statistics Canada's Low Income Measure (LIM) is also used in relation to annual data from tax filings. The following presents a brief overview of some of the prevalent low income and poverty measures in current use in Canada

National measures designed to apply to all jurisdictions across Canada include:

Statistics Canada Low Income Cut-offs (LICO), calculated using both pre-tax and post-tax income

Statistics Canada Low Income Measure (LIM)

Human Resources and Skills Development Canada's (HRSDC) Market Basket Measure (MBM)

Fraser Institute poverty lines

Other measures that were originally designed to address the experience of particular jurisdictions and are applicable for broader use include:

- Montreal Diet Dispensary guidelines
- Social Planning Council of Metropolitan Toronto budget guides;
- The Cost of Living Guidelines developed by the Social Planning Council of B.C.

**Statistics Canada Low Income Cut-off:** The LICO is the most frequently used measure for describing low income. While Statistics Canada expressly claims that it is not a poverty-measure, the LICO is considered to be the income threshold at which families and individuals can reasonably be expected to be living in economically straitened circumstances.

The LICO is based on analysis of income and expenditures derived from annual surveys of income and family expenditure. In calculating the LICO, Statistics Canada estimates the percentage of gross income spent by the average Canadian family on food, clothing and shelter, and then marks this up by 20 percentage points. LICOs vary by the number of family members (household size), and differences in urban and rural areas. The following table shows Toronto LICOs from 1994-2005. These levels are based on Canadian urban areas containing more than 500,000 persons.

Before Tax Low Income Cut-offs, 2005							
Urban Area with Population of 500,000 and Over (1992 base)							
	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 + persons
1994	\$16,511	\$20,639	\$25,668	\$31,071	\$34,731	\$38,393	\$42,054
1995	\$16,874	\$21,092	\$26,232	\$31,753	\$35,494	\$39,236	\$42,978
1996	\$17,132	\$21,414	\$26,633	\$32,238	\$36,036	\$39,835	\$43,634
1997	\$17,409	\$21,760	\$27,063	\$32,759	\$36,618	\$40,479	\$44,339
1998	\$17,571	\$21,962	\$27,315	\$33,063	\$36,958	\$40,855	\$44,751
1999	\$17,886	\$22,357	\$27,805	\$33,658	\$37,624	\$41,590	\$45,556
2000	\$18,371	\$22,964	\$28,560	\$34,572	\$38,646	\$42,719	\$46,793
2001	\$18,841	\$23,551	\$29,290	\$35,455	\$39,633	\$43,811	\$47,988
2002	\$19,261	\$24,077	\$29,944	\$36,247	\$40,518	\$44,789	\$49,060
2003	\$19,795	\$24,745	\$30,774	\$37,253	\$41,642	\$46,031	\$50,421
2004	\$20,337	\$25,319	\$31,126	\$37,791	\$42,862	\$48,341	\$53,821
2005	\$20,778	\$25,867	\$31,801	\$38,610	\$43,791	\$49,389	\$54,987

**Statistics Canada Low Income Measure:** The LIM is a relative measure of low income based on 50% of gross median income adjusted by family size and number of children. LIMs are not adjusted relative to population size of geographic areas. Unlike the Low Income Cut-Off, LIMs do not reflect expenditure patterns, but are based entirely on income. LIMs were calculated by Statistics Canada in 1997 and levels for subsequent years are based on consumer price index adjustments.

Before-Tax Low income measures (LIMs) by family type, 2005						
Number of adults	Number of children					
	0	1	2	3	4	5
1	\$16,845	\$23,584	\$26,953	\$32,006	\$37,060	\$42,114
2	\$23,584	\$28,637	\$33,691	\$38,744	\$43,798	\$48,852
3	\$30,322	\$35,375	\$40,429	\$45,483	\$50,536	
4	\$37,060	\$42,114	\$47,167			
5	\$43,798	\$48,852				
6	\$50,536					

**HRSDC Market Basket Measure:** The Market Basket Measure (MBM) was developed by HRSDC in consultation with a Federal-Provincial-Territorial Working Group of officials on Social Development Research and Information. It is a result of a 1997 request by Federal-Provincial-Territorial Ministers Responsible for Social Services to develop the MBM to complement the LICO and the LIM. The MBM is not an official measure of poverty nor will it be used to determine eligibility for federal government income support programs.

The MBM is direct measure of the cost of basic necessities and reflects variations by geography. The “basket” on which the MBM is based includes five types of expenditures for a reference family of two adults and two children: food; clothing and footwear; shelter; transportation (public transit or use of a used vehicle), and other household needs (e.g., school supplies, personal care products, a telephone, etc.). The cost of purchasing this basket of goods and services has been determined for 48 different geographical areas in the 10 provinces, and takes into account the fact that living costs vary depending on where people live. The MBM in 2000 resulted in low income percentaged for children that were comparable to that of the pre-tax LICO.

2001 Market Basket Measure (MBM) thresholds for reference family by component 2005 (\$)						
Community / Community Size	Food	Clothing & Footwear	Shelter	Transportation	Other	Total
Newfoundland & Labrador Rural	7,699	2,556	6,357	4,416	7,069	28,097
Newfoundland & Labrador <30,000	7,699	2,556	6,925	4,416	7,069	28,664
St. John's CMA	7,529	2,556	7,917	1,650	6,951	26,604
PEI Rural	7,079	2,341	6,693	4,098	6,493	26,705
PEI < 30,000	7,079	2,341	7,425	4,098	6,493	27,436
Charlottetown CA	7,079	2,341	8,534	4,098	6,493	28,546
Nova Scotia Rural	7,332	2,522	7,005	4,404	6,792	28,055
Nova Scotia < 30,000	7,332	2,522	7,514	4,404	6,792	28,564
Nova Scotia 30,000 - 99,999	7,332	2,522	7,807	1,635	6,792	26,089
Halifax CMA	7,286	2,522	9,446	1,704	6,761	27,719
Cape Breton CA	7,082	2,522	7,468	1,407	6,620	25,099
New Brunswick Rural	7,302	2,521	6,248	4,393	6,771	27,235
New Brunswick < 30,000	7,302	2,521	6,803	4,393	6,771	27,790
Fredericton CA	7,171	2,521	8,938	1,575	6,680	26,886
Saint John CMA	7,209	2,521	6,986	1,753	6,708	25,176
Moncton CA	7,208	2,521	8,363	1,380	6,706	26,178

Quebec Rural	7,007	2,500	5,969	4,166	6,553	26,195
Quebec < 30,000	7,007	2,500	6,191	4,166	6,553	26,417
Quebec 30,000 – 99,999	7,007	2,500	6,576	1,319	6,553	23,954
Quebec 100,000 – 499,999	7,007	2,500	6,974	1,628	6,553	24,662
Quebec CMA	7,000	2,500	7,353	1,687	6,549	25,089
Montreal CMA	6,990	2,500	7,921	1,485	6,542	25,439
Ontario Rural	6,330	2,484	8,455	4,341	6,075	27,685
Ontario < 30,000	6,330	2,484	8,559	4,341	6,075	27,790
Ontario 30,000 – 99,999	6,330	2,484	9,055	1,649	6,075	25,594
Ontario 100,000 - 499,999	6,676	2,484	9,989	1,864	6,314	27,326
Ottawa CMA	7,187	2,484	11,738	1,751	6,666	29,826
Hamilton / Burlington CMA	6,038	2,484	10,394	1,740	5,874	26,530
<b>Toronto CMA</b>	<b>6,639</b>	<b>2,484</b>	<b>13,266</b>	<b>2,588</b>	<b>6,289</b>	<b>31,266</b>
Manitoba Rural	6,835	2,466	5,713	4,609	6,412	26,035
Manitoba < 30,000	6,835	2,466	7,064	4,609	6,412	27,386
Brandon CA	6,835	2,466	7,450	1,383	6,412	24,545
Winnipeg CMA	6,851	2,466	8,239	1,830	6,422	25,810
Saskatchewan Rural	6,886	2,464	5,800	4,436	6,445	26,031
Saskatchewan < 30,000	6,886	2,464	6,864	4,436	6,445	27,096
Saskatchewan 30,000 - 99,999	6,886	2,464	7,054	1,406	6,445	24,255
Saskatoon CMA	7,355	2,464	8,470	1,444	6,768	26,502
Regina CMA	6,827	2,464	8,405	1,452	6,405	25,554
Alberta Rural	7,425	2,357	7,472	3,966	6,742	27,962
Alberta <30,000	7,425	2,357	8,745	3,966	6,742	29,235
Alberta 30,000 – 99,999	7,425	2,357	9,516	1,459	6,742	27,498
Edmonton CMA	7,094	2,357	9,333	1,633	6,514	26,930
Calgary CMA	7,084	2,357	11,180	1,594	6,507	28,722
British Columbia Rural	7,731	2,505	8,633	4,423	7,056	30,348
British Columbia <30,000	7,731	2,505	8,712	4,423	7,056	30,426
British Columbia 30,000 - 99,999	7,731	2,505	9,097	1,481	7,056	27,869
British Columbia 100,000 - 499,999	7,774	2,505	10,729	1,397	7,085	29,489
Vancouver CMA	7,520	2,505	12,282	1,864	6,910	31,081

## Appendix B Low Income Characteristics, 1991-2006

<b>Low Income Characteristics, 1991-2006 City of Toronto and Other Jurisdictions</b>					
<b>1991</b>	<b>Canada</b>	<b>Ontario</b>	<b>GTA</b>	<b>Toronto</b>	<b>Rest of GTA</b>
Total - Economic families	7357705	2729640	1115755	587495	528260
Low income	972885	297245	134140	95980	38160
Other	6384820	2432395	981615	491515	490100
Low Income Rate	13.2	10.9	12	16.3	7.2
Total - Unattached individuals	3248425	1160875	510685	371330	139355
Low income	1185020	364250	162320	124220	38100
Other	2063405	796625	348365	247110	101255
Low Income Rate	36.5	31.4	31.8	33.5	27.3
Total - Population in private households	26396390	9853060	4170200	2233380	1936820
Low income	4170120	1289640	590460	426925	163535
Other	22226270	8563420	3579740	1806455	1773285
Low Income Rate	15.8	13.1	14.2	19.1	8.4
<b>1996</b>	<b>Canada</b>	<b>Ontario</b>	<b>GTA</b>	<b>Toronto</b>	<b>Rest of GTA</b>
Total - Economic families	7784865	2915825	1216475	614020	602455
Low income	1267205	432200	217560	149740	67820
Other	6517660	2483625	998905	464280	534625
Low Income Rate	16.3	14.8	17.9	24.4	11.3
Total - Unattached individuals	3584510	1230430	517785	365630	152155
Low income	1511570	466825	201025	152510	48515
Other	2072940	763605	316765	213125	103640
Low Income Rate	42.2	37.9	38.8	41.7	31.9
Total - Population in private households	28011350	10562620	4576045	2350175	2225870
Low income	5514190	1869040	934530	649505	285025
Other	22497160	8693580	3641510	1700670	1940840
Low Income Rate	19.7	17.7	20.4	27.6	12.8
<b>2001</b>	<b>Canada</b>	<b>Ontario</b>	<b>GTA</b>	<b>Toronto</b>	<b>Rest of GTA</b>
Total - Economic families	8182280	3117825	1344235	642740	701495
Low income	1048725	364320	185135	125005	60130
Other	7133550	2753505	1159105	517735	641370
Low Income Rate	12.8	11.7	13.8	19.4	8.6
Total - Unattached individuals	3892095	1309220	550600	376465	174135
Low income	1477595	445705	190870	141380	49490
Other	2414495	863515	359740	235085	124655
Low Income Rate	38	34	34.7	37.6	28.4
Total - Population in private households	29105705	11202560	5027475	2446700	2580775
Low income	4720490	1611505	808605	552525	256080
Other	24385220	9591055	4218870	1894170	2324700



Low Income Rate	16.2	14.4	16.1	22.6	9.9
2006	Canada	Ontario	GTA	Toronto	Rest of GTA
Total - Economic families	8680270	3335250	1868555	651685	821865
Low income	1006911	390224	280410	134247	86885
Other	7673359	2945026	1588145	517438	734980
Low Income Rate	11.6	11.7	15.0	20.6	10.6
Total - Unattached individuals	4270545	1432705	702875	402820	206130
Low income	1554478	488552	260822	165156	60812
Other	2716067	944153	442053	237664	145318
Low Income Rate	36.4	34.1	38.3	41.0	29.5
Total - Population in private households	30628935	11926140	6933750	2465500	3026535
Low income	4686227	1753143	1227915	604048	368550
Other	25942708	10172997	5705835	1861453	2657985
Low Income Rate	11.4	11.1	17.7	24.5	12.2

**LOW INCOME FAMILIES AND PERSONS  
CITY OF TORONTO NEIGHBOURHOODS, 2006**

Neighbourhood	Economic Families	Rate	Persons 15+ Not in Families	Rate	Persons in Private Households	Rate
Agincourt North	1927	24.6	1037	56.4	7540	25.2
Agincourt South-Malvern West	1337	23.2	860	52.3	5385	25.2
Alderwood	315	9.6	457	31.6	1460	12.6
Annex	783	13.3	3705	35.1	5802	22.3
Banbury-Don Mills	856	12.1	913	21.5	3570	14.3
Bathurst Manor	620	15.6	1142	48.2	2997	20.8
Bay Street Corridor	727	20.0	1741	28.9	3658	24.5
Bayview Village	793	18.3	781	36.4	3119	20.4
Bayview Woods-Steeles	827	22.7	441	35.7	3262	25.2
Bedford Park-Nortown	376	6.7	1106	33.2	2260	10.4
Beechborough-Greenbrook	496	28.0	451	51.2	1837	29.3
Bendale	1485	21.8	1064	39.1	6268	25.3
Birchcliffe-Cliffside	861	14.7	1324	35.9	4033	19.1
Black Creek	1943	35.8	1422	58.5	8215	38.1
Blake-Jones	485	25.0	695	47.8	2336	30.4
Briar Hill-Belgravia	671	17.5	1120	48.0	2980	21.0
Bridle Path-Sunnybrook-York Mills	109	5.3	108	23.2	540	7.1
Broadview North	853	27.5	1083	42.6	3412	30.1
Brookhaven-Amesbury	1496	31.9	766	41.5	5584	32.3
Cabbagetown-South St.Jamestown	298	12.7	1559	35.5	2180	21.1
Caledonia-Fairbanks	511	18.5	507	50.5	2116	20.7
Casa Loma	168	6.7	876	30.7	1389	14.2
Centennial Scarborough	258	7.4	113	22.9	1072	8.7
Church-Yonge Corridor	789	16.7	4602	36.7	6602	28.1
Clairlea-Birchmount	954	17.7	861	38.1	3972	20.4
Clanton Park	590	16.3	955	47.3	2720	19.9
Cliffcrest	556	13.7	730	43.3	2540	17.7
Corsa Italia-Davenport	668	17.3	809	47.6	2898	20.3
Crescent Town	1287	32.3	1061	44.4	5140	34.3
Danforth Village - East York	690	15.2	1059	38.3	2927	17.8
Danforth Village - Toronto	296	11.9	863	49.3	1785	18.8
Don Valley Village	1760	23.2	960	38.4	6709	25.4
Dorset Park	1677	26.5	1076	43.2	7077	29.8
Dovercourt-Wallace Emerson-Junction	1862	21.2	3092	49.7	8896	25.9
Downsview-Roding-CFB	1813	20.7	1577	39.1	7385	23.1
Dufferin Grove	600	20.7	1364	48.6	3257	27.8
East End-Danforth	940	17.7	1730	44.3	4387	22.2
Edenbridge-Humber Valley	428	10.6	468	24.1	1878	13.0
Eglinton East	1830	30.7	1143	46.3	7215	32.6
Elms-Old Rexdale	534	20.9	255	34.0	2317	24.6
Englemount-Lawrence	1263	25.5	1560	42.0	5936	29.2
Eringate-Centennial-West Deane	527	10.0	484	28.3	2460	13.3
Etobicoke West Mall	625	21.9	405	31.6	2594	25.2
Flemingdon Park	2183	40.0	1431	52.4	9306	43.8

Forest Hill North	443	13.8	906	36.5	2262	18.5
Forest Hill South	210	8.0	607	24.7	1326	12.6
Glenfield-Jane Heights	2260	28.4	1594	60.3	9704	31.6
Greenwood-Coxwell	870	22.9	1322	47.2	4184	28.7
Guildwood	223	7.8	265	22.5	982	10.1
Henry Farm	746	23.6	534	43.0	3006	26.6
High Park North	849	15.8	1589	27.7	4069	19.9
High Park-Swansea	560	10.7	1428	32.1	3161	16.3
Highland Creek	360	11.1	189	35.0	1478	11.7
Hillcrest Village	1102	21.7	1071	57.5	4513	25.0
Humber Heights-Westmount	645	23.5	634	40.7	2586	26.0
Humber Summit	659	20.0	319	39.8	2899	22.8
Humbermede	1054	27.8	611	49.3	4615	31.3
Humewood-Cedarvale	517	15.0	1341	38.1	2820	20.4
Ionview	893	25.2	735	42.6	3507	27.0
Islington-City Centre West	1352	15.0	1616	32.4	5738	17.8
Junction Area	612	18.3	1150	46.0	3069	23.7
Keelestdale-Eglinton West	621	20.5	657	52.2	2696	24.1
Kennedy Park	1277	28.7	1314	54.0	5379	31.8
Kensington-Chinatown	1368	38.4	3673	62.7	7804	47.1
Kingsview Village-The Westway	1257	21.8	792	34.2	5491	25.7
Kingsway South	95	3.8	196	22.9	442	5.1
Lambton Baby Point	436	19.7	377	37.6	1712	22.0
L'Amoreaux	3296	26.8	2038	48.6	13328	29.1
Lansing-Westgate	646	16.1	1003	40.5	2716	19.0
Lawrence Park North	203	5.2	515	29.2	1118	8.2
Lawrence Park South	151	3.8	559	30.5	1000	6.8
Leaside-Bennington	261	6.1	367	15.6	1035	6.5
Little Portugal	696	23.3	1390	53.9	3470	29.6
Long Branch	439	16.6	678	34.3	1861	19.4
Malvern	2587	23.5	1182	46.2	10831	24.5
Maple Leaf	460	16.6	428	42.4	1983	20.0
Markland Woods	137	4.6	332	24.8	755	7.5
Milliken (ct376.06_20)	1721	25.4	1031	65.1	7203	27.7
Mimico	1074	16.1	2374	36.7	5208	21.0
Morningside	915	20.3	696	49.9	4069	24.1
Moss Park	347	19.7	1797	45.2	2768	33.2
Mount Dennis	1004	30.0	819	49.1	4022	31.9
Mount Olive-Silverstone-Jamestown	2152	27.9	1177	48.8	9554	29.8
Mount Pleasant East	265	6.5	898	25.7	1566	10.3
Mount Pleasant West	857	17.1	2987	27.8	5238	22.4
New Toronto	649	23.2	1103	46.5	2896	27.8
Newtonbrook East	944	22.5	848	43.8	3813	25.2
Newtonbrook West	1346	23.4	1204	49.1	5319	26.2
Niagara (ct9_264)	499	14.4	1453	26.7	2760	19.5
North Riverdale	337	11.1	807	34.0	1691	15.0
North St.Jamestown	1162	30.1	2792	50.9	6829	40.6
Oakridge	1501	44.7	1308	61.3	6623	49.7

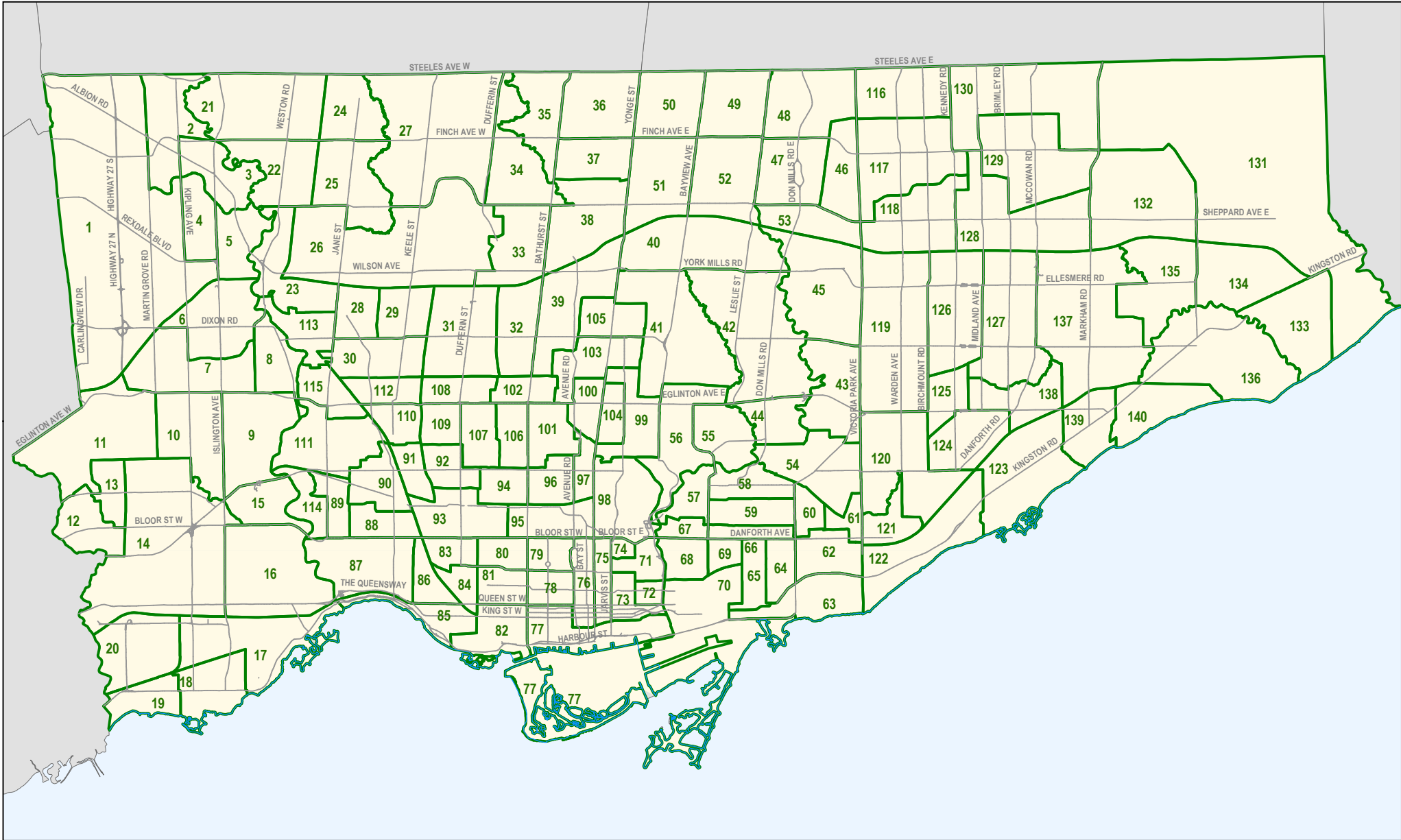
Oakwood-Vaughan	1082	18.8	1717	49.0	4953	23.2
O'Connor-Parkview	1114	23.0	1101	40.6	4833	27.3
Old East York	333	13.3	433	29.4	1443	16.0
Palmerston-Little Italy	433	13.4	1898	44.7	3129	22.9
Parkwoods-Donalda	1801	19.1	1263	31.7	7184	21.3
Pelmo Park-Humberlea	321	13.7	313	40.4	1444	16.6
Playter Estates-Danforth	180	9.6	714	36.1	1191	15.8
Pleasant View	880	18.9	819	54.1	3671	22.1
Princess-Rosethorn	113	3.6	131	16.3	562	5.1
Regent Park	1552	63.6	1013	68.2	6901	67.1
Rexdale-Kipling	488	17.6	653	49.5	2265	21.7
Rockcliffe-Smythe	1219	20.8	1931	57.4	5786	25.9
Roncesvalles	707	19.0	1584	47.2	3621	25.0
Rosedale-Moore Park	367	7.1	971	18.5	2086	10.4
Rouge	1227	11.4	553	25.6	5343	12.5
Runnymede-Bloor West Village	182	6.7	392	32.3	911	9.6
Rustic	878	31.8	573	57.6	3391	34.9
Scarborough Village	1231	31.6	939	49.3	5541	36.2
South Parkdale	1803	38.3	3501	56.0	8864	45.1
South Riverdale	1427	23.2	2238	46.7	6917	29.3
St.Andrew-Windfields	676	13.9	416	22.7	2829	16.2
Steeles	1765	26.5	944	54.1	6548	26.9
Stonegate-Queensway	748	10.9	994	27.4	3086	13.0
Tam O'Shanter-Sullivan	1784	23.8	1125	41.5	6997	26.1
The Beaches	404	7.3	1000	24.9	2118	10.4
Thistletown-Beaumont Heights	451	17.9	305	34.7	1924	19.8
Thorncliffe Park	1884	43.3	885	37.4	8339	47.1
Trinity-Bellwoods	814	20.3	1806	47.4	4356	26.8
University (ct61_1495)	142	11.8	1040	51.6	1469	27.4
Victoria Village	1171	25.9	1231	43.3	5257	31.4
Waterfront Communities-The Island	780	12.3	3108	29.8	4906	19.0
West Hill	1550	23.4	1634	50.2	7046	27.9
West Humber-Clairville	1350	17.5	725	38.6	5747	18.4
Westminster-Branson	1799	25.9	1636	50.2	7118	29.2
Weston	1212	28.9	1666	50.1	5276	32.6
Weston-Pellam Park	629	20.3	881	57.4	2916	24.2
Wexford/Maryvale	1403	19.5	1322	39.7	5868	22.2
Willowdale East	2865	25.2	2431	32.8	11175	27.2
Willowdale West	522	15.1	947	40.6	2427	19.5
Willowridge-Martingrove-Richview	842	14.1	617	28.5	3564	17.1
Woburn	3508	25.3	2540	47.6	14493	27.8
Woodbine Corridor	499	16.1	1011	41.9	2447	21.3
Woodbine-Lumsden	360	16.1	563	39.4	1640	20.5
Wychwood	573	16.8	1324	43.5	3072	22.9
Yonge-Eglinton	287	10.6	698	24.8	1467	14.0
Yonge-St.Clair	242	8.5	846	21.2	1517	13.6
York University Heights	1728	25.9	2275	55.8	8176	31.6
Yorkdale-Glen Park	711	18.6	942	49.7	3274	23.1
City of Toronto	130157	20.0	160108	40.0	585206	23.8

<b>ID</b>	<b>NEIGHBOURHOODS BY NUMBER</b>		
1	West Humber-Clairville	47	Don Valley Village
2	Mount Olive-Silverstone-Jamestown	48	Hillcrest Village
3	Thistletown-Beaumont Heights	49	Bayview Woods-Steeles
4	Rexdale-Kipling	50	Newtonbrook East
5	Elms-Old Rexdale	51	Willowdale East
6	Kingsview Village-The Westway	52	Bayview Village
7	Willowridge-Martingrove-Richview	53	Henry Farm
8	Humber Heights-Westmount	54	O'Connor-Parkview
9	Edenbridge-Humber Valley	55	Thorncliffe Park
10	Princess-Rosethorn	56	Leaside-Bennington
11	Eringate-Centennial-West Deane	57	Broadview North
12	Markland Wood	58	Old East York
13	Etobicoke West Mall	59	Danforth Village - East York
14	Islington-City Centre West	60	Woodbine-Lumsden
15	Kingsway South	61	Crescent Town
16	Stonegate-Queensway	62	East End-Danforth
17	Mimico	63	The Beaches
18	New Toronto	64	Woodbine Corridor
19	Long Branch	65	Greenwood-Coxwell
20	Alderwood	66	Danforth Village - Toronto
21	Humber Summit	67	Playter Estates-Danforth
22	Humbermede	68	North Riverdale
23	Pelmo Park-Humberlea	69	Blake-Jones
24	Black Creek	70	South Riverdale
25	Glenfield-Jane Heights	71	Cabbagetown-South St. James Town
26	Downsview-Roding-CFB	72	Regent Park
27	York University Heights	73	Moss Park
28	Rustic	74	North St. James Town
29	Maple Leaf	75	Church-Yonge Corridor
30	Brookhaven-Amesbury	76	Bay Street Corridor
31	Yorkdale-Glen Park	77	Waterfront Communities-The Island
32	Englemount-Lawrence	78	Kensington-Chinatown
33	Clanton Park	79	University
34	Bathurst Manor	80	Palmerston-Little Italy
35	Westminster-Branson	81	Trinity-Bellwoods
36	Newtonbrook West	82	Niagara
37	Willowdale West	83	Dufferin Grove
38	Lansing-Westgate	84	Little Portugal
39	Bedford Park-Nortown	85	South Parkdale
40	St.Andrew-Windfields	86	Roncesvalles
41	Bridle Path-Sunnybrook-York Mills	87	High Park-Swansea
42	Banbury-Don Mills	88	High Park North
43	Victoria Village	89	Runnymede-Bloor West Village
44	Flemingdon Park	90	Junction Area
45	Parkwoods-Donalda	91	Weston-Pellam Park
46	Pleasant View	92	Corso Italia-Davenport
		93	Dovercourt-Wallace Emerson-Junction



		<b>ID</b>	<b>NEIGHBOURHOODS BY NAME</b>
94	Wychwood		
95	Annex	129	Agincourt North
96	Casa Loma	128	Agincourt South-Malvern West
97	Yonge-St.Clair	20	Alderwood
98	Rosedale-Moore Park	95	Annex
99	Mount Pleasant East	42	Banbury-Don Mills
100	Yonge-Eglinton	34	Bathurst Manor
101	Forest Hill South	76	Bay Street Corridor
102	Forest Hill North	52	Bayview Village
103	Lawrence Park South	49	Bayview Woods-Steeles
104	Mount Pleasant West	39	Bedford Park-Nortown
105	Lawrence Park North	112	Beechborough-Greenbrook
106	Humewood-Cedarvale	127	Bendale
107	Oakwood-Vaughan	122	Birchcliffe-Cliffside
108	Briar Hill-Belgravia	24	Black Creek
109	Caledonia-Fairbank	69	Blake-Jones
110	Keelestone-Eglinton West	108	Briar Hill-Belgravia
111	Rockcliffe-Smythe	41	Bridle Path-Sunnybrook-York Mills
112	Beechborough-Greenbrook	57	Broadview North
113	Weston	30	Brookhaven-Amesbury
114	Lambton Baby Point	71	Cabbagetown-South St. James Town
115	Mount Dennis	109	Caledonia-Fairbank
116	Steeles	96	Casa Loma
117	L'Amoreaux	133	Centennial Scarborough
118	Tam O'Shanter-Sullivan	75	Church-Yonge Corridor
119	Wexford/Maryvale	120	Clairlea-Birchmount
120	Clairlea-Birchmount	33	Clanton Park
121	Oakridge	123	Cliffcrest
122	Birchcliffe-Cliffside	92	Corso Italia-Davenport
123	Cliffcrest	61	Crescent Town
124	Kennedy Park	59	Danforth Village - East York
125	Ionview	66	Danforth Village - Toronto
126	Dorset Park	47	Don Valley Village
127	Bendale	126	Dorset Park
128	Agincourt South-Malvern West	93	Dovercourt-Wallace Emerson-Junction
129	Agincourt North	26	Downsview-Roding-CFB
130	Milliken	83	Dufferin Grove
131	Rouge	62	East End-Danforth
132	Malvern	9	Edenbridge-Humber Valley
133	Centennial Scarborough	138	Eglinton East
134	Highland Creek	5	Elms-Old Rexdale
135	Morningside	32	Englemount-Lawrence
136	West Hill	11	Eringate-Centennial-West Deane
137	Woburn	13	Etobicoke West Mall
138	Eglinton East	44	Flemingdon Park
139	Scarborough Village	102	Forest Hill North
140	Guildwood	101	Forest Hill South

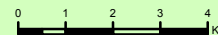
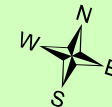
25	Glenfield-Jane Heights	54	O'Connor-Parkview
65	Greenwood-Coxwell	58	Old East York
140	Guildwood	80	Palmerston-Little Italy
53	Henry Farm	45	Parkwoods-Donalda
88	High Park North	23	Pelmo Park-Humberlea
87	High Park-Swansea	67	Playter Estates-Danforth
134	Highland Creek	46	Pleasant View
48	Hillcrest Village	10	Princess-Rosethorn
8	Humber Heights-Westmount	72	Regent Park
21	Humber Summit	4	Rexdale-Kipling
22	Humbermede	111	Rockcliffe-Smythe
106	Humewood-Cedarvale	86	Roncesvalles
125	Ionview	98	Rosedale-Moore Park
14	Islington-City Centre West	131	Rouge
90	Junction Area	89	Runnymede-Bloor West Village
110	Keelesdale-Eglinton West	28	Rustic
124	Kennedy Park	139	Scarborough Village
78	Kensington-Chinatown	85	South Parkdale
6	Kingsview Village-The Westway	70	South Riverdale
15	Kingsway South	40	St.Andrew-Windfields
114	Lambton Baby Point	116	Steeles
117	L'Amoreaux	16	Stonegate-Queensway
38	Lansing-Westgate	118	Tam O'Shanter-Sullivan
105	Lawrence Park North	63	The Beaches
103	Lawrence Park South	3	Thistletown-Beaumont Heights
56	Leaside-Bennington	55	Thorncliffe Park
84	Little Portugal	81	Trinity-Bellwoods
19	Long Branch	79	University
132	Malvern	43	Victoria Village
29	Maple Leaf	77	Waterfront Communities-The Island
12	Markland Wood	136	West Hill
130	Milliken	1	West Humber-Clairville
17	Mimico	35	Westminster-Branson
135	Morningside	113	Weston
73	Moss Park	91	Weston-Pellam Park
115	Mount Dennis	119	Wexford/Maryvale
2	Mount Olive-Silverstone-Jamestown	51	Willowdale East
99	Mount Pleasant East	37	Willowdale West
104	Mount Pleasant West	7	Willowridge-Martingrove-Richview
18	New Toronto	137	Woburn
50	Newtonbrook East	64	Woodbine Corridor
36	Newtonbrook West	60	Woodbine-Lumsden
82	Niagara	94	Wychwood
68	North Riverdale	100	Yonge-Eglinton
74	North St. James Town	97	Yonge-St.Clair
121	Oakridge	27	York University Heights
107	Oakwood-Vaughan	31	Yorkdale-Glen Park

# Toronto Neighbourhoods



## Legend

-  Toronto Shoreline
-  Neighbourhood Boundary



Source: City of Toronto; Social Policy Analysis & Research; Survey & Mapping; Land Information Toronto; Parks & Recreation

Copyright (c) 2009 City of Toronto. All Rights Reserved.  
 Published: October 2009  
 Prepared by: Social Policy Analysis & Research  
 Contact: spar@toronto.ca





Copyright 2011 City of Toronto. All Rights Reserved.  
Social Development, Finance and Administration Division  
Social Policy Analysis and Research  
Contact: 416-392-5617 or [spar@toronto.ca](mailto:spar@toronto.ca)  
Cover Art: Marshall Norris. Used with permission.

