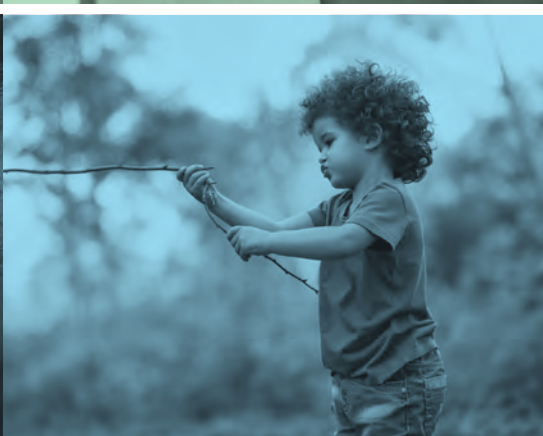
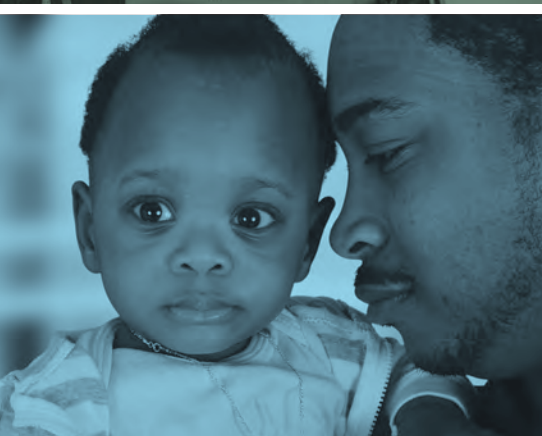




THE HIDDEN EPIDEMIC

A Report on Child and Family Poverty in Toronto

November 2014





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29%

of Toronto children live
in low-income families

Executive Summary

This report describes the hidden epidemic of child and family poverty in Toronto. It shows which children are most affected by poverty. Finally, it proposes that it is a crucial time for action by the City of Toronto, in collaboration with other levels of government, to reduce and eventually eradicate child poverty.

Twenty-nine percent of Toronto children were living in low-income families in 2012, according to Statistics Canada T1 Family File (Taxfiler) data released this year – the highest rate in the Greater Toronto and Hamilton Area (GTHA), and tied with Saint John, New Brunswick, for the highest rate among 13 major Canadian cities. The number of low-income children in Toronto increased by over 10,000 between 2010 and 2012, to 145,890.

There is stark inequality in children's lives across Toronto neighbourhoods. Low-income rates among children ranged from 5% in Lawrence Park North and South, Leaside-Bennington and Kingsway South, to ten times higher – over 50% – in Regent Park, Moss Park, Thorncliffe Park and Oakridge.

We found – as other reports have – that poverty varies significantly in Toronto by race and ethnicity. For example, people of African and Middle Eastern backgrounds are about three times more likely to be living on low incomes than are people of European backgrounds.

Despite this bleak news, there is an opportunity for immediate government action to reduce child and family poverty.

The Ontario government has just launched its second five-year poverty reduction strategy (its first strategy helped to stem the rise in child poverty in the province and lift 47,000 children out of poverty).

Likewise, municipal leaders in cities across Canada – from Calgary to Hamilton to Saint John – are taking leadership by developing their own poverty reduction strategies. In total, eight provinces and over 40 municipalities across Canada now have a poverty reduction strategy.

In April of this year, Toronto City Council voted unanimously to develop a poverty reduction strategy for the city. This constitutes an important opportunity for elected officials and city staff to work with community partners and the wider public to implement a strong, comprehensive plan to reduce and eliminate poverty.

We propose that such a plan should address the key policy avenues for poverty reduction, including equitable access to good jobs, income supports, housing and shelter, public transit and community services. To adequately and sustainably fund such supports, the strategy must include implementing fair and sustainable taxation at the municipal level. The strategy should also include advocacy for provincial and federal policies and programs that will effectively reduce poverty.

This report should sound an alarm bell concerning the unacceptably high levels of child and family poverty in Toronto. We hope it will spark public discussion and engagement in our city. These voices should encourage Toronto's new mayor and city council to show bold vision and leadership in the launch of Toronto's first poverty reduction strategy. Together we must build a city where prosperity is shared and every child, in every neighbourhood, has an equitable opportunity to succeed.

November 2014 marks the 25th anniversary of the House of Commons' unanimous resolution "to seek to achieve the goal of eliminating poverty among Canadian children by the year 2000."¹

The time for action for achieving results to meet this goal is long overdue.



1. Introduction

November 2014 marks the 25th anniversary of the House of Commons' unanimous resolution “to seek to achieve the goal of eliminating poverty among Canadian children by the year 2000,”² and five years since the entire House of Commons voted to “develop an immediate plan to end poverty for all in Canada.”³

Neither the promised poverty eradication nor any comprehensive Canada-wide plan for its eradication has materialized. Only minimal progress on reducing child poverty has been achieved.

However, there are signs of hope for progress.

In September 2014, the Government of Ontario released its second five-year poverty reduction strategy (its first strategy helped to stem the rise in child poverty in the province and lift 47,000 children out of poverty between 2008 and 2011).⁴

Cities across Canada have begun to take action to address poverty: over 40 cities have launched poverty reduction strategies.

In April of this year, Toronto's City Council voted unanimously to develop a Toronto poverty reduction strategy. The city will engage with communities for solutions within municipal control.

While it is the federal and provincial governments that have the tax, transfer and regulatory powers required to profoundly reduce the levels of poverty in Toronto and beyond, there is action that municipalities and boards of education can take at a local level to make a real difference in the quality of life for residents.

The development of a Toronto poverty reduction strategy is cause for optimism. However, a strategy does not itself guarantee action, nor will it necessarily address the specific needs of Toronto's most vulnerable residents.

This report has been written to draw attention to some of the city's most vulnerable and voiceless residents – its children.

We care about child poverty because it affects children's quality of life – physically, mentally and emotionally. Child poverty matters because it causes children to suffer, to experience a loss of dignity and a loss of ability to participate in the life of their communities. It is the responsibility of society to protect, promote and implement children's rights and to ensure that all children have opportunities to learn, grow, develop and experience joy. All children deserve to be happy and healthy.

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We recognize that child poverty is not separate from family poverty. Parents and caregivers provide the source of income that children depend on. This report, however, shines the light on children because we now fully comprehend how important the experience of their early years is to a child's health and life success. Studies from a number of jurisdictions have found that children who grow up in poverty are more likely to experience present and future ill health, and are less likely to graduate from high school or find employment.⁵

Providing all children with an equal opportunity to thrive and succeed – regardless of income, race, gender or disability – is a deep-rooted Canadian value. Yet data in this report show starkly that not all children in Toronto start life on an equal footing.

Of Toronto's 507,810 children age 0–17, 145,890, or 29%, live in poverty⁶ – a far higher proportion than in the rest of the province or country. In some Toronto neighbourhoods, the *majority* of children are living in poverty. Indeed, despite being home to 5 of the 10 richest neighbourhoods in Canada,⁷ Toronto has the shameful record of leading all major cities in Canada when it comes to child poverty.

This report shows that some children – peoples of colour, newcomers, children of lone parents, children from Indigenous communities, children in families living with disability – are much more likely to suffer the physical and psychological degradations of growing up in poverty. In fact, there is a massive and growing polarization of income in our city.

Nevertheless, the growing momentum among cities and provinces to develop poverty reduction strategies at the municipal and provincial levels is moving us in the right direction. Governments are showing the potential for collaborative

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action to create good, sustaining jobs; to put in place more adequate income supports; to improve access to social supports and services such as affordable housing, childcare, recreation and public transit; and to tackle head-on the systemic inequities that persist in our cities. Our governments must also embrace fair and adequate taxation to ensure the needed investments can be made to combat persistent levels of child and family poverty.

There is growing policy attention to the creation of jobs for youth, and for workers generally, that are equitably accessible and pay living wages. There are innovations in income supports, such as child benefits, working income supplements and pensions. There is a widespread adoption of reduced-cost transit passes, recreation programs and childcare services in a number of cities across Ontario. Finally, there is new momentum among municipal leaders to tackle poverty and the prosperity gap, as exemplified by New York Mayor Bill de Blasio's nationwide mayors' initiative to reduce parallel inequities south of the border. In Canada, the Mayor of Calgary, Naheed Nenshi, has spearheaded action by business and community groups in Calgary to address poverty, inequality and homelessness.

The goal of this report is to spark public discussion and increase our collective recognition across Toronto of the importance to all of us of poverty reduction. Civic and public support is needed to encourage Toronto's new mayor and council to show bold vision and leadership in the launching of Toronto's poverty reduction strategy, and in building a city where prosperity is shared and every child has the opportunity to succeed.

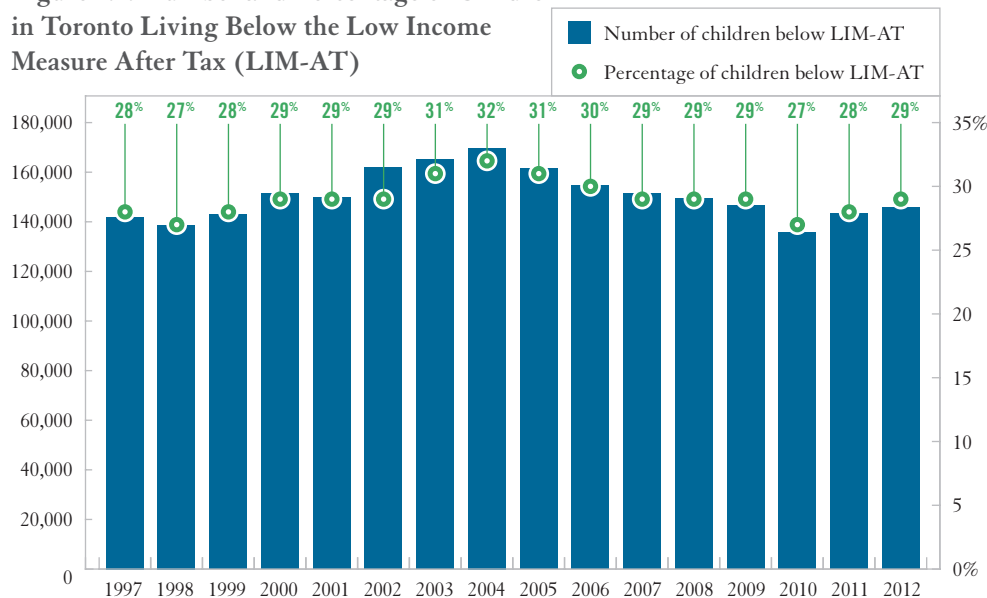
2. Current Levels of Child and Family Poverty in Toronto and Beyond

Of the 2.6 million people living in Toronto, one of the most prosperous cities in the world, 23% lived in poverty in 2012.⁸

The situation is even worse for Toronto’s 507,810 children age 0–17, 29% of whom (145,890), live in poverty.⁹

As Figure 2.1 shows, there has been no significant or sustained progress over the past 15 years in reducing the number of Toronto children living in low-income families. While there was a slight reduction in the number of low-income children between 2004 and 2010 – in part due to the implementation of the Ontario Child Benefit – progress has stalled. In fact, over 10,000 more children were living in low-income families in 2012 compared to 2010. Some believe that Toronto has emerged from the economic downturn, a reality not experienced by Toronto’s children living in poverty.

Figure 2.1. Number and Percentage of Children in Toronto Living Below the Low Income Measure After Tax (LIM-AT)



City of Toronto, Statistics Canada
T1 Family File (T1FF), 1997–2012.

While Toronto has seen a marginal decline in its child poverty since 2006, in the Greater Toronto and Hamilton Area poverty rates have either flatlined or are increasing (see Figure 2.2). Child poverty rates in the municipalities of Halton and Durham increased, while York, Peel and Hamilton flatlined.

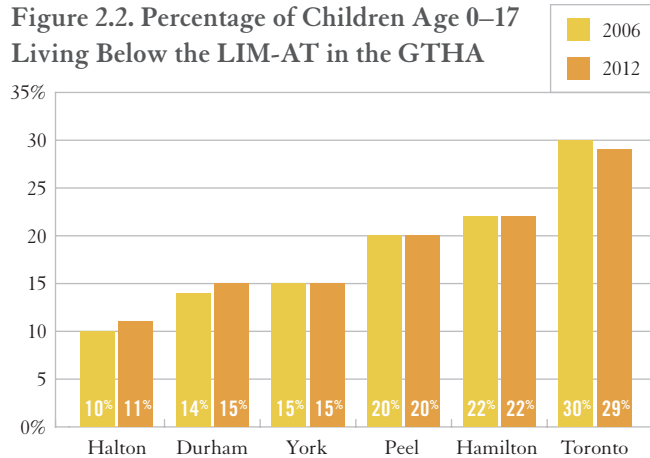
Research from the Cities Centre¹⁰ and Children’s Aid Society of Toronto,¹¹ among others, has previously noted the worrying levels of poverty in the GTHA.

A young child with a serious expression stands in the center of the frame. They are wearing a dark blue or black zip-up jacket over a red hooded sweatshirt, dark blue jeans, and dark sneakers with white laces. Their hands are tucked into their pockets. The background is a multi-story apartment building with a mix of brick and concrete, showing signs of wear and some laundry hanging from balconies. The lighting is soft, suggesting an overcast day.

10,000

more Toronto children live
in low-income families in 2012
compared to 2010

Figure 2.2. Percentage of Children Age 0–17 Living Below the LIM-AT in the GTHA

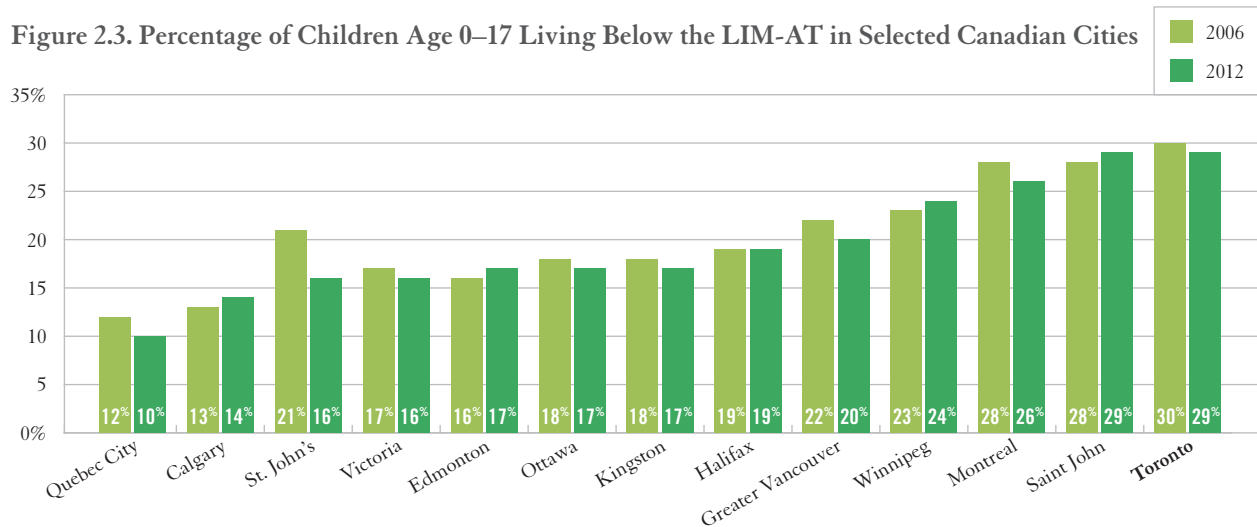


Toronto has the highest rate of child poverty in the GTHA

City of Toronto, Statistics Canada T1FF, 2006 and 2012.

With the slight decline since 2006 in child poverty rates in 9 of 13 major cities across Canada, the City of Toronto is now tied with Saint John, New Brunswick, for the highest child poverty rate. Only St. John's, Newfoundland, has managed to reduce its child poverty rate by more than two percentage points over the last six years (see Figure 2.3).

Figure 2.3. Percentage of Children Age 0–17 Living Below the LIM-AT in Selected Canadian Cities



City of Toronto, Statistics Canada T1FF, 2006 and 2012.

Cities were selected based on population size and regional distribution across Canada.

Toronto is tied with Saint John for the highest child poverty rate among large Canadian cities

3. Which Toronto Children Are Affected by Poverty?

Not all children are at equal risk of poverty.

In fact, child poverty in Toronto is unequally distributed across lines of geography, ethno-racial background, immigration or citizenship status, disability and family structure.* Children in low-income neighbourhoods, children of colour, Indigenous children, newcomer children, children with a disability or with a disabled parent, and lone-parented children are at greater risk of poverty. Therefore, to best address child poverty, Toronto must acknowledge and resolve the institutional, structural and systemic barriers that give rise to inequities.

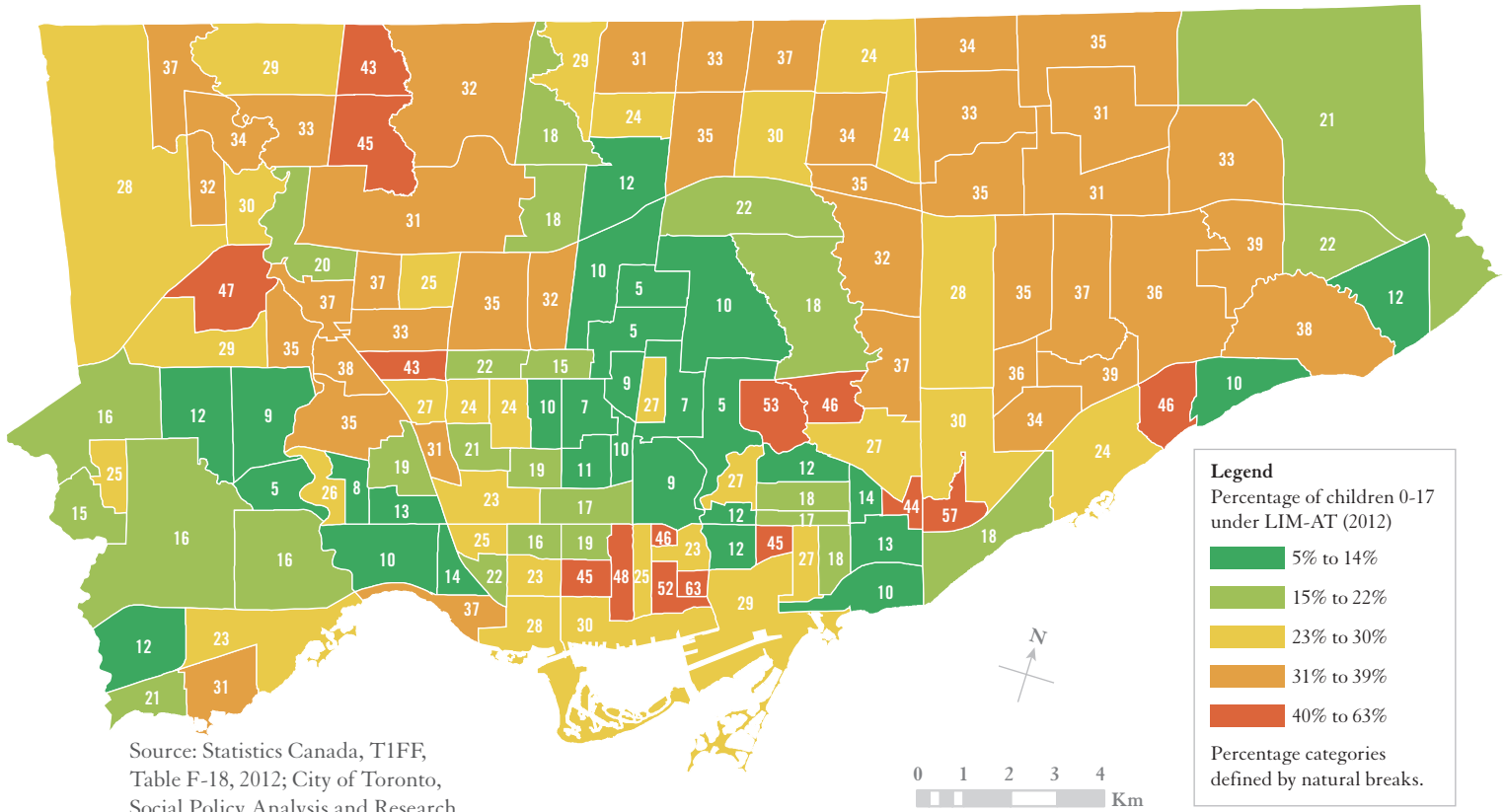
Geography

Over the past 30 years, low-income families have increasingly been concentrated in low-income neighbourhoods.¹² Over the same period, the number of low-income and high-income neighbourhoods in Toronto has increased, while the number of mixed-income neighbourhoods has declined. The Cities Centre¹³ documented the shifting geographic distribution of poverty in Toronto, from primarily downtown neighbourhoods in the 1970s to the inner suburbs (i.e., early postwar suburbs) in the 1990s, while also demonstrating the sharpening of economic inequality.

15 Toronto
neighbourhoods
have child
poverty rates
of 40% or more

*This section employs data from a number of different sources, including the National Household Survey (NHS). While there are potential data quality issues in the National Household Survey arising from the change in methodology from 2011, the NHS does provide a sense of how low-income prevalence differs across different socio-cultural groups. (For more information, see Appendix A.)

Figure 3.1. Percentage of Children Age 0–17 Under LIM-AT Living in Each of Toronto’s 140 Neighbourhoods

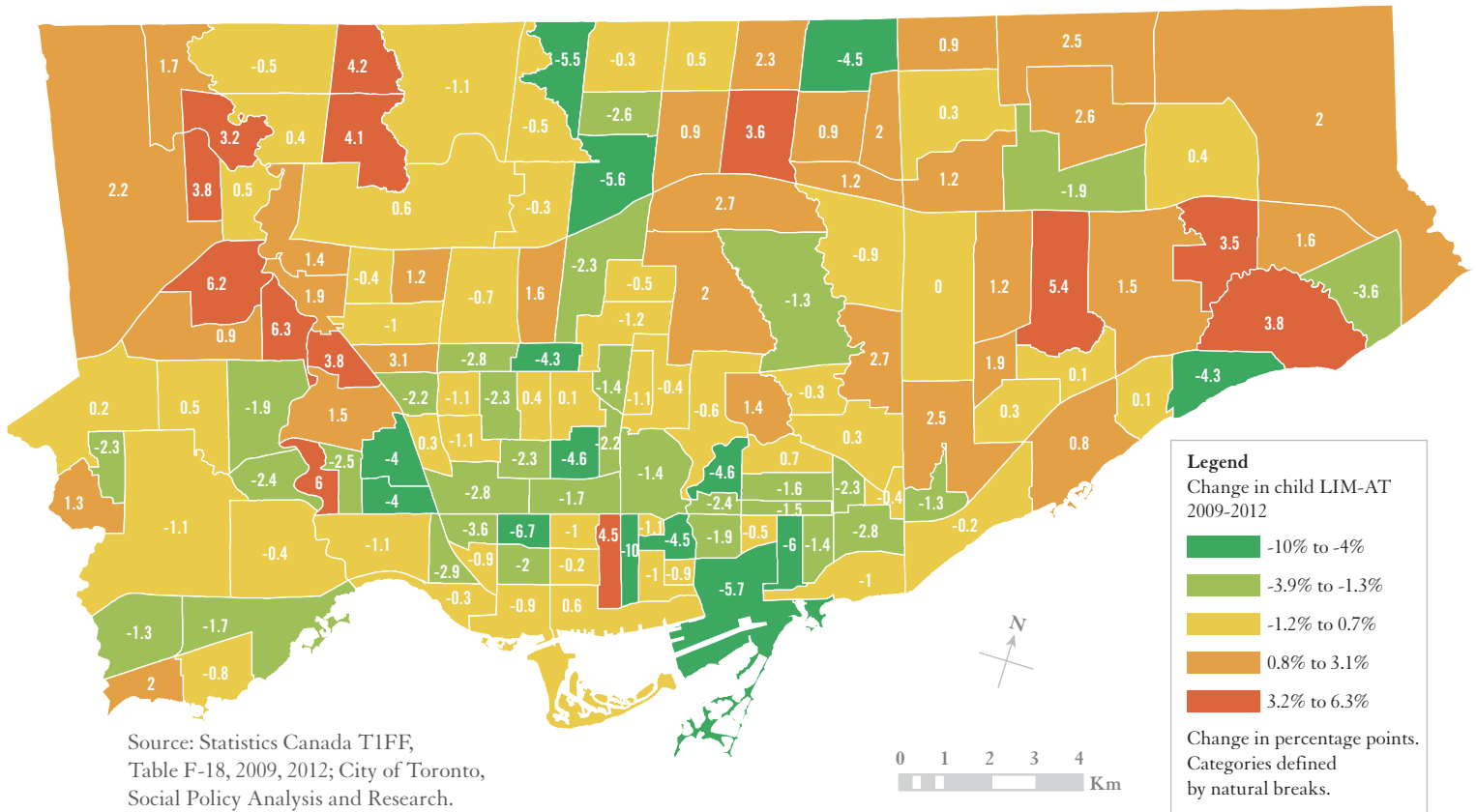


Source: Statistics Canada, T1FF, Table F-18, 2012; City of Toronto, Social Policy Analysis and Research.

Neighbourhood data from 2012 (see Figure 3.1) show a striking range of neighbourhood poverty levels in Toronto, from a low of 5% in Lawrence Park North and South, Leaside-Bennington and Kingsway South, to a high of over 50% in Regent Park, Moss Park, Thorncliffe Park and Oakridge (see Appendix B for an index of neighbourhoods).

Fifteen neighbourhoods (five downtown, four in Thorncliffe and East Toronto, two in Scarborough, and four in the Northwest of the city) had child poverty rates in 2012 between 40% and 63%. Seventeen of Scarborough’s 25 neighbourhoods had child poverty rates of over 30%.

Figure 3.2. Change in Percentage of LIM-AT Rate for Children Age 0–17 Between 2009 and 2012



Source: Statistics Canada T1FF, Table F-18, 2009, 2012; City of Toronto, Social Policy Analysis and Research.

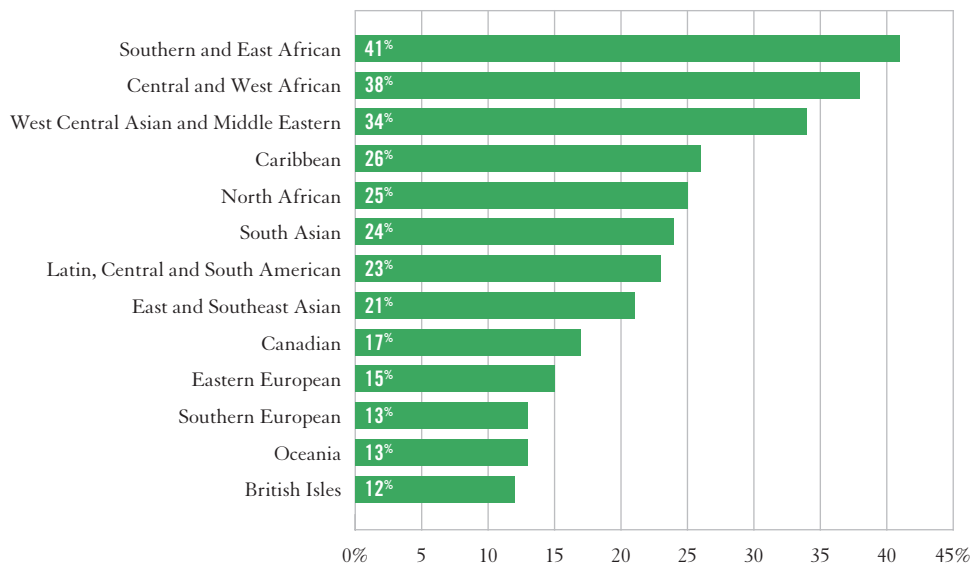
Figure 3.2 provides a picture of the change in neighbourhood-level child poverty between 2009 and 2012. In general, the rate of children living on low incomes increased in Scarborough, North Etobicoke, and parts of North York, while rates fell in many areas of the old City of Toronto. The inner suburban neighbourhoods of Kingsview Village–The Westway, Humber Heights–Westmount, and Lambton Baby Point saw the greatest increase in child poverty (6%–6.3%), while the downtown, gentrifying neighbourhoods of Church–Yonge Corridor and Palmerston–Little Italy saw the greatest decline (10% and 6.7% reductions, respectively).

Why do these particular neighbourhoods have such high levels of child and family poverty? It is partly a question of who lives there. Low-income neighbourhoods have higher proportions of peoples of colour, new immigrants, lone parents, and unemployed people.¹⁴

Ethno-racial Background

Toronto has long struggled with systemic inequities in employment and income by race. Going back to the 2001 census, research found “all twenty of the poorest ethno-racial groups in Toronto CMA [Census Metropolitan Area] are non-European.”¹⁵ According to the 2011 National Household Survey, people of African and Middle Eastern backgrounds in Toronto are three times more likely to be living on low incomes than are people of European backgrounds (see Figure 3.3). More specifically, 41% of people with Southern and East African backgrounds live below the Low Income Measure, compared to only 12% of people whose backgrounds are from the British Isles.

Figure 3.3. Percentage of Individuals by Ethnic Origin* Living Below the LIM-AT in the City of Toronto



Toronto residents of African, Asian, Middle Eastern, Caribbean and Latin American backgrounds are much more likely to experience poverty

* Ethnic origin as defined by Statistics Canada

City of Toronto, National Household Survey, 2011.

Recent data from the Toronto District School Board echo these stark differentials; from Junior Kindergarten to Grade 6, fully 48% of black children and 56% of Middle Eastern children lived in families with incomes of less than \$30,000 a year, compared to only 9% of white children.¹⁶ Similarly, 36% of white children in Grades 7–12 had parents in professional or senior management positions, compared to only 12% of black children.¹⁷

Indigenous Communities

According to the 2006 Census, about 32% of children of Indigenous heritage in Toronto (age 14 and under) were living under the Low Income Cut-Off (LICO), compared to 23% of non-Indigenous children.¹⁸ This is surely an underestimate, as data on Indigenous children is of very poor quality due to low response rates and definitional issues.¹⁹

Immigration or Citizenship Status

2011 National Household Survey data show, once again, that recent immigrant families are mired in high levels of poverty. The low-income prevalence for recent immigrants (entering Canada within the last five years) is 1.6 times higher than the overall child poverty rate, according to the NHS, and 1.2 times higher for all immigrants, regardless of how long they have been in Toronto.²⁰

Disability

There is a higher incidence of children with disabilities living in low-income families than average.²¹ Caring for a child with a disability increases the odds that the family will be living in poverty* due to the high costs of caring for a child with a disability and the impact it can have on a caregiver's employment status.²² A lack of public supports and social services for people with disabilities also places a significant and unfair strain on low-income families with disabled children. Children with parents who are disabled are also more likely to live in poverty.²³

Family Structure

In 2011, Toronto lone-parent families had an average income that was less than half that of two-parent families.²⁴ Average income in Toronto was also 42% higher for men than for women, putting children living in female-led lone-parent families at particular risk of poverty.²⁵



* Campaign 2000's 2011 national report card (p. 7) uses Statistics Canada's Survey of Labour and Income Dynamics data from 2006 to show how caregivers of children with disabilities have to either not take work or alter their hours in order to take care of their children.

4. Growing Up in Poverty – Reality and Impacts on Children in Toronto

Child poverty is important for two reasons: it affects children’s future life prospects, and it affects their present quality of life.

Growing up in poverty can have a devastating impact on children’s physical and psychological development, seriously challenging their ability to succeed later in life. Children living in families with low socio-economic status are more likely to experience poorer health and development outcomes, both in childhood and later in adulthood, compared to children from families with high socio-economic status.²⁶ These inequalities that begin in the earliest years will not only persist if no action is taken, but could also widen as children grow older and become adults.²⁷

To offer children the best possible chance of success, all efforts must be made to support healthy child development. Eradicating poverty is fundamental to achieving this outcome.

A number of dimensions of deprivation, which impact on children’s present life experience and their prospects for the future, are related to living on a low income. These include the following:

Access to Nutrition

Inadequate nutrition can have devastating and enduring impacts on young children’s behavioural and cognitive development, capacity to learn and reproductive health.²⁸ In 2013, 21.5% of the tens of thousands of children under age 14 relying on food banks in Toronto went hungry at least one or two days a week, an increase of 2.7 percentage points from 2007 (see Figure 4.1). Notably, food bank reliance among families in the inner suburbs of Toronto has increased by 38% since 2008.²⁹

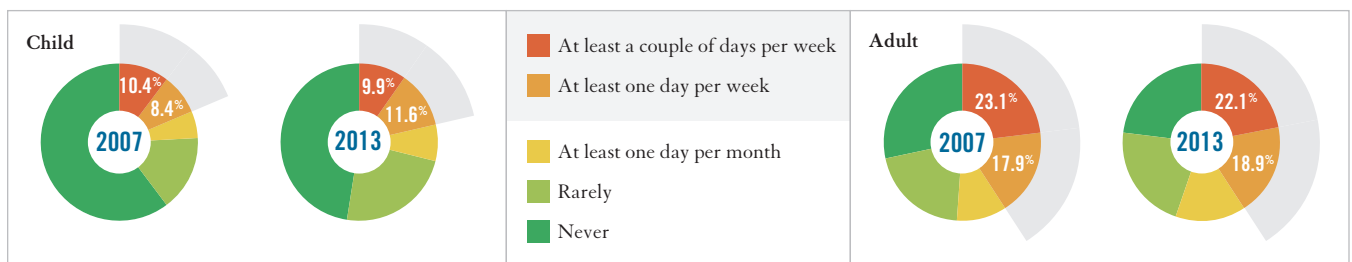




“New evidence on the effects of early experiences on brain development, school readiness and health in later life has sparked a growing consensus about early child development as a powerful determinant of health in its own right. At the same time, we have been learning more about how all of the other determinants of health affect the physical, social, mental, emotional and spiritual development of children and youth. For example, a young person’s development is greatly affected by his or her housing and neighbourhood, family income and level of parents’ education, access to nutritious foods and physical recreation, genetic makeup and access to dental and medical care.”

– Public Health Agency of Canada, What Makes Canadians Healthy or Unhealthy? (2013), www.phac-aspc.gc.ca.

Figure 4.1. Percentage of Child and Adult Food Bank Users in Toronto Who Were Hungry in the Last Three Months



Data courtesy of R. Matern and the Daily Bread Food Bank’s *Who’s Hungry?* 2013 survey.

Access to Housing

Access to quality housing is a critical determinant of child and youth health. Physical quality of housing, including crowding, affordability, location and stability, has been shown to impact children and youth's immediate and long-term physical, mental and social health.³⁰

Housing affordability, in particular, has become a major concern in Toronto and the surrounding regions. The average cost of a two-bedroom apartment in Toronto in 2013 was \$1,216; based on that amount, a lone parent working full-time at minimum wage would be forced to spend more than 50% of her or his after-tax monthly income on rent.³¹ Families struggling with poverty often live in neighbourhoods where lower-cost housing is found, often of low quality, contributing to the further concentration of poverty along geographic lines (as outlined in section 3 above).

A 2014 survey of 1,566 families with children living in aging rental apartment buildings in Toronto's low-income neighbourhoods found that "half of all families live in overcrowded conditions, while close to half are in buildings with persistent pests, frequent elevator breakdowns, and/or broken door locks."³² With 92,161 households on the affordable housing waiting list as of May 2014 (and an average wait time of 6.67 years), thousands of Toronto families have experienced homelessness and have had to move into shelters, impacting child mental health and ability to succeed in school.³³ The average length of stay for families in Toronto's emergency shelter system has increased from 48 days in 2008 to 62 days in 2011.³⁴

Affordable Housing: Numerous cities have developed strategies and programs to reduce or eradicate homelessness. For example, Edmonton has a 10 Year Plan to End Homelessness by 2015, which has secured permanent homes for almost 3,000 people living on the street. Forms of inclusionary zoning are currently practised in Vancouver and Montreal, using development regulations and approval processes to ensure private developers provide some portion of the housing within their new market projects as affordable housing.

– Wellesley Institute, *Inclusionary Housing* (2014), www.wellesleyinstitute.com; P. Carlucci, *Is Inclusionary Zoning the Answer to Toronto's Housing Problems?* (Yonge Street Media, 2011), www.yongestreetmedia.ca.

Access to Education

“Readiness to learn” is a proxy for optimal children’s developmental health at school entry and is assessed by the Early Development Instrument (EDI). It is a critical marker for future academic success – students who are vulnerable on any one of the EDI scales (physical health and well-being; social knowledge and competence; emotional health/maturity; language and cognitive development; and general knowledge and communication skills) are more likely to perform below expectations in later school years. Children’s readiness to learn is influenced by their early experiences, including family and community factors that shape their development.

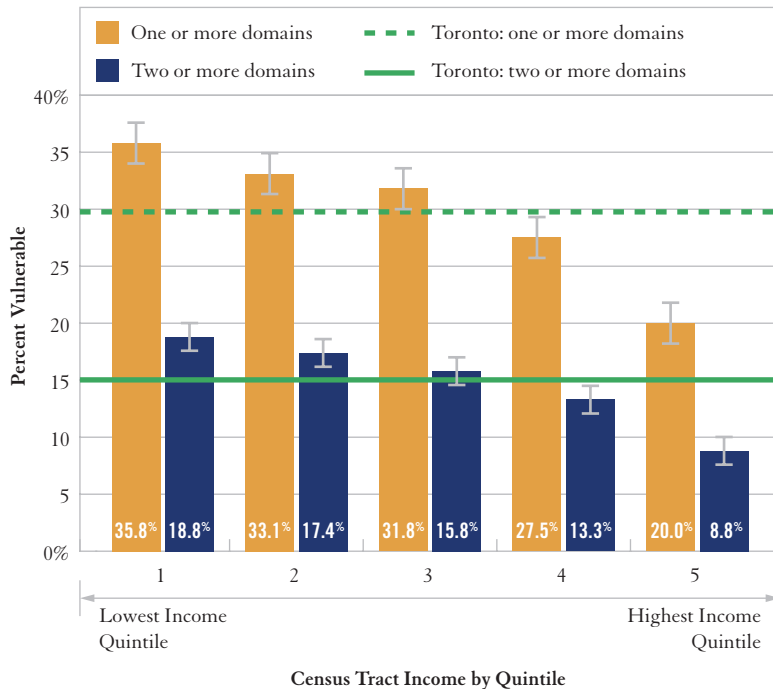
Children growing up in low-income neighbourhoods are more likely to be vulnerable in terms of readiness to learn. Figure 4.2 shows the percentage of Toronto children who are vulnerable on one or more and two or more EDI domains, by census tract income levels, for 2010–2011. Census tracts with the highest percentage of low-income residents (Quintile 1 and 2) have a significantly higher percentage of children vulnerable on one or more and two or more EDI domains. Conversely, the census tracts with the highest income (Quintile 5) have a significantly lower percentage of children vulnerable on one or more or two or more EDI domains.



Model Schools for Inner Cities: The Toronto District School Board has developed the groundbreaking model schools initiative to nurture and support child development and help ensure that all children grow up with good choices. Research has demonstrated that by employing innovative teaching and learning practices, providing support services to meet social, emotional and physical well-being of students, and making schools the heart of the community through after-school and nutrition programs and family support, the Model Schools for Inner Cities program is closing the opportunity and achievement gap.

– M. Yau and V. Branco, *Achievement Gap Cannot Be Closed Without First Reducing the Opportunity Gap: A Case Study of Model Schools for Inner Cities* (AERA-Education and Poverty: Theory, Research, Policy and Praxis, San Francisco paper presentation, 2013), www.tdsb.on.ca.

Figure 4.2: Vulnerable in Terms of Readiness to Learn at School Entry by Census Tract Income, Toronto, 2010–2011*



**Vulnerable* describes the children who score low (below the 10th percentile cut-off scores for the comparison population), Ontario, on any of the five domains.

Readiness to learn at school entry is measured using the Early Development Instrument.

Income is the population quintile by proportion of the population below the Low Income Measure (LIM) in census tracts.

Error bars (□) denote 95% confidence intervals. Quintile 1 (the lowest income quintile) contains the census tracts in Toronto with the highest percentage of people living below the LIM. Quintile 5 (the highest income quintile) contains the census tracts in Toronto with the lowest percentage of people living below the LIM.

Data sources:

EDI: Offord Centre for Child Studies, McMaster University, 2011.

Income Quintiles: Statistics Canada, Income Statistics Division, 2010, Annual Estimates for Census Families and Individuals, 13C0016.

Prepared by: Toronto Public Health, Health Surveillance Indicator: Readiness to Learn, publication pending, 2014.

Education is meant to be “the great equalizer,” and the public system is meant to provide all students with equal access to an excellent education. Canadian schools do better both in excellence and in equity than those in most countries.³⁵ Nevertheless, students in Ontario who are low-income, disabled, Indigenous, or from the English-speaking Caribbean and Central and South America are more likely to be directed away from academic-level courses and placed in applied or locally developed options, with lower expectations, more limited opportunities to learn, and fewer post-secondary options.³⁶

The neighbourhood in which a school is located also influences outcomes. Children in lower-income Toronto neighbourhoods – neighbourhoods that are also disproportionately populated by Indigenous peoples and peoples of colour – are less likely to pass provincial reading, writing and math tests,³⁷ and children in low-income Ontario schools are less likely to be placed in a “gifted” stream.³⁸

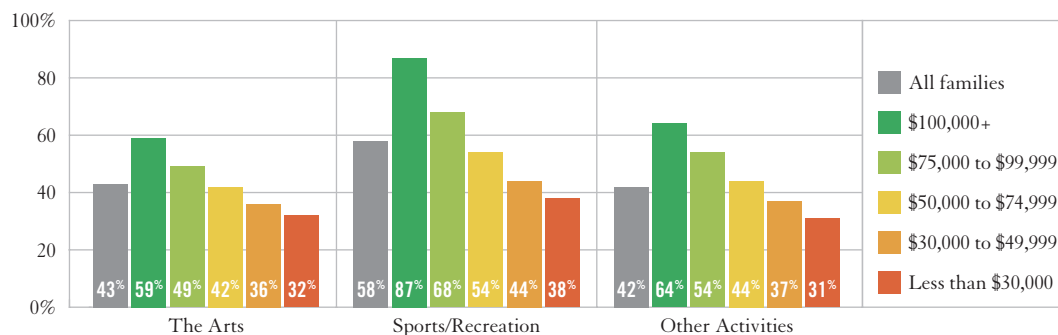
Childcare: The City of Toronto provides and supports childcare in a number of ways. It tops up the province’s fee subsidy program, further supporting families with children who are in financial need, and increasing their ability to access licensed childcare. For a fee of less than \$2.40 per day, the City also offers an After-School Recreation Care program for children age 6–12, providing children with the opportunity to participate in creative activities, sports and physical activities, and access homework help. The City further supports non-profit community organizations through the Community Partnership Investment Program, helping to fund social-recreational programs in neighbourhoods across the city.

Access to Recreation

Recreation serves multiple purposes in healthy child development, such as integrating gross and fine motor skills, promoting stress management, reducing alienation, loneliness and antisocial behaviour, and enhancing social inclusion.³⁹

The ability to participate in affordable, quality recreation activities, ranging from sports to arts and beyond, has been further demonstrated to improve health and student performance, while fostering resilience and a sense of belonging among traditionally excluded groups.⁴⁰ However, children’s ability to access recreation is dependent on family income. A recent Toronto District School Board survey found that children in families with incomes below \$30,000 a year are about half as likely to be involved in weekly or monthly extracurricular sports or arts activities than children in families with incomes of \$100,000 a year or more (see Figure 4.3).⁴¹

Figure 4.3. Students’ Out-of-School Activities by Family Income, 2012 (Kindergarten–Grade 6)



Toronto District School Board, 2012 Parent Census, Kindergarten to Grade 6: Previews (2013), www.tdsb.on.ca, 10.

In conclusion, children who live in poverty are more likely to be denied access to supports and opportunities – adequate nutrition, decent housing, good education and quality recreation – that are key to healthy development. Recently, academics in the United States have increasingly turned their attention to the “opportunity gaps” faced by children of low socio-economic status.⁴² This is an area that merits further examination in Canada.

Children from the lowest-income families are about half as likely to participate in extracurricular activities compared to the highest-income families

5. Underlying Causes of Family Poverty

Children live in poverty because their families lack access to an adequate income.

Child poverty persists because family income from employment, social assistance and other income transfers is too low, and because access to services and programs is unaffordable. In this section, we briefly review these three factors underlying family poverty levels in order to identify promising policy interventions to reduce child poverty.

Inadequate Employment Income

Unemployment, low wages, low-quality work and structural inequities all contribute to the lack of access to adequate employment incomes by many families in Toronto.

UNEMPLOYMENT: In 2013, unemployment in Toronto, at 8.4%, was higher than in any other major Canadian city.⁴³ At 43.5%, Toronto's youth employment rate, the worst of any Ontario region, contributes significantly to the overall unemployment rate in the city.⁴⁴ While the reasons are unclear, many 15- to 24-year-olds in Toronto appear to be withdrawing from the labour market, which raises concern about their longer-term labour market participation.

LOW WAGES: About 40% of children living in poverty in Ontario reside in a household with a parent with full-time, full-year employment.⁴⁵ In Ontario, the number of workers earning minimum wage doubled between 2003 and 2011.⁴⁶ Earning the minimum wage of \$11/hour full-time, full-year cannot lift a lone parent with one child above the 2011 Low Income Measure After Tax poverty line of \$28,185.⁴⁷

Minimum Wage and Living Wage Policies: Recognizing the higher costs of living in cities, New Westminster, B.C., has implemented a minimum wage for city employees and contract workers that is well above provincial and federal levels. The City of Toronto has a Fair Wage Policy. Also, over 130 U.S. cities have policies requiring that companies with whom the city does business pay their employees a living wage, helping to raise family income.

– Living Wage Canada (2013), <http://livingwagecanada.ca>.



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LOW-QUALITY WORK: A 2013 study found that nearly 50% of working adults in the Greater Toronto and Hamilton Area are employed “either full- or part-time with no benefits or no job security, or in temporary, contract or casual positions.”⁴⁸ The prevalence of precarious employment has grown by over 50% since 1993.⁴⁹ In June 2014, the majority of job gains in Toronto were in the more precarious service sector, where workers have limited access to benefits and unionization.⁵⁰ For parents, precarious employment greatly magnifies the challenges of supporting a household on a low income: many parents report problems paying for school supplies, school trips and children’s out-of-school activities. Finding childcare is a further challenge for those with limited control over an erratic work schedule that may include shift work, weeks without work or insufficient work.⁵¹

STRUCTURAL INEQUITIES AT WORK: Marginalized groups, especially women, people with disabilities and racialized people, earn less than their counterparts who are men and/or non-racialized. In 2011, women in Ontario earned 31.5% less than men.⁵² From 2010 to 2011, women’s average earnings declined by \$1,400, while men’s earnings increased by \$200.⁵³ Racialized Canadians are subjected to a “colour code” in the labour market, earning only 81.4 cents for every dollar paid to non-racialized Canadians, due to disparities in the distribution of well-paying, more secure jobs.⁵⁴ The reliance on precarious work is also unequally distributed: it is common for new immigrants to work for decades before obtaining “even moderately secure employment.”⁵⁵ Racialized Ontarians (Indigenous communities and peoples of colour), women and newcomers are all overrepresented in minimum wage jobs.⁵⁶ There is also a structural inequality by status: tens of thousands of migrant workers and non-status workers struggle in unsafe, low-wage work while lacking access to basic services.⁵⁷



Equitable Access to Employment: Employment equity initiatives encourage the selection, hiring, training, promotion and retention of qualified, diverse individuals. In 2000, the City of Toronto developed an Employment Equity Policy, and in 2004 the Toronto District School Board followed suit. Building on and strengthening these policies would enhance their ability to identify and eradicate barriers to fairness in employment. As Wendy Cukier, Associate Dean, Ted Rogers School of Management has said: “Failure to improve the advancement opportunities for our talented and diverse labour force not only threatens corporate performance but Canada’s global competitiveness.”

– Visible Minorities Struggle to Advance in Corporate Canada: Study (Canwest News Service, June 28, 2007), www.canada.com.

Inadequate Income Supports and Community Services

SOCIAL ASSISTANCE: Children in families relying on social assistance are among those living in the deepest poverty in Ontario. As City of Toronto officials have argued, rates are too low for residents to meet basic needs such as food, shelter and clothing.⁵⁸ In November 2013, a lone parent on Ontario Works with one child under six received \$940/month plus a maximum Ontario Child Benefit of \$101/month, leaving the family 35% below the 2011 Low Income Measure.⁵⁹ Inadequate rates and punitive rules, including the deduction of child support payments and the denial of increases in the Ontario Child Benefit to some families on social assistance, leave Toronto families struggling to live with dignity.

FEDERAL AND PROVINCIAL TAX BENEFITS: Non-taxable, non-refundable federal and provincial tax benefits, such as the Canada Child Tax Benefit, National Child Benefit Supplement and Ontario Child Benefit, are important progressive income supports for low- and middle-income families with children. However, other federal child tax benefits are of less benefit to low-income children and their families. Currently, the \$100/month Universal Child Care Benefit is taxable even for the lowest income earners and contributes only a fraction of monthly childcare costs in Toronto. As well, the refundable Children's Fitness Tax Credit is more likely to be accessed by higher-income families able to afford the upfront costs of programs than by lower-income families.

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Access to Affordable Community Services: Numerous cities have put in place policies to improve access to and affordability of services, including childcare and recreation programs. New Westminster, Vancouver and cities in California have implemented minimum childcare requirements in new developments and along new transit lines; Ottawa has implemented a central childcare registration list. Many cities (for example, Ajax, Kingston, London, Markham, Oakville, Surrey and Waterloo) have also set up subsidy programs to improve access to recreation programs through various fee subsidy arrangements.

Lack of Access to Affordable Public Services

Access to free or affordable services and supports provides families with a buffer if their income level changes. Families require strong public policies to help keep them out of poverty when unexpected changes, such as job loss, reduced working hours, injury, illness or family breakdown occur, and to insulate their children from the vagaries of an increasingly precarious employment sector.

We have already explored how low-income families also experience difficulties in accessing affordable housing, and educational and recreational opportunities. Below we explore challenges in access to childcare and public transit.

CHILDCARE AND BEFORE- AND AFTER-SCHOOL PROGRAMS: High-quality childcare is an integral first step for many families seeking to work and attend post-secondary school or training in order to escape poverty. However, in Toronto – and across Canada – the patchwork of childcare services is very difficult to access because it is prohibitively expensive and in too short supply.

In Toronto, the mid-range monthly cost of licensed childcare for an infant is over \$1,500.⁶⁰ While a publicly funded fee-subsidized program provides support to families in financial need, there are only enough fee subsidies to cover 7% of the approximately 350,000 children age 0–12 in Toronto.⁶¹ Considering the high rate of child poverty in this city, this is clearly not enough. As of July 2014, over 17,900 children were on the waiting list for a childcare fee subsidy.⁶² At 61,000 licensed childcare spaces in Toronto, there are enough spaces for only 18% of the population age 0–12 in Toronto.⁶³

There are also programming spots for children age 6–12 in social-recreation programs across the city that vary by degrees of affordability, but the patchwork system is unable to meet demand.

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Transit: Cities across Canada have set up discount transit pass programs for low-income residents, people on social assistance, seniors and youth (examples of well-developed programs, according to Toronto Public Health, include Calgary, Hamilton, Kingston, Waterloo Region, Windsor and York Region). Where municipalities have reduced transit fares, families have more to spend on other needs and priorities.

PUBLIC TRANSIT: Toronto Public Health and other community groups have done excellent work in studying and documenting the transit needs of low-income populations in the city.⁶⁴ They found that while low-income residents are more reliant on public transit, the cost of transit is a barrier for many low-wage earners and social assistance recipients. Lack of affordability of transit, and lack of access to transit by people living in the suburbs of Toronto, can hinder access to food, health care, employment and recreation.

In conclusion, it should be acknowledged that fiscally strapped cities – and provincial partners – are hard pressed to fund public services at adequate levels to meet local needs. However, at least one recent study suggests that Toronto’s fiscal challenges are more related to a decline in tax revenues relative to population than one of excessive spending, and that Toronto’s debt levels are, in fact, quite manageable.⁶⁵ Likewise, there is a need to review the fairness and adequacy of taxation measures at the municipal level, particularly given the regressive nature of municipalities’ main taxation lever – property taxes – which impose a flat tax rate on all residential properties regardless of value.⁶⁶

6. Why Cities Can and Should Act to Reduce Child and Family Poverty

Just as it has been 25 years since Canada pledged to eliminate child poverty, it has also been 25 years since Canada became a signatory to the United Nations *Convention on the Rights of the Child*.

Governments in Canada, including municipal governments, have a responsibility to protect and promote the rights of children and implement the Convention.⁶⁷

We should all care about child poverty not only because it limits children's future prospects, but also because it affects their quality of life as children – physically, mentally and emotionally. We have a duty to protect children from suffering, the loss of dignity and the inability to participate in the life of their communities. It is the responsibility of us all to protect, promote and implement children's rights and to ensure all children have opportunities to learn, grow, develop and experience joy.

In brief, there are at least seven good reasons for governments – and the City of Toronto in particular – to take action now to reduce and eradicate child and family poverty.

- 1. Canadians believe strongly that all children should have a fair chance at success.** Yet as we have seen above, children growing up in low-income families are less likely to be ready to learn when they start school, are less likely to have the same access to in-school and out-of-school educational opportunities, and are less likely to graduate and move on to post-secondary education.
- 2. It makes economic sense to reduce child and family poverty.** Child and family poverty impose costs on society in the long term through increased health care costs and negative economic impacts.⁶⁸ UNICEF argues that “failure to protect children from poverty is one of the most costly mistakes a society can make.”⁶⁹ Indeed, overall poverty incurs a cost of \$10 billion to \$13 billion a year in lost federal and provincial tax revenues in Ontario.⁷⁰ Toronto will be a more attractive city for employers and people when there is a commitment and investment strategy to reduce poverty.
- 3. It is possible to reduce child and family poverty.** Child poverty rates in industrialized countries vary greatly, from 4.7% in Iceland to 23.1% in the United States.⁷¹ More equal wages, higher social spending, and more generous social transfers are policies that result in lower child poverty. According to UNICEF: “The governments that are most successful in protecting children from poverty are likely to be those that strive to reduce the number of low-income households and help to provide essential goods, services and opportunities for children growing up in such households.”⁷²

For example, the United Kingdom has made great strides in its 20-year mission to end child poverty, employing a series of integrated policies, “including strengthening early learning, education, affordable housing, and health services, as well as raising the minimum wage and augmenting child benefits.”⁷³ As a result, child poverty rates fell from 16.2 per cent in 2000 to 10.1 per cent in the mid-2000s.⁷⁴

4. All children have the right to a high quality of life. Many of the rights outlined in the *Convention on the Rights of the Child* – health, education and a good standard of living – are adversely affected by poverty.⁷⁵ Children who live in poverty cannot be held responsible for their situation. It is the responsibility of society to protect, promote and secure children’s rights and to ensure that all children have opportunities to learn, grow, develop and experience joy.

5. There is significant wealth in Toronto and in Canada – enough wealth to make the cost-saving investments to reduce child poverty. Indeed, there are 118,000 millionaires in Toronto, almost one for every child who lives in poverty.⁷⁶ If Torontonians are serious about eradicating child and family poverty, we must encourage our cities and our provincial and federal governments to implement fair and sustainable taxation policies. Quebec may have a higher provincial tax rate, but it has lower poverty levels and higher math scores than any other province.⁷⁷ While governments hesitate, poverty rates are increasing and the gap between high and low incomes grows wider, resulting in a more unequal and unhealthy society.

6. There is a proven way to move ahead: the implementation of comprehensive poverty reduction and eradication strategies. Eight provinces and over 40 municipalities across Canada now have poverty reduction strategies. Some jurisdictions, such as Quebec and Newfoundland and Labrador, and Hamilton and Saint John, have achieved significant reductions in poverty through their efforts.⁷⁸

In Quebec, the proportion of people living on low incomes decreased from 19.3% in 1997 to 11.8% in 2005, and the proportion of children living in low-income families dropped from 22.4% in 1997 to 9.6% in 2005.⁷⁹ While economic growth has been a driving factor in this reduction, employability measures, measures for assisting low-income workers and family assistance initiatives have also played a role. More recently, Ontario’s poverty reduction strategy helped lift 47,000 children out of poverty between 2008 and 2011 – in the middle of a recession.⁸⁰

7. Municipal governments have a role to play. While it is the federal and provincial governments that have the tax, transfer and regulatory powers required to profoundly reduce the levels of poverty in cities, there are actions that municipal leaders can take at a local level to make a real difference in the quality of life of all their residents.

For example, municipalities are on the front lines of delivering cost-shared and locally funded programs and services. They can play an important, on-the-ground role by promoting integrated and coordinated service delivery (e.g., dental services, vision care, social assistance), and by facilitating broader community initiatives to reduce poverty.⁸¹

Further, municipalities can convene collaborative tables and build local partnerships to address poverty, bring together municipal leaders with key stakeholders (agencies, business, labour, community-based organizations, faith groups) and representatives of other orders of government to develop local solutions. Municipalities also have strong connections to residents (including low-income residents), so they can act as conduits for information about policies and services and can engage people living in poverty in community initiatives.

Given their important role, it is not surprising that many cities and regions have followed the lead of provincial governments by developing and implementing cross-departmental poverty reduction strategies. This includes a number of cities in Ontario: Brantford, Hamilton, London, Niagara, Nipissing, North Bay, Peel Region, Peterborough, Thunder Bay, York Region, Windsor, and most recently, Toronto.

7. Towards a Poverty-Free Toronto

Numerous reports have been written about the state of poverty in Toronto, ranging from Campaign 2000's annual *Report Cards on Child and Family Poverty in Ontario*, to Colin Hughes's *Greater Trouble in Greater Toronto: Child Poverty in the GTA* (2008), to the Alliance for a Poverty-Free Toronto report, *Toward a Poverty Elimination Strategy for the City of Toronto* (2013).⁸²

The continued crisis in poverty weighs heavily as the 25th anniversary of Canada's pledge to end child poverty approaches – and neither the promised poverty eradication nor even a national plan of action has been achieved.

Reports and facts are not enough. Citizen outrage, community engagement and organized action is needed to forge the political will for action.

One positive development is that Toronto City Council has launched its own process to develop a framework for a poverty reduction strategy by early 2015. The organizations collaborating on this report strongly support this initiative.

Now is the time for City of Toronto staff and political leadership to move ahead with the development and adoption of a comprehensive poverty reduction strategy.

- The strategy should be driven by broad-based resident engagement, and should address the root causes of poverty, including inadequate access to market incomes, income support programs, and community services and supports.
- The strategy should have specific timelines and targets for reducing poverty, regular public reporting on progress, and adequate funding and staffing to ensure effective coordination.
- The strategy should be informed by solid, publicly available research on the geographic and demographic distribution of poverty in Toronto, and effective interventions to reduce poverty and its inequitable distribution.
- Finally, the City cannot reduce poverty on its own. It needs to build a strong partnership with leaders of all sectors of society, including business, labour and community, and it needs to advocate strongly for provincial and federal policies and programs to reduce poverty.

In light of this report's findings, the City of Toronto should pay particular attention to the needs of populations that are disproportionately affected by poverty, including peoples of colour, Indigenous communities, newcomers, lone parents and people with disabilities, but at the same time it should place special focus on children and family poverty. Toronto's children are often forgotten in the rush to create new policy.

The authors of this report and affiliated organizations urge city leaders and residents to pause and consider the needs of one of Toronto's most vulnerable groups – our children.

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Appendix A: Data Limitations

Measuring child and family poverty in Canada has always been a challenge. In part this is due to the fact that Canada has no official, government-mandated poverty line. The Low Income Measure After Tax employed in this report has been chosen as it is considered the best available statistic, collected annually at the local level from taxfiler data. LIM-AT “is a fixed percentage (50%) of median adjusted after-tax income of households observed at the person level, where ‘adjusted’ indicates that a household’s needs are taken into account.”⁸³

In previous years, studies have used data from the mandatory long-form census to compare low-income rates for specific groups with the highest levels of poverty, namely recent immigrant, racialized, Indigenous and disabled people. The decision to cancel the mandatory long-form census and replace it with the voluntary National Household Survey means there is no single, reliable source of statistical data that track the situation of children in families most vulnerable to poverty. Concomitant issues with regard to global non-response rate, the inability to compare data to previous years and other data quality concerns have made reporting on poverty levels among marginalized groups very challenging.

The authors of this report echo the 2013 assertion of Campaign 2000 – missing data means child poverty will be underestimated. “Tracking the experiences of marginalized groups through a mandatory census is crucial to the design of effective poverty reduction initiatives. Campaign 2000 [and the authors of this report] strongly urge the federal government to reinstate the Mandatory Long Form Census or a similarly reliable data source immediately.”⁸⁴

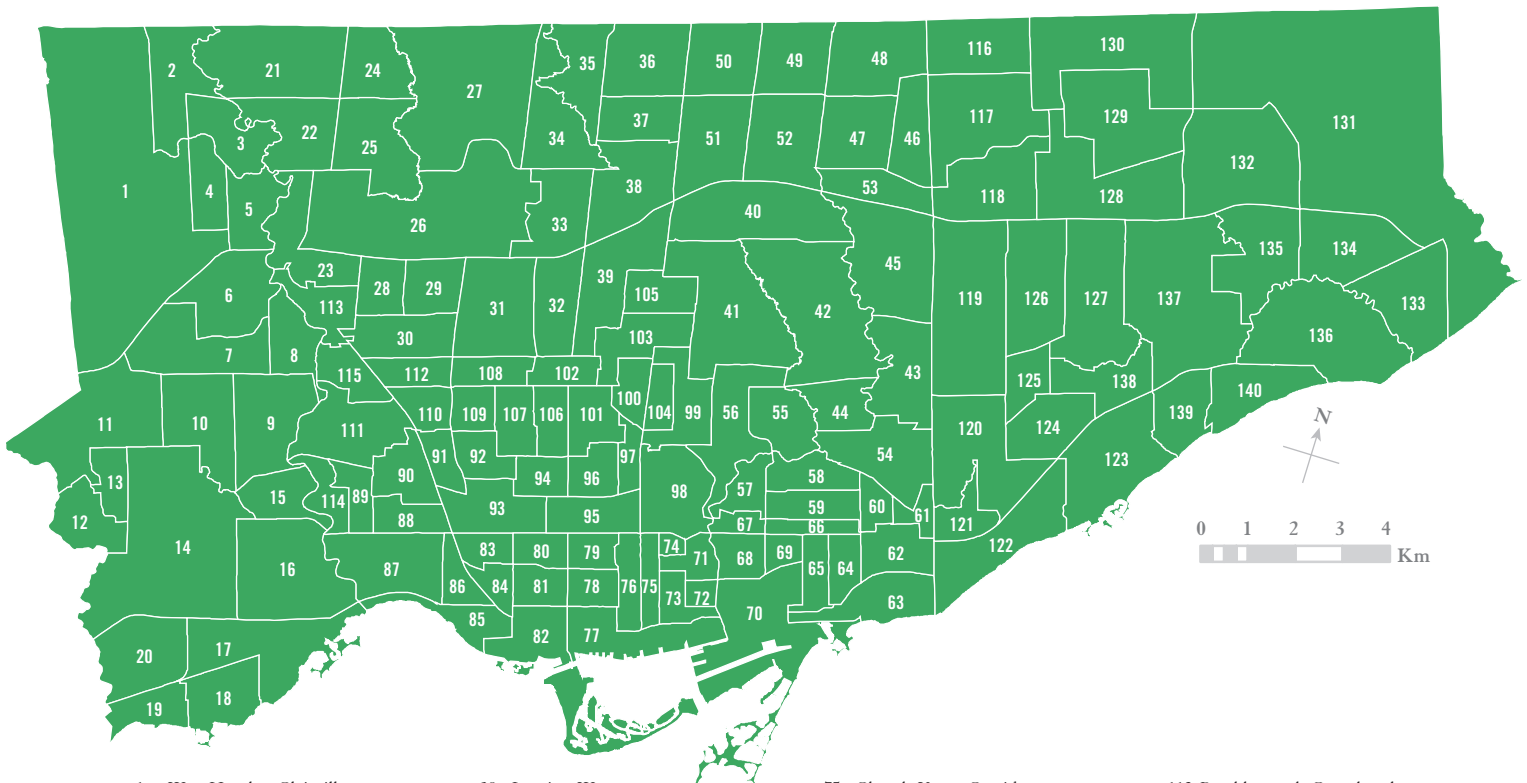
Due to the lack of census data, for the purposes of this report a decision was made to use taxfiler data, specifically the T1 Family File (T1FF). Taxfiler data, collected from income tax returns submitted to the Canada Revenue Agency, provide income and some demographic information for sub-provincial geographic areas.⁸⁵ Taxfiler has an advantage over NHS and the Survey on Labour Income Dynamics: it provides detailed income data and can be used at smaller geographical areas due to its large sample size.

However, taxfiler data are collected at the individual level, and therefore households are “constructed” by matching individual files for the T1FF. A household’s income may be underestimated if one common-law partner does not indicate their marital status properly on a T1 form, does not supply their Social Insurance Number, or does not write their address in the same way as their partner. Calculation of family income also does not include income from grandparents or other relatives living in a household. This means that taxfiler data tend to somewhat overstate low-income rates.

On the other hand, low-income populations tend to be underrepresented in the taxfiler database (as they are in NHS and SLID), and taxfiler is not reweighted to represent the full Canadian population.

In conclusion, given differences in input data and methodologies, low-income rates calculated using taxfiler data cannot be compared or contrasted with low-income rates calculated through NHS and SLID. Nevertheless, taxfiler data provide a useful way of looking at trends over time and comparing and contrasting low-income rates of different geographies.

Appendix B: City of Toronto Neighbourhoods



- | | | | |
|--|--------------------------------------|--|----------------------------------|
| 1 West Humber-Clairville | 38 Lansing-Westgate | 75 Church-Yonge Corridor | 112 Beechborough-Greenbrook |
| 2 Mount Olive-Silverstone-Jamestown | 39 Bedford Park-Nortown | 76 Bay Street Corridor | 113 Weston |
| 3 Thistletown-Beaumont Heights | 40 St. Andrew-Windfields | 77 Waterfront Communities-The Island | 114 Lambton Baby Point |
| 4 Rexdale-Kipling | 41 Bridle Path-Sunnybrook-York Mills | 78 Kensington-Chinatown | 115 Mount Dennis |
| 5 Elms-Old Rexdale | 42 Banbury-Don Mills | 79 University | 116 Steeles |
| 6 Kingsview Village-The Westway | 43 Victoria Village | 80 Palmerston-Little Italy | 117 L'Amoreaux |
| 7 Willowridge-Martingrove-Richview | 44 Flemington Park | 81 Trinity-Bellwoods | 118 Tam O'Shanter-Sullivan |
| 8 Humber Heights-Westmount | 45 Parkwoods-Donalda | 82 Niagara | 119 Wexford/Maryvale |
| 9 Edenbridge-Humber Valley | 46 Pleasant View | 83 Dufferin Grove | 120 Clairlea-Birchmount |
| 10 Princess-Rosehorn | 47 Don Valley Village | 84 Little Portugal | 121 Oakridge |
| 11 Eringate-Centennial-West Deane | 48 Hillcrest Village | 85 South Parkdale | 122 Birchcliffe-Cliffside |
| 12 Markland Wood | 49 Bayview Woods-Steeles | 86 Roncesvalles | 123 Clifferest |
| 13 Etobicoke West Mall | 50 Newtonbrook East | 87 High Park-Swansea | 124 Kennedy Park |
| 14 Islington-City Centre West | 51 Willowdale East | 88 High Park North | 125 Ionview |
| 15 Kingsway South | 52 Bayview Village | 89 Runnymede-Bloor West Village | 126 Dorset Park |
| 16 Stonegate-Queensway | 53 Henry Farm | 90 Junction Area | 127 Bendale |
| 17 Mimico (includes Humber Bay Shores) | 54 O'Connor-Parkview | 91 Weston-Pellam Park | 128 Agincourt South-Malvern West |
| 18 New Toronto | 55 Thorncliffe Park | 92 Corso Italia-Davenport | 129 Agincourt North |
| 19 Long Branch | 56 Leaside-Bennington | 93 Dovercourt-Wallace Emerson-Junction | 130 Milliken |
| 20 Alderwood | 57 Broadview North | 94 Wychwood | 131 Rouge |
| 21 Humber Summit | 58 Old East York | 95 Annex | 132 Malvern |
| 22 Humbermede | 59 Danforth-East York | 96 Casa Loma | 133 Centennial Scarborough |
| 23 Pelmo Park-Humberlea | 60 Woodbine-Lumsden | 97 Yonge-St. Clair | 134 Highland Creek |
| 24 Black Creek | 61 Taylor-Massey | 98 Rosedale-Moore Park | 135 Morningside |
| 25 Glenfield-Jane Heights | 62 East End-Danforth | 99 Mount Pleasant East | 136 West Hill |
| 26 Downsview-Roding-CFB | 63 The Beaches | 100 Yonge-Eglinton | 137 Woburn |
| 27 York University Heights | 64 Woodbine Corridor | 101 Forest Hill South | 138 Eglinton East |
| 28 Rustic | 65 Greenwood-Coxwell | 102 Forest Hill North | 139 Scarborough Village |
| 29 Maple Leaf | 66 Danforth | 103 Lawrence Park South | 140 Guildwood |
| 30 Brookhaven-Amesbury | 67 Playter Estates-Danforth | 104 Mount Pleasant West | |
| 31 Yorkdale-Glen Park | 68 North Riverdale | 105 Lawrence Park North | |
| 32 Englemount-Lawrence | 69 Blake-Jones | 106 Humewood-Cedarvale | |
| 33 Clanton Park | 70 South Riverdale | 107 Oakwood Village | |
| 34 Bathurst Manor | 71 Cabbagetown-South St. James Town | 108 Briar Hill-Belgravia | |
| 35 Westminster-Branson | 72 Regent Park | 109 Caledonia-Fairbank | |
| 36 Newtonbrook West | 73 Moss Park | 110 Keele-Edlington West | |
| 37 Willowdale West | 74 North St. James Town | 111 Rockcliffe-Smythe | |

Source: Social Policy Analysis & Research unit, City of Toronto. Copyright City of Toronto 2008. All Rights Reserved. Publication Date: May 2008. Contact spar@toronto.ca for additional information.

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