Two key national income trends — the growing gap between the rich and the poor and the progressively smaller middle-income group — have major social implications at the neighbourhood level that we are only beginning to identify, understand, and explain.

<table>
<thead>
<tr>
<th>Trends</th>
<th>Processes</th>
<th>Consequences</th>
<th>Policy Interventions</th>
</tr>
</thead>
<tbody>
<tr>
<td><a href="http://www.NeighbourhoodChange.ca">www.NeighbourhoodChange.ca</a></td>
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</tbody>
</table>

City of Toronto | 1960 to 2012 Income Maps & Charts
Average Employment Income, Metro Toronto, 1960

Metro Toronto in 1961 was a regional municipality which was comprised of 13 different municipalities. This is not to be confused with the Toronto Census Metropolitan Area (CMA) which is the larger region that also includes municipalities in the "905 region" adjacent to Metro Toronto.

Source: Statistics Canada, Census Profile Series, 1961

Notes: (1) Census tract and municipal boundaries are for 1961.
(2) Average employment income here is wages and salaries only, before-tax. Self-employment income is not included.
Average Individual Income, Metro Toronto, 1970

Source: Statistics Canada, Census Profile Series, 1971
Notes: (1) Census tract and municipal boundaries are for 1971.
(2) Average Individual Income is for persons 15 and over and includes income from all sources, before-tax.

Metro Toronto in 1971 was a regional municipality which included Scarborough, North York, Etobicoke, York, East York and City of Toronto. This is not to be confused with the Toronto Census Metropolitan Area (CMA) which is the larger region that also includes municipalities in the "905 region" adjacent to Metro Toronto.

Census Tract Average Individual Income compared to the Toronto Census Metropolitan Area Average of $5,756

- Very High - 140% to 396% (30 CTs, 9% of the City)
- High - 120% to 140% (23 CTs, 7% of the City)
- Middle Income - 80% to 120% (197 CTs, 58% of the City)
- Low - 60% to 80% (83 CTs, 24% of the City)
- Very Low - 52% to 60% (7 CTs, 2% of the City)

Not Available
Average Individual Income, Metro Toronto, 1980

Metro Toronto in 1981 was a regional municipality which included Scarborough, North York, Etobicoke, York, East York and City of Toronto. This is not to be confused with the Toronto Census Metropolitan Area (CMA) which is the larger region that also includes municipalities in the "905 region" adjacent to Metro Toronto.

Census Tract Average Individual Income compared to the Toronto Census Metropolitan Area Average of $14,384

- Very High - 140% to 403% (38 CTs, 9% of the City)
- High - 120% to 140% (28 CTs, 7% of the City)
- Middle Income - 80% to 120% (236 CTs, 56% of the City)
- Low - 60% to 80% (116 CTs, 27% of the City)
- Very Low - 42% to 60% (5 CTs, 1% of the City)
- Not Available

Source: Statistics Canada, Census Profile Series, 1981
Notes: (1) Census tract and municipal boundaries are for 1981.
(2) Average Individual Income is for persons 15 and over and includes income from all sources, before-tax.
Average Individual Income, Metro Toronto, 1990

Source: Statistics Canada, Census Profile Series, 1991
Notes: (1) Census tract and municipal boundaries are for 1991.
(2) Average Individual Income is for persons 15 and over and includes income from all sources, before-tax.

Metro Toronto in 1991 was a regional municipality which included Scarborough, North York, Etobicoke, York, East York and City of Toronto. This is not to be confused with the Toronto Census Metropolitan Area (CMA) which is the larger region that also includes municipalities in the "905 region" adjacent to Metro Toronto.

Census Tract Average Individual Income compared to the Toronto Census Metropolitan Area Average of $28,817

- Very High - 140% to 297% (53 CTs, 11% of the City)
- High - 120% to 140% (34 CTs, 7% of the City)
- Middle Income - 80% to 120% (238 CTs, 50% of the City)
- Low - 60% to 80% (141 CTs, 30% of the City)
- Very Low - 44% to 60% (9 CTs, 2% of the City)
- Not Available

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Average Individual Income, City of Toronto, 2000

Census Tract Average
Individual Income compared to the Toronto Census Metropolitan Area Average of $35,618

- Very High - 140% to 701% (72 CTs, 14% of the City)
- High - 120% to 140% (23 CTs, 4% of the City)
- Middle Income - 80% to 120% (167 CTs, 32% of the City)
- Low - 60% to 80% (212 CTs, 41% of the City)
- Very Low - 38% to 60% (46 CTs, 9% of the City)
- Not Available

Source: Statistics Canada, Census Profile Series, 2001
Notes: (1)Census tract and municipal boundaries are for 2001.
(2) Average Individual Income is for persons 15 and over and includes income from all sources, before-tax.

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April 2015
Average Individual Income, City of Toronto, 2010

Source: Canada Revenue Agency, Taxfiler Data, 2010

Notes:
(1) Census tract boundaries are for 2006.
(2) Average Individual Income is for persons 15 and over and includes income from all sources, before-tax. Income for 2010 based on all taxfilers for census tracts 2006 boundaries.

Census Tract Average Individual Income compared to the Toronto Census Metropolitan Area Average of $44,271

- Very High - 140% to 627% (85 CTs, 16% of the City)
- High - 120% to 140% (31 CTs, 6% of the City)
- Middle Income - 80% to 120% (151 CTs, 29% of the City)
- Low - 60% to 80% (188 CTs, 36% of the City)
- Very Low - 34% to 60% (72 CTs, 14% of the City)
- Not Available

September 2014
**Average Individual Income, City of Toronto, 2012**

**Source:**
Canada Revenue Agency, Taxfiler Data, 2012

**Notes:**
(1) Census tract boundaries are for 2011.
(2) Average Individual Income is for all taxfilers and includes income from all sources, before-tax.

**City of Toronto**
- Former City of Toronto (1996)
- City of Toronto Neighbourhoods (2005)
- Priority Neighbourhoods (2005)
- Bloor-Danforth subway (2011)
- Sheppard East subway (2011)
- Scarborough RT (2011)
- Yonge-University-Spadina subway (2011)
- Highways (2011)

**Census Tract Average Individual Income compared to the Toronto Census Metropolitan Area Average of $46,666**

- **Very High - 140% to 697%** (87 CTs, 16% of the City)
- **High - 120% to 140%** (28 CTs, 5% of the City)
- **Middle Income - 80% to 120%** (162 CTs, 30% of the City)
- **Low - 60% to 80%** (192 CTs, 36% of the City)
- **Very Low - 36% to 60%** (72 CTs, 13% of the City)
- **Not Available**

Changing Income Distribution in the City of Toronto, 1970-2012

Income Categories
Low income: more than 20% below the Toronto average
Middle income: within 20% of the Toronto average
High Income: more than 20% above the Toronto average

Notes
Census tract average individual income from all sources, before-tax. Income is measured relative to the Toronto metropolitan area average each year.
Income 1970-2005 is from the Census. Income for 2010-2012 is Canada Revenue Agency taxfiler data.

Data provided by the 2011 National Household Survey (NHS) has been proven to be untrustworthy. No NHS data is used here.

Income Categories

Low income: more than 20% below the Toronto average
Middle income: within 20% of the Toronto average
High Income: more than 20% above the Toronto average

Notes
Census tract average individual income from all sources, before-tax. Income is measured relative to the Toronto metropolitan area average each year.
Income 1970-2005 is from the Census. Income for 2010-2012 is Canada Revenue Agency taxfiler data.

Data provided by the 2011 National Household Survey (NHS) has been proven to be untrustworthy. No NHS data is used here.

Census Tract Average Income compared to the CMA Average
- High Income (More than 20% Above)
- Middle Income (Within 20%)
- Low Income (More than 20% Below)

Income Definition Notes:
Individual income is for persons 15 and over, from all sources, before-tax. Census tract boundaries correspond to those that existed in each census year. Income for 2010 is based on all taxfilers for 2006 CT boundaries.

Source: Statistics Canada, Census 1971-2011; Canada Revenue Agency T1FF Taxfiler Data 2010
Change in Neighbourhood Income Distribution in the City of Toronto, 1970–2012

Income Definition:
Income is measured as census tract average individual income relative to the Toronto census metropolitan area average income. Individual income is from all sources, before-tax. Census tract boundaries correspond to those that existed in each census year. Income for 2010 and 2012 is based on all taxfilers.

<table>
<thead>
<tr>
<th>Year</th>
<th>Very Low Income More than 40% Below</th>
<th>Low Income 20% Below to 40% Below</th>
<th>Middle Income 20% Below to 20% Above</th>
<th>High Income 20% Above to 40% Above</th>
<th>Very High Income More than 40% Above</th>
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<tr>
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<td>24.4</td>
<td>57.9</td>
<td>6.8</td>
<td>8.8</td>
</tr>
<tr>
<td>1980</td>
<td>1.2</td>
<td>27.4</td>
<td>55.8</td>
<td>6.6</td>
<td>9.0</td>
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<tr>
<td>1990</td>
<td>1.9</td>
<td>29.7</td>
<td>50.1</td>
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<td>2000</td>
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<td>40.8</td>
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<td>2010</td>
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<td>35.7</td>
<td>28.7</td>
<td>5.9</td>
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<tr>
<td>2012</td>
<td>13.3</td>
<td>35.5</td>
<td>29.9</td>
<td>5.2</td>
<td>16.1</td>
</tr>
</tbody>
</table>
Neighbourhood Income Distribution, 1960–2012, City of Toronto

1960
- Low Income: 12%
- Middle Income: 61%
- High Income: 27%

1970
- Low Income: 16%
- Middle Income: 58%
- High Income: 26%

1980
- Low Income: 16%
- Middle Income: 56%
- High Income: 29%

1990
- Low Income: 18%
- Middle Income: 32%
- High Income: 50%

2000
- Low Income: 18%
- Middle Income: 32%
- High Income: 50%

2012
- Low Income: 21%
- Middle Income: 30%
- High Income: 49%

Notes: Based on average income of census tracts relative to Toronto CMA average. Low income less than 80%; middle income 80% to 119.9%; high income 120% and higher. Before-tax employment income for 1960, before-tax individual income from all sources for 1970–2012.

Source: Statistics Canada, Census 1961–2001; Reveue Canada T1FF Taxfiler data 2012
Census Tract Average Individual Income, Low to High
City of Toronto, 2012

- Lowest CT average income: $16,800
- Highest CT average income: $325,000
- City average income of CTs: $47,500
- City median income of CTs: $38,000

Top 1.3% (7 CTs) have average incomes above $200,000 (highest = $325,000)
Bottom 1.3% (7 CTs) have average incomes below $22,450 (lowest = $16,800)

Median income of $38,000
50% of census tracts below, 50% above

Note: Census tract average income of taxfilers from all sources, before-tax. 541 census tracts (Census 2011).
Census Tract Average Income Decile Thresholds,
City of Toronto, 2012

Note: Deciles are specific to City of Toronto. Census tract average income of individual taxfilers from all sources, before-tax. Census tract boundaries for Census 2011 (N = 541).
Why worry about more rigid socio-spatial divisions and greater inequality?

“Inequality promotes strategies that are more self-interested, less affiliative, often highly antisocial, more stressful, and likely to give rise to higher levels of violence, poorer community relations, and worse health.”

Scholars around the world have documented increased income polarization and ethno-cultural divides in large cities. These trends are known in the research literature as that of divided cities, dual cities, polarized cities, and the like.

Though many of the trends are global, they play out at the local level. Can growing socio-economic and ethno-cultural divides be mitigated? Can we find ways to promote a society in which all have fairer access to the opportunities and benefits that cities and neighbourhoods provide?

Thanks to a seven-year grant of $2.5 million from the Social Sciences and Humanities Research Council of Canada, together with support from the University of Toronto and partner organizations, the Neighbourhood Change Research Partnership is seeking answers to these questions.

**Focus of the Neighbourhood Change Research Partnership**

Our partnership is specifically examining inequality, diversity, and change at the neighbourhood level in Canada’s metropolitan areas, with an in-depth focus on Halifax, Montréal, Toronto, Winnipeg, Calgary, and Vancouver, where local research teams will carry out city-specific studies. We are identifying trends and seeking to explain the processes causing the trends, as well as the consequences and their implications for public policies and programs. We will investigate how these trends and processes relate to segregation and disadvantage arising from age, gender, race, ethnicity, Aboriginal identity, and immigration status.

We will identify both broad public policies and specific local actions that may help mitigate the causes and consequences of socio-spatial segregation and disadvantage.

**How inequality affects cities**

Although inequality is not solely an urban problem, wealth and poverty tend to be concentrated in cities, where reactions to inequality have been expressed in demonstrations and outbursts of violence. Riots in England in 2011 and in Paris in 2005 were triggered, at least in part, by problems of inequality and unequal access to opportunities.

More research is needed on how inequality affects different cities in different ways. What factors accelerate or slow down the trend towards inequality, or even prevent it from occurring? Can successful interventions be used elsewhere to achieve the same results?

**Research questions**

In our analysis of socio-spatial change in urban areas, we are seeking answers to questions about: the nature and causes of neighbourhood restructuring trends and processes, both social and physical; the human and urban consequences of socio-spatial income inequality and polarization; policy and program responses (or the lack of them) at all levels of government; and the development of new or more effective policies and programs.
Why look at neighbourhoods?

Researchers and policy makers agree that neighbourhoods shape people’s routines and quality of daily life, affect access to services, and influence overall well-being. For example, living in a poor neighbourhood can reduce an individual’s opportunities to secure a quality education, find employment, or gain access to needed services.

Although we know that the negative consequences of inequality and polarization are concentrated in certain neighbourhoods, we need to better understand how broad socio-economic trends are affecting neighbourhoods, how different neighbourhoods affect the lives of the people who live in them, and how public policies reinforce or reduce inequalities and access to opportunities at neighbourhood and city-wide levels. Improved knowledge in these areas can help inform public debate about these important trends and improve policy and program responses.

Researching neighbourhood trends in seven Canadian metropolitan areas

The Neighbourhood Change Research Partnership builds on a multi-year study that identified and mapped trends in neighbourhood inequality in Toronto over 35 years. The Three Cities in Toronto, a report that came out of that research, has been extensively discussed in the media, universities, government, and community agencies.

Our current research in Halifax, Montréal, Toronto, Hamilton, Winnipeg, Calgary, and Vancouver is the first major study of these trends across Canada and one of the few studies in any country to cover a 40-year period.

We will compare the seven Canadian cities with one another and with comparable American and European cities to learn how inequality is aggravated or lessened by the local economy, geography, history, public policies, and social structures within each urban region. An important part of this research is to identify policies and programs that reduce the negative effects of inequality.

Sharing the findings and encouraging debate

In addition to publishing findings in academic journals and books, our research partnership will engage policy makers and the public through media briefings and broadcasts, community research days and forums, and active local neighbourhood research networks.

Building partnerships for change

It takes the knowledge and skills of a diverse team to define important and socially relevant research agendas. Our research partnership includes Canadian and international scholars from geography, social work, political science, sociology, planning, economics, criminology, and education. Many public, private, and non-profit partners are helping us plan, implement, and share the research.

In addition, local advisory networks of policy makers and community organizations will provide input on specific city studies, engage community residents, give feedback on findings, and inform stakeholders in all seven urban regions.
Research Management

The Neighbourhood Change Research Partnership is funded by the Social Sciences and Humanities Research Council of Canada, together with support from the University of Toronto’s Factor-Inwentash Faculty of Social Work and many partner organizations and universities in Halifax, Montréal, Toronto, Hamilton, Winnipeg, Calgary, and Vancouver.

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