

KNOW YOUR VOTE T.O.

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SEP
25

Know Your Vote T.O. - The State of Housing in Toronto

by Toronto Public Library's Know Your Vote T.O. Project

DESCRIPTION

Join us at the Toronto Reference Library to prepare for Toronto's next election! Come learn about the state of housing and about how City government shapes what gets built and how much housing costs.

Hear from Professor David Hulchanski, University of Toronto, expert in our city's housing issues and neighbourhood change trends, and Ken Greenberg, influential Toronto-based urban designer, on the trends shaping Toronto's housing, and how our City government might influence them.

DATE AND TIME

Tue, 25 September 2018
6:00 PM – 8:00 PM EDT

LOCATION

Toronto Public Library -
Toronto Reference Library
789 Yonge Street
Toronto, ON M4W 2G8

City of Toronto Housing – by the numbers (Census 2016)

1.1 million

Households; 2.7 million people

- 2.4 average household size
- 360,000 one-person households (32%)
- 2.0 Income earners per household

1. Housing Tenure: Renters / Owners

53%

Owners: 587,000 units

47%

Renters: 526,000 units

26%

Condominium units: 292,000 units (owner-occupied & investor rentals)

1.1%

Vacancy rate, private sector rental housing, Oct. 2017

Source: CMHC Rental Market Survey, Housing Market Information Portal (most recent available).

1,716

Pre-1985 rental highrise apartment buildings (non-condo)

- 311,400 units; 59% of Toronto's rental housing

Source: Tower Renewal Partnership, ERA Architects Inc. and Census 2016

2. Social Housing

89,800

Social housing units (public, non-profit, co-op)

- 17% of rental housing; 8% of all housing

92,500

Households on the active social housing waiting list (2017)

- 21% of private sector renter households

Source: City of Toronto www.toronto.ca and Census 2016

60,000

Toronto Community Housing owned/managed social housing units

- 67% City's social housing
- 2,100 buildings; a majority over 47 years old
- \$17,700 median household income
- 89% pay rent-geared-to-income

Source: Toronto Community Housing, 2017

3. Household Income: Renters / Owners

\$66,000

Median before tax household income

- \$92,300 owners (103% higher than renters)
- \$45,500 renters (51% lower than owners)

Source: Census 2016 custom data, www.rentalhousingindex.ca

18%

Households spending 50% or more of income on housing

- 72,000 owners (12%); 122,400 renters (23%)

Source: Census 2016 custom data, BC Non-Profit Housing Association

4. Income Inequality: Bottom 50% = 14% of annual share of income

45,305

Number of tax filers with income in the top 1% (Toronto CMA)

17%

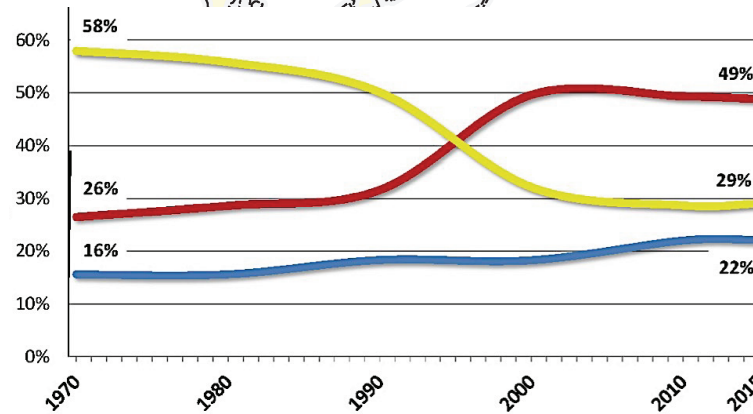
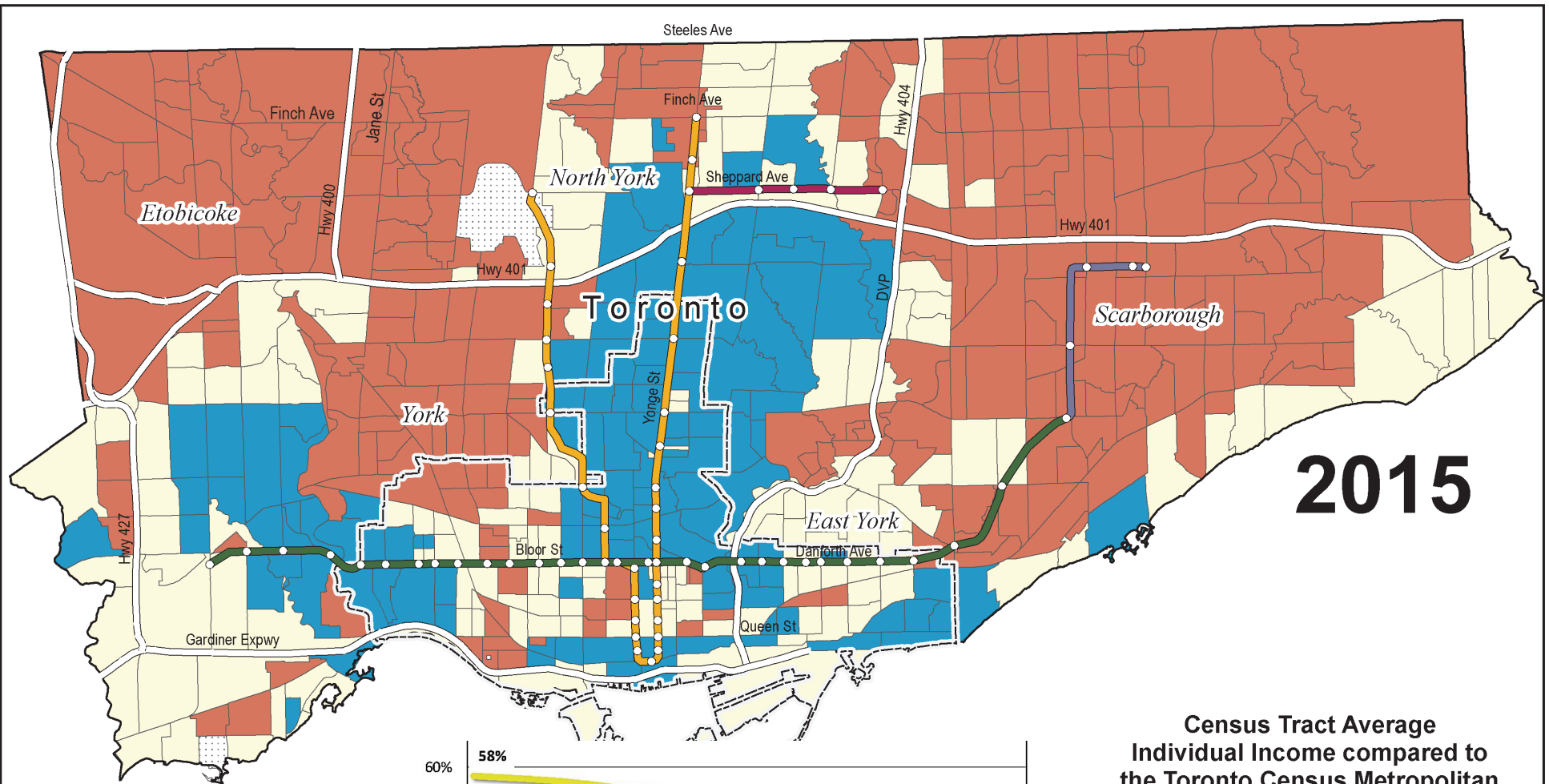
Top 1% share of the Toronto CMA annual income (2015)

- Top 10% share 42%
- Top 50% share 86%
- Bottom 50% share 14%

Source: Statistics Canada, CANSIM Table 204-0002

Compiled by JD Hulchanski and R Maaranen, Neighbourhood Change Research Partnership, University of Toronto, September 2018. Research funded by the Social Sciences and Humanities Research Council. www.NeighbourhoodChange.ca

Average Individual Income, City of Toronto, 2015



Census Tract Average Individual Income compared to the Toronto Census Metropolitan Area Average of \$50,479

- High Income - 120% to 831% (126 CTs, 23% of the City)
- Middle Income - 80% to 120% (165 CTs, 29% of the City)
- Low Income - 37% to 80% (278 CTs, 48% of the City)
- Not Available

November 2017

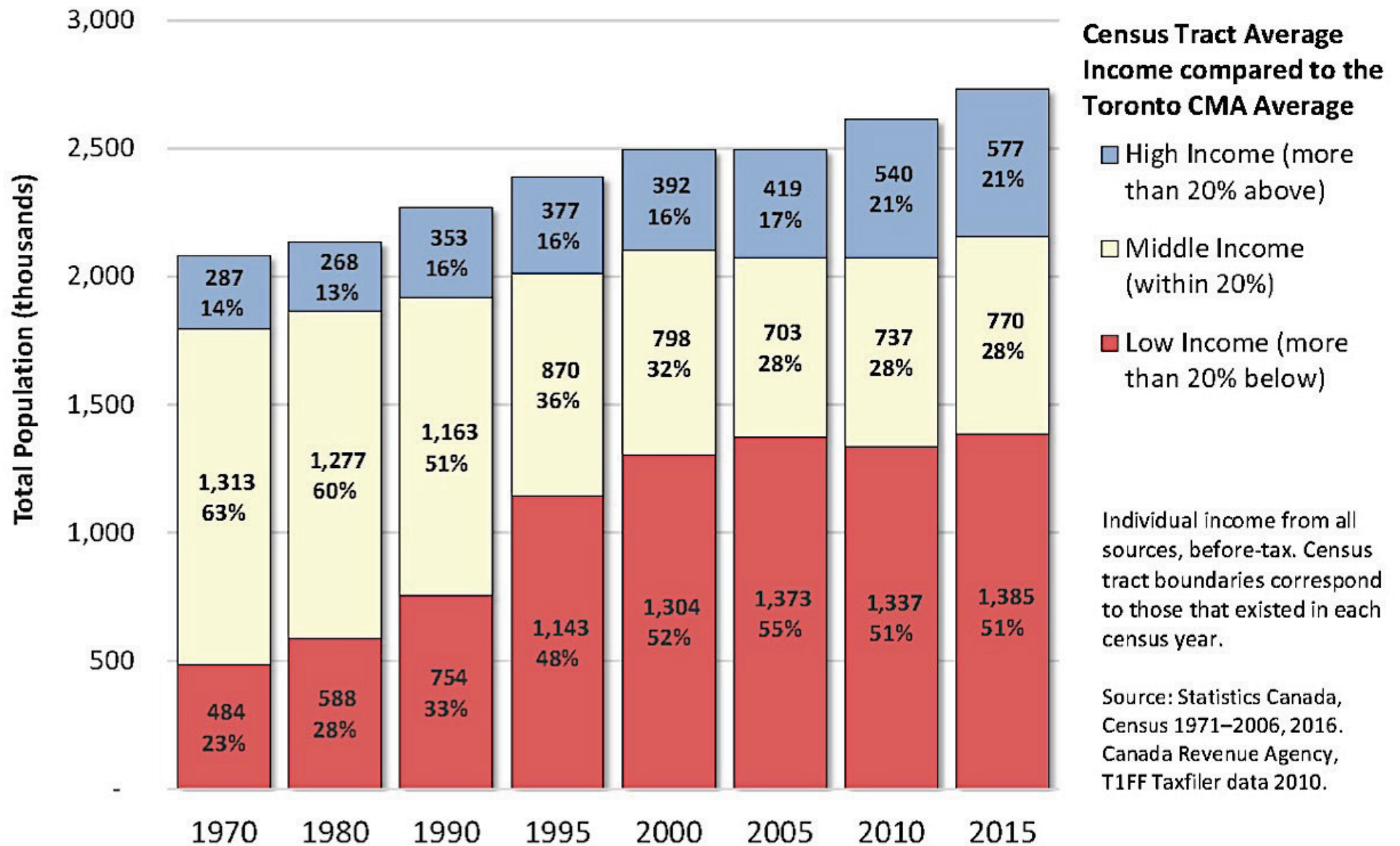
Source: Statistics Canada, Census Profile Series, 2016



www.NeighbourhoodChange.ca

Neighbourhood Income & Population

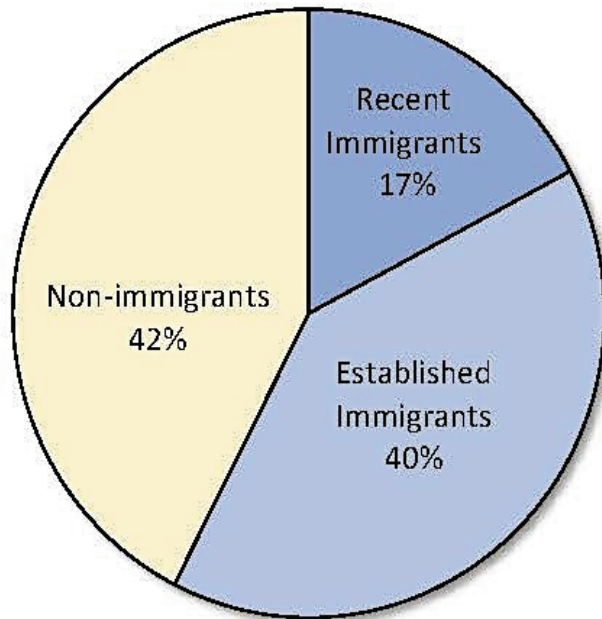
City of Toronto, 1970–2015



Toronto's Segregated Immigrant Population, 2016

Low Income Neighbourhoods

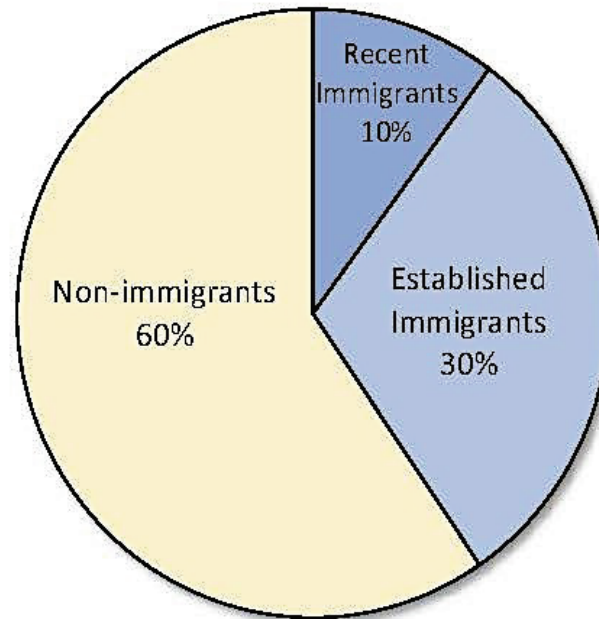
1,368,000 people
48% of census tracts



\$32,000 average income

Middle Income Neighbourhoods

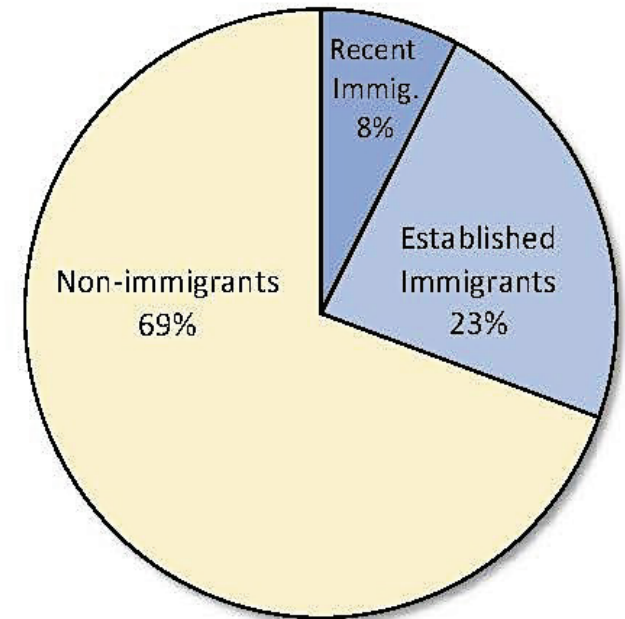
757,000 people
29% of census tracts



\$49,000 average income

High Income Neighbourhoods

568,000 people
23% of census tracts



\$102,000 average income

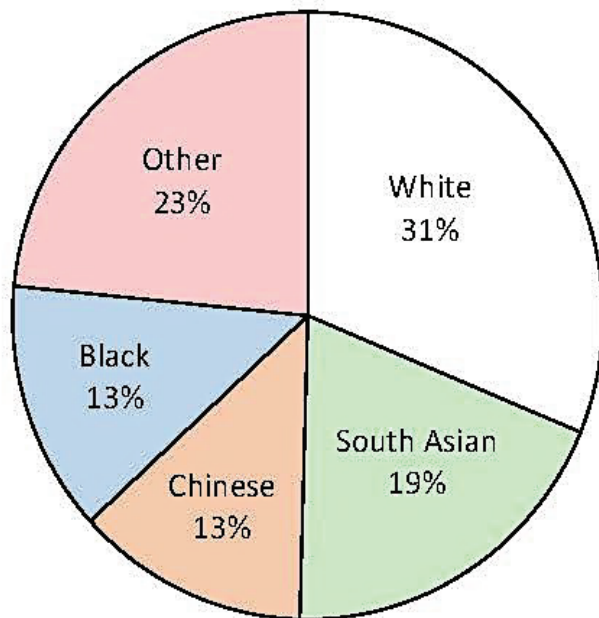
Recent Immigrants (2006-2016 arrivals) 355,700: **13%** of the City. Established Immigrants (pre-2006 arrivals) 910,300: **34%** of the City. Non-immigrants and non-permanent residents 1,425,700: **53%** of the City.

Immigrant refers to landed immigrants and permanent residents. **Non-immigrant** refers to persons born in Canada and non-permanent residents. **Census tract average individual income** is from all sources, before-tax. **Low income** status refers to census tracts with an average income below 80.0% of the Toronto census metropolitan area (CMA) average income of \$50,479 for 2015. **Middle income** status refers to census tracts with average income 80.0% to 119.9% of the Toronto CMA average income. **High income** status refers to census tracts with average income 120.0% and above the Toronto CMA average income.

Toronto's Segregated Ethno-Cultural Population, 2016

Low Income Neighbourhoods

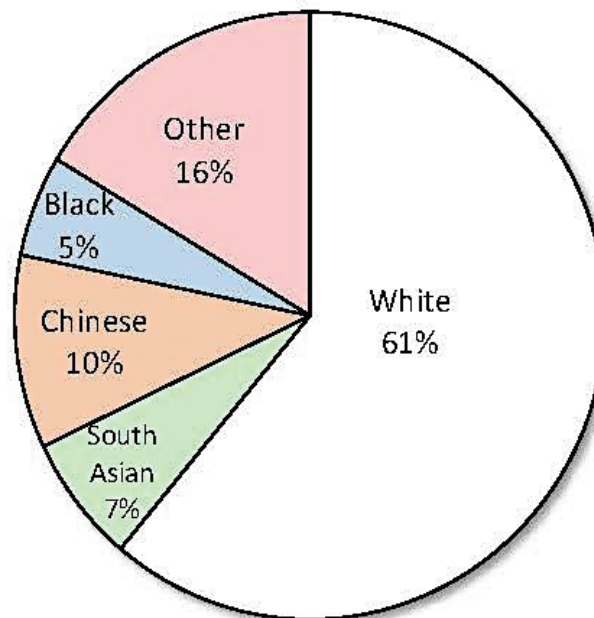
1,368,000 people
48% of census tracts



\$32,000 average income

Middle Income Neighbourhoods

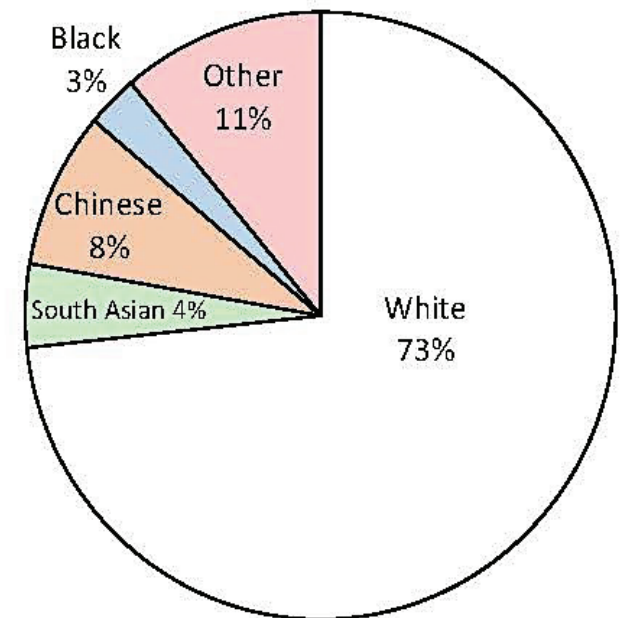
757,000 people
29% of census tracts



\$49,000 average income

High Income Neighbourhoods

568,000 people
23% of census tracts



\$102,000 average income

White Population 1,305,800: **49%** of the City. South Asian 339,000: **13%** of the City. Chinese 299,500: **11%** of the City. Black 239,900: **9%** of the City. Other Visible Minorities 507,600: **19%** of the City.

Other Visible minorities include Filipino, Korean, Japanese, Arab, West Asian, Latin American and other non-white groups. Visible minority status is not applicable to the Aboriginal population. **Census tract average individual income** is from all sources, before-tax. **Low income** status refers to census tracts with an average income below 80.0% of the Toronto census metropolitan area (CMA) average income of \$50,479 for 2015. **Middle income** status refers to census tracts with average income 80.0% to 119.9% of the Toronto CMA average income. **High income** status refers to census tracts with average income 120.0% and above the Toronto CMA average income.

Key Priorities of Housing Policy

1. stimulate adequate housing production
2. help produce a mix of housing choice
(tenure, location, and quality)
3. assist those who cannot afford adequate, appropriate housing

UNCHS, *Support Measures to Promote Low-Income Rental Housing*, 1993

Objective of the Housing System

A mechanism for
increasing wealth and
income inequality

"OECD countries have come to organise their housing systems as mechanisms for encouraging rentier returns and increasing wealth and income inequalities." (Maclennan and Miao, 2016)

Three Pillars of the Housing Crisis

- 1. Commodification:** the commodification of almost all housing: its production, ownership, & management for profit;
- 2. Private Profit:** the consequent restriction of any governmental involvement which might restrict private profit;
- 3. Myth of homeownership:** seeing ownership as an investment entitled to speculative profit rather than providing housing services to its occupant.

– Peter Marcuse, 2012

Why so little action? Power

The exercise of power over the housing system, including land

- Housing costs money.
- It requires significant government support to address it
- Funding, regulations, taxes
- We know what to do
- the detailed evidence is at hand.

22 Solutions for Canada's Housing Crisis, Guy Dauncey, 2016

1. Develop a comprehensive housing strategy
2. Restrict foreign ownership
3. Close the tax havens
4. Rental price controls
5. Use municipal powers
6. Limited ban on AirBNBs
7. Housing co-operatives
8. Zero-interest capital loans
9. Affordable housing tax levy
10. Municipal levy on properties bought by non-residents
11. Municipal levy on empty houses or second homes
12. Escalating property transfer tax on high-end properties
13. Housing Speculation Tax
14. Investment tax on people who avoid capital gains tax
15. Federal inheritance tax
16. Affordable housing land bank
17. Housing First
18. Creativity in affd housing supply
19. Student housing
20. Sociable homes
21. New villages
22. A Cdn affd housing alliance

<https://thepracticalutopian.ca/2016/12/03/canadas-housing-crisis-twenty-two-solutions/>

What to do: Expose, Propose, Politicize

Expose: a key sector of the capitalist organization of the economy

- housing is regulated by the state to maximize profit
- supported by manipulated ideological and cultural underpinnings (myths about ownership, "the market," etc.)
- It is part of the broad economic crisis

Propose: actions that are necessary to address the immediate problem today

- Market domination, state regulation, ideological clarity

Politicize: what actions & changes are immediately feasible and what are ultimately necessary

- Seek the means, the forces, the strategies, by which its proposals might be put into practice

– Peter Marcuse, 2012