SEP 25

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

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

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**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. Housing Tenure: Renters / Owners

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Details</th>
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</thead>
<tbody>
<tr>
<td>53%</td>
<td>Owners: 587,000 units</td>
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<tr>
<td>47%</td>
<td>Renters: 526,000 units</td>
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<tr>
<td>26%</td>
<td>Condominium units: 292,000 units (owner-occupied &amp; investor rentals)</td>
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<tr>
<td>1.1%</td>
<td>Vacancy rate, private sector rental housing, Oct. 2017 (most recent available).</td>
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**Vacancy Rate:**

- **Pre-1985 rental highrise apartment buildings** (non-condo)
  - 1,716 units; 59% of Toronto’s rental housing
  - Source: Tower Renewal Partnership, ERA Architects Inc. and Census 2016

#### 2. Social Housing

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<td>89,800</td>
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<td>92,500</td>
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<tr>
<td>60,000</td>
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**Social Housing:**

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

**Active Social Housing Waiting List:**

- 21% of private sector renter households
  - Source: City of Toronto [www.toronto.ca](http://www.toronto.ca) and Census 2016

**Toronto Community Housing:**

- 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

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<td>$66,000</td>
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**Median Income:**

- $92,300 owners (103% higher than renters)
- $45,500 renters (51% lower than owners)
  - Source: Census 2016 custom data, [www.rentalhousingindex.ca](http://www.rentalhousingindex.ca)

**Households spending 50% or more of income on housing:**

- 18% households
  - 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

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<td>45,305</td>
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<td>17%</td>
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**Income Inequality:**

- Top 10% share: 42%
- Top 50% share: 86%
- Bottom 50% share: 14%
  - Source: Statistics Canada, CANSIM Table 204-0002
Neighbourhood Income & Population
City of Toronto, 1970–2015

Census Tract Average Income compared to the Toronto CMA Average
- High Income (more than 20% above)
- Middle Income (within 20%)
- Low Income (more than 20% below)

Individual income from all sources, before-tax. Census tract boundaries correspond to those that existed in each census year.

Toronto's Segregated Immigrant Population, 2016

Low Income Neighbourhoods
1,368,000 people
48% of census tracts

- Non-immigrants: 42%
- Recent Immigrants: 17%
- Established Immigrants: 40%

Middle Income Neighbourhoods
757,000 people
29% of census tracts

- Non-immigrants: 60%
- Recent Immigrants: 10%
- Established Immigrants: 30%

High Income Neighbourhoods
568,000 people
23% of census tracts

- Non-immigrants: 69%
- Recent Immigrants: 8%
- Established Immigrants: 23%

$32,000 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.

$49,000 average income

$102,000 average income

**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

Middle Income Neighbourhoods
757,000 people
29% of census tracts

High Income Neighbourhoods
568,000 people
23% of census tracts

$32,000 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.

$49,000 average income

$102,000 average income

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 affordable housing supply
19. Student housing
20. Sociable homes
21. New villages
22. A Cdn affordable 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