TORONTO'S SOCIAL LANDSCAPE: 10-YEAR TRENDS, 1996-2006

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Social Planning Toronto (SPT) is a non-profit community organization committed to building a civic society in which diversity, equity, social and economic justice, interdependence and active civic participation are central. SPT works with diverse communities, promotes civic engagement, engages in community-based research and conducts policy analysis with an aim of improving the quality of life of all Toronto residents.

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Executive Summary

*Toronto’s Social Landscape* is a new resource for organizations and community groups that use demographic and socio-economic data in their work - to assist in program planning, needs assessments, funding submissions, advocacy initiatives, public policy development and research projects. This report draws on 10 years of Census data, and additional data sources, to paint a picture of Toronto’s population and the major trends impacting its residents and institutions. Part 1 focuses on the data including 10-year trends and more detailed statistics from the most recent Census. Comparative data for the city of Toronto, Toronto Census Metropolitan Area (CMA) and Ontario are provided. Part 2 provides a discussion of some of the major trends in Toronto. In the appendix, readers are provided with additional income and poverty data, as well as, links to additional data sources for Toronto.

**Making a Liveable City for all Residents**

Toronto is a city of growing diversity, home to a broad range of communities and groups. Half of Toronto’s population are immigrants and almost one in five residents are immigrants who arrived between 1996 and 2006. Residents reflect a broad range of cultures and traditions, representing more than 200 different ethno-cultural backgrounds (City of Toronto, n.d.). The city is home to a diversity of communities of colour, a strong Aboriginal community, a large lesbian, gay, bisexual and transgendered community and an active community of people with disabilities.

Toronto’s diversity has important implications for service providers designing culturally- and linguistically-appropriate programs and services to meet the needs of all city residents. Community organizations need sustained and predictable funding sources to meet the needs of diverse communities. The elevated rates of poverty in Toronto (about 1 in 4 residents), particularly among newcomers, racialized groups, Aboriginal people, lone mother families and residents with activity limitations highlight the need for both government action on income security and appropriate funding structures for organizations working on the front lines.

Toronto’s population growth, now and into the future, is driven primarily by newcomers to Canada. But at present, poverty awaits nearly half of all newcomers to Toronto - a highly racialized group. During the current economic downturn, labour shortages may not be a pressing issue. However, over the long run, with the aging population and the retiring of the baby boomers, massive labour shortages are expected across Canada (HRSDC, 2007). To attract newcomers to live and stay in Toronto, we must deliver on the promise of good jobs, a liveable city and opportunity for all.

**Growing Seniors Population, Are We Ready?**

The number of seniors living in Toronto (and across the country) is growing by leaps and bounds, raising important questions for the public and non-profit sectors regarding the funding of seniors services and the capacity of these sectors to meet seniors’ needs. While Toronto’s overall population growth was just 4.9% between 1996 and 2006, the seniors population increased by more than 10%. The City of Toronto projects that the number of seniors living in Toronto will increase by 42% between 2001 and 2031, comprising 17% of the total population by 2031 (City of Toronto, Social Development, Finance and Administration Division, 2008).
Concerns regarding the well-being of seniors and those entering retirement are further heightened by the pension woes brought on by the global economic crisis and its impact on company pension plans and private retirement savings. The situation is worse in Toronto where the seniors poverty rate (21%, before tax) is 50% higher than the national rate, with even higher rates for recent immigrant seniors, seniors from racialized groups, Aboriginal seniors and seniors with activity limitations. Questions regarding the well-being and potential social isolation of seniors are particularly pertinent for Toronto with its higher proportions of seniors living alone (26.9% of all seniors compared to 22.6% in the Toronto CMA and 25.7% in Ontario).

Proper investments and careful planning are needed to identify and address current needs, and assess how needs of seniors will be met in the years to come. Federal government action is needed to re-evaluate income security programs for seniors that have left some groups behind, and to address the financial insecurity of seniors and new retirees due to the effects of the recession.

**Toronto's Affordable Housing Crisis in Full Swing, New Cause for Hope**

Canada's affordable housing crisis is felt locally in Toronto where almost half of tenant households pay 30% or more their incomes on shelter, and where average rents in the Toronto CMA have increased by at least 29% between 1996 and 2006, outpacing inflation, and have continued to rise in recent years (Bank of Canada, 2009; Canada Mortgage and Housing Corporation, 1996-2008). Issues of homelessness, overcrowding, poor quality housing and discrimination in housing persist.

Decades of government neglect have given rise to the current state of affordable housing in Toronto and across the country, but recent events are increasing the prospects for those lacking decent and affordable housing. The federal and Ontario governments have committed significant new funds to repair social housing and build new affordable housing for selected groups - but funds are short-term and time limited only. Neither senior level of government has a long-term affordable housing plan, but the provincial government has initiated the development of such a plan. The federal government remains silent on the question. At the local level, the City of Toronto has developed its own 10-year affordable housing strategy. Real commitment will be measured in actions including long-term and sustainable funding to recognize the vital role of affordable housing and manifest our country's international commitment to the right to housing.

**Poverty Persists, Highest Rates for Newcomers, Single Adults, Aboriginals, Lone Mothers, Racialized Groups, Children under 6 and People with Activity Limitations**

Perhaps the most striking data presented in this report are in regard to poverty. While poverty rates have declined somewhat for economic families and the population in private households between 1995 and 2005, the data offer no cause for celebration. About 1 in 4 Toronto residents live in poverty (before tax). The poverty rate for individuals living alone or with non-relatives in Toronto is 41%, about the same as it was in 1995. Poverty rates are 46% for recent immigrants, 37% for Aboriginals and female lone parents, 33% for racialized groups, 32% for children under 6 and 30% for people with activity limitations. The poverty rate for seniors at 21% is 50% higher than the national rate.
The Ontario government has taken a ground-breaking step in developing a poverty reduction plan (Government of Ontario, 2008). The Province has introduced initiatives in its recent budget to begin to address child poverty. We applaud these recent actions but raise concerns about the narrow focus of the provincial plan on the reduction of child poverty. In Toronto, poverty affects large numbers of households without children, including 41% of residents who live alone or with non-relatives and over one in five seniors, with higher rates for newcomer seniors, racialized seniors, Aboriginal seniors and seniors with activity limitations.

The Province’s goal of reducing child poverty by 25% in 5 years is a good start that needs to be expanded to include all Ontarians. To ensure that the provincial strategy reaches all communities, it will be important to monitor the impacts of the plan on specific groups, and shape programs and policies, through community consultation, to meet the needs of diverse communities.

It is our hope that this report will be a resource for those working to eradicate poverty, address inequities and promote a good quality of life for all Toronto residents.
Population Growth

- 2.5 million people live in Toronto
- Population growth was just 4.9% between 1996 and 2006 compared to 19.9% and 13.1% in the Toronto Census Metropolitan Area (CMA) and Ontario, respectively

In- and Out-Migration

- 251,440 (63.5%) new residents to Toronto in 2006 lived outside of Canada in 2001
- More people left Toronto after 2001 to live in the surrounding regions of Durham, Halton, Hamilton, Peel, Simcoe, Waterloo and York in 2006 than moved from those regions after 2001 to live in Toronto in 2006

Population Change by Age Group

- Toronto’s seniors population grew by over 10% between 1996 and 2006 while the population under 20 declined by 0.6%
- The number of children under 5 fell by 13.6% in this 10-year period

Seniors

- Seniors make up 14.1% of Toronto’s population
- 26.9% of Toronto seniors live alone; 44.4% of seniors living alone reside in neighbourhoods with high levels of poverty - above the city’s average of 24.5%
- 30.4% of all one-person households in Toronto are seniors households
- 2005 poverty rate for Toronto seniors was 21% compared to 17% in the Toronto CMA and 12% in Ontario

Families with Children

- Toronto is home to 450,760 families with children living at home with 69.8% two-parent families and 30.2% lone parent families
- 84.6% of Toronto lone parent families are mother-led
- Lone parent families make up only 24.1% and 24.5% of families with children living at home in the Toronto CMA and Ontario, respectively
- 2005 Toronto poverty rates were 37% for female lone parent families and 32% for children under 6

One-Person Households

- 295,830 people in Toronto live alone, representing 30.2% of all households compared to 22.9% and 24.3% in the Toronto CMA and Ontario, respectively

People with Activity Limitations

- 471,065 people in Toronto have difficulties with daily activities and experience a reduction in the amount or kind of activities that they can engage in due to physical or mental health conditions or health problems
- 2005 Toronto poverty rates were 30% for people with activity limitations and 24% for seniors with activity limitations

Aboriginal Population

- The Census has historically undercounted the urban Aboriginal community
- Toronto agencies serving the Aboriginal community estimate the population at 70,000, according to the City of Toronto
- 2005 Toronto poverty rates were 37% for Aboriginal people and 31% for Aboriginal seniors

Racialized Groups

- 47% of Toronto residents are members of racialized groups, up from 37.3% in 1996
- 42.4% of Ontario’s racialized population live in Toronto
- Neighbourhoods with the highest proportion of racialized group members are clustered in the inner suburbs and in the north of the city
- 2005 Toronto poverty rates were 33% for racialized groups and 31% for seniors from racialized groups
Immigrants

- Half of Toronto's population are immigrants.
- Recent immigrants account for 10.8% of Toronto's total population, with 267,855 people getting their permanent resident status between 2001 and 2006.
- Immigrants from Asia and the Middle East represent 68.5% of all recent immigrants in Toronto.
- Toronto's immigrant population increased by 10.1% while the non-immigrant population decreased by 1.2% between 1996 and 2006.
- Almost one in five Toronto residents arrived in Canada between 1996 and 2006.
- 2005 Toronto poverty rates were 46% for recent immigrants and 34% for recent immigrant seniors.

Non-permanent Residents

- The number of non-permanent residents, including work and student visa holders, refugee claimants and their family members, increased by 33.7% from 40,855 in 1996 to 54,610 in 2006.
- Citizenship and Immigration Canada statistics show that the number of temporary foreign workers in Ontario and the Toronto CMA increased substantially between 2003 and 2007, while the number of permanent residents slowed.
- Documented exploitation of temporary foreign workers raises serious concerns about the expansion of temporary foreign worker programs as a means to fill labour market shortages.

Home Languages

- Among Toronto residents, 64.4% speak English only at home, 0.6% speak French only, 31.2% speak a non-official language and 3.9% speak multiple languages.
- Chinese languages are the most common non-official home languages, spoken at home by 8.3% of Toronto residents reporting a single home language.

Education

- 12.4% of Toronto residents, aged 25-64, have not completed high school; 43.9% completed a university certificate, diploma or degree program.
- 35% of post-secondary educated Toronto residents, aged 25-64, completed their studies outside of Canada.

Housing

- 45.6% of Toronto dwellings are rental dwellings according to the 2006 Census, down from 52.5% in 1996.
- 10.2% of Toronto rented dwellings are in need of major repairs; housing experts suggest that the figure is even higher than the Census finds.
- 46.6% of Toronto tenant households pay 30% or more of their income on shelter according to the 2006 Census, up from 44.8% in 1996.
- Average Toronto CMA rents for 2-bedroom rentals increased by 30.3% between 1996 and 2006, outpacing inflation at 22.7% over the same period.
- Average rents for a 1-, 2- and 3+ bedroom apartment were $927, $1,095 and $1,288, respectively, in October 2008.

Labour Markets and Work

- Manufacturing, professional, scientific and technical services, retail trade and construction topped the list of industries employing male residents in 2006.
- Health care and social assistance, retail trade, professional, scientific and technical services and education services were the most common industries employing female residents in 2006.
- Sales and service, and trades, transport and equipment operator were the most frequent male occupations, employing 38.6% of Toronto men in 2006.
- Business, finance and administrative, and sales and service were the most common female occupations, employing 53.3% of Toronto women in 2006.
Labour market conditions have changed dramatically since 2006 when Toronto’s average monthly unemployment rate was 7.5%; in March 2009, Toronto’s unemployment rate hit a high of 9.5% before dipping to 8.8% in April 2009 (unadjusted rates)

131,820 Toronto residents were out of work in April 2009, compared to 91,320 in April 2008, just one short year ago

The manufacturing industry, which had employed 153,705 Toronto residents in 2006, 14% of working men and 8% of working women, has been hit hard with record job losses across Ontario

Employment Insurance continues to be out of reach for most unemployed workers; in 2008, an average of 23% of unemployed workers in Toronto were in receipt of Employment Insurance benefits

Census data continue to demonstrate women’s unequal contributions to unpaid housework, unpaid childcare and unpaid senior care compared to men; little has changed in ten years

Incomes and Poverty

Toronto’s 2005 median incomes were $53,084 for households, $65,081 for census families, $28,899 for male non-family persons, $26,180 for female non-family persons and $31,002 for one-person households

For full-time, full-year workers living in Toronto, women’s average employment income was $50,210 in 2005 - 70% of men’s average employment income at $71,732

Between 1995 and 2005, Toronto poverty rates decreased from 24.4% to 20.6% for economic families and, 27.6% to 24.5% for the population in private households, and stayed about the same for non-family persons moving from 41.7% to 41.0%

Recent immigrants, recent immigrant seniors, racialized groups, seniors from racialized groups, Aboriginal people, Aboriginal seniors, female lone parents and children under age 6 in Toronto have higher poverty rates than the already high 1 in 4 for Toronto overall

Note: Before-tax incomes and poverty rates are reported throughout the report to allow for comparison with earlier Census years. After-tax figures for 1995 and 2000 were not available through our sources. For 2005 after-tax figures, please see the appendix.
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This report draws on ten years of Census data to paint a portrait of the city of Toronto's social landscape. It is intended as a resource for organizations and community groups that use demographic and socio-economic data in their work - to assist in program planning, needs assessments, funding submissions, advocacy initiatives, public policy development and research projects.

This report was developed as part of the Social Planning Network of Ontario’s Ontario Social Landscape project. The Social Planning Network of Ontario (SPNO) is a coalition of social planning councils, community development councils, resource centres and planning committees in various communities throughout Ontario. Member organizations have their own mandates but are connected in the cause of affecting change on social policies, conditions and issues. Social Planning Toronto (SPT) is a member of the SPNO and an active partner in the Ontario Social Landscape project. As part of this initiative, participating social planning bodies across Ontario have developed local profiles for their communities. In 2009-10, SPT will work with project partners in the development of an Ontario profile.

Data from Statistics Canada’s 1996, 2001 and 2006 Census of Population are used in this report. The 1996 Census data were accessed through Statistics Canada’s website and from Ontario Community Profiles 2000, a publication prepared by the Community Social Planning Council of Toronto (now called SPT). All of the 2001 and much of the 2006 Census data were drawn from datasets licensed to SPT. The 2006 Census data used in the production of almost all Toronto neighbourhood maps and for target group poverty rates and income levels were accessed through the Toronto Community Social Research and Data Consortium. As consortium data was not yet available for the map of tenant households paying 30% or more of income on shelter, this map was created using census tract data from the SPT license. Census tract data were summed to arrive at figures for each Toronto neighbourhood. Because of Statistics Canada’s rounding practices (figures for each census tract are rounded to end in either a “0” or a “5” using random rounding), the neighbourhood totals derived from individual census tracts may be slightly different than that resulting from the purchase of a custom tabulation from Statistics Canada where raw data would be used. These slight differences have no substantive impact on findings. The 2006 Census data for within Canada in- and out-migration maps were accessed through Statistics Canada’s website. A neighbourhood boundary file was provided by the City of Toronto’s Social Development, Finance and Administrative Division for mapping purposes.

SPT is a member of the Toronto Community Social Research and Data Consortium, a City of Toronto-led initiative that provides data access to more than 30 partners from municipal government departments and community agencies through the Canadian Council on Social Development’s Community Social Data Strategy. The consortium also provides a forum for research and data discussions, training and data sharing. The Toronto consortium is one of 16 local consortia taking part in the Community Social Data Strategy, a national project intended to increase community and municipal access to data through collective and more affordable data purchasing arrangements.

In addition to Census data, unemployment rate figures based on Statistics Canada’s monthly Labour Force Survey are presented to provide a historical and up-to-date picture of Toronto’s labour market conditions. This data was provided by the City of Toronto’s Strategic Growth and Sector Development Economic Research Department. These figures are not seasonally adjusted. Data on average rents in the Toronto CMA are based on Canada Mortgage and Housing Corporation’s annual Fall Rental Market Survey.
The report includes two parts: 1) Demographic and Socio-Economic Trends, and 2) Highlights. The Trends section focuses on the data, and the Highlights section provides a discussion of some of the major trends. Data are presented on population growth, in- and out-migration patterns, young children and seniors, household and family types, people with activity limitations, the Aboriginal population, racialized groups, immigrants and non-permanent residents, languages spoken at home, educational attainment, rental housing, industries and occupations, unemployment, unpaid work, incomes and poverty.

Where possible, trends are reported based on Census data from 1996, 2001 and 2006. However comparisons over time were not always possible due to limits on data access for earlier Census periods or changes in how indicators were defined in different years. In addition to trend data, many sections of the report include additional detailed information from the 2006 Census as well.

Census terms are described in the text and a glossary of terms are provided in the appendix.

The terms ‘population’ and ‘residents’ are used interchangeably throughout the text.

We refer to people with ‘activity limitations’ in the text. Statistics Canada sometimes refers to these individuals as people with disabilities. However the definition used to define disability is quite broad. It refers to difficulties with daily activities and the reduction in the amount or kind of activities due to physical or mental health conditions or health problems. Because of the broadness of the definition, we have elected to use the term ‘people with activity limitations’ to describe this group.

In this text, we use the term ‘racialized group’ rather than the Statistics Canada term ‘visible minority’. In the city of Toronto where 47% of residents are members of racialized groups, the word minority gives a false impression of the size of this population. Unlike visible minority, the term racialized group makes reference to systemic processes through which individuals and groups are targeted, excluded and discriminated against as communities of colour. For these reasons, we use the term racialized group.

While after-tax income and poverty data are available in the 2006 Census, this information was not available for the 1996 and 2001 Census. In order to allow for comparisons over time, we have used before-tax income and poverty data. 2006 Census after-tax income and poverty data are included in the appendix. Note that all income-related data are based on the year prior to the Census period (e.g. 2005 incomes from the 2006 Census). Poverty data are based on Statistics Canada’s Low Income Cut-Off or LICO. While Statistics Canada has no official poverty measure, the LICO is widely used in this regard. The LICO uses income thresholds to classify families, including one-person households, as low income or not. It is a relative measure of poverty that identifies families as low income based on their position relative to average families. Families that fall under the income threshold spend a larger share of their household income on food, shelter and clothing than the average family. LICOs are based on family expenditure data and differ by community and family size.

Three caveats regarding the Census data: As mentioned in part 1, the Census has historically undercounted urban Aboriginal communities. A City of Toronto population estimate based on agencies serving Toronto’s Aboriginal communities is presented.

Secondly, housing experts have raised concerns about the undercounting of rental dwellings in need of major repair, suggesting that the extent of the problem may be greater than that reflected in the Census (M. Shapcott, personal communication, April 30, 2009). Housing in need of major repair is based on respondent self-reports. In particular, tenants may be unaware of the repair needs of their
dwellings (e.g. roof, sewage, electricity, etc.) unless these repair issues are immediately obvious to the individual tenant. As a result, the extent of tenant dwellings in need of major repair may be under-counted in the Census. This caveat is repeated in the housing section.

Thirdly, LICO income thresholds are based on data from the Statistics Canada 1992 Family Expenditure Survey. These figures are re-indexed annually based on the Consumer Price Index to take inflation into account. In the past, the LICO income thresholds were also re-based using the most up-to-date family expenditure data to reflect current family consumption patterns (Mitchell and Shillington, 2008). Since 1969, LICOs had been re-based every six to nine years up to 1992. This re-basing led to the identification of low income families that based on earlier family expenditure data would not have been classified as low income. It has been 17 years since the LICO was last re-based.

According to an analysis by economist Andrew Mitchell and statistician Richard Shillington (2008), it is very likely that poverty rates would be higher under a re-based LICO that reflected current consumption patterns than the current rates show. These policy experts raise questions about the validity of declining poverty rates in recent years due to the lack of re-basing of the LICO. For these reasons, poverty rates presented in this report - however high - may actually underestimate the extent of poverty that would be found using an updated LICO measure.

Comparative data are presented for the Toronto Census Metropolitan Area (CMA) and Ontario. ‘City of Toronto’ and ‘Toronto’ are used interchangeably throughout this report. Whenever data refer to the Toronto CMA, it is clearly identified as such in the text.

A number of organizations provide excellent data, mapping and analytic resources on Toronto demographic and socio-economic trends. Please check the appendix for a list of websites.
Population Growth

Populations in Ontario and the Toronto CMA have increased substantially over the past ten years. As shown in figure 1, the Ontario and Toronto CMA populations grew by 13.1% and 19.9%, respectively, between 1996 and 2006. Population growth in the Toronto CMA has largely been driven by increases in the areas surrounding the city of Toronto, with little change in Toronto itself. Between 1996 and 2006, Toronto's population increased by just 4.9% with population size largely unchanged between 2001 and 2006, when growth was under 1%. According to the 2006 Census, Toronto's population is 2,503,285.

FIGURE 1.
New Torontonians

According to the 2006 Census, a total of 395,885 Toronto residents, aged 5 and over, reported living elsewhere in 2001. Figure 2 shows the flow of residents from outside of Canada and the top 10 Canadian areas where these new arrivals lived in 2001. The majority of new arrivals to Toronto lived in countries other than Canada in 2001, accounting for 63.5% of all new residents. Among new Torontonians who had resided in Canada in 2001, two-thirds had lived in the regions clustered around the Golden Horseshoe and in the major urban centres of Montreal, Ottawa and Greater Vancouver.

FIGURE 2.

NEW TORONTONIANS: 2001 PLACE OF RESIDENCE

Produced by Social Planning Toronto, 2009
Source: Statistics Canada, 2006 Census; Statistics Canada, Cat. No.97-556-X2006014
New Torontonians refers to Toronto’s population in 2006 that did not reside in Toronto in 2001.
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Former Toronto Residents

A total of 344,690 individuals, aged 5 and over, who had lived in Toronto in 2001, resided elsewhere in Canada in 2006. Out-migration also includes individuals who resided in Toronto in 2001 but now live in countries other than Canada. However, these figures are not captured by the Census. As shown in figure 3, the top 10 Canadian places of residence of former Torontonians are clustered around Toronto and the major urban centres of Greater Vancouver, Ottawa and Montreal. Eighty percent of former Toronto residents residing in Canada live in these ten regions and urban centres.

FIGURE 3.

FORMER TORONTONIANS: 2006 PLACE OF RESIDENCE

Net Change

In the regions surrounding Toronto, out-migration from Toronto in 2001 to neighbouring regions in 2006 far out-weighed in-migration from these areas. A total of 254,285 former Toronto residents, aged 5 and over, left after 2001 to live in Durham, Halton, Hamilton, Peel, Simcoe, Waterloo and York regions. In comparison, in-migration to Toronto from these areas was just 29.4% of out-migration from these areas, with only 74,760 former residents from these regions residing in Toronto in 2006. In each case, out-migration from Toronto outpaced in-migration to Toronto.
Population Change by Age Group

Figure 4 shows the percentage change in population by age group between 1996 and 2006. A consistent pattern emerged across all three geographic areas, showing the largest percentage increases in the seniors populations, 65 years of age and older, followed by working age adults, and then children and youth with the smallest percentage increases (or decrease in the case of the city of Toronto).

Ontario’s seniors population increased by almost one-quarter in size over the 10-year period. The seniors population in Toronto CMA showed an even more dramatic increase of nearly 30%. While Toronto’s overall population increase was just 4.9%, the seniors population increased by over 10%.

FIGURE 4.

PERCENTAGE CHANGE BY AGE GROUP FOR ONTARIO, TORONTO CMA AND CITY OF TORONTO: 1996-2006

Source: Statistics Canada, 1996 and 2006 Census

Young Children

Between 1996 and 2006, the population of children under the age of 5 declined substantially in Ontario (-8.6%) and even more so in Toronto (-13.6%). In contrast, the number of young children in the Toronto CMA declined only marginally (-0.04%) over this 10-year period, with population growth in the regions surrounding Toronto.
Seniors Living Alone

According to the 2006 Census, 89,790 seniors in Toronto (26.9% of all Toronto seniors) live alone. Figure 5 shows the population of seniors living alone by Toronto neighbourhood. A total of 44.4% of seniors living alone reside in neighbourhoods with high levels of poverty, above the average of 24.5% for Toronto’s population in private households (see Incomes and Poverty, page 23).

FIGURE 5.
SENiors Living Alone by Toronto Neighbourhoods in 2006

Age Breakdown

Figure 6 provides a detailed age breakdown for the population in Toronto in 2006. The median age of the population is 38.4 years.

FIGURE 6.
Population by Age for City of Toronto in 2006

Source: Statistics Canada, 2006 Census
Families with Children

According to the 2006 Census, 450,760 families with children living at home reside in Toronto, including 314,620 two-parent families and 136,140 lone parent families. In Toronto, 84.6% of all lone parent families are mother-led. Lone parent families account for 30.2% of all families with children at home in Toronto compared to 24.5% in Ontario and 24.1% in the Toronto CMA.

One-Person Households

According to the 2006 Census, a total of 295,830 individuals live alone in Toronto. Seniors make up 30.4% of all one-person households in Toronto. One-person households comprise 30.2% of all households in Toronto, compared to 24.3% in Ontario and 22.9% in the Toronto CMA.

People with Activity Limitations

A total of 471,065 Toronto residents reported that they had difficulties with daily activities and a reduction in the amount or kind of activities that they could engage in due to physical or mental conditions or health problems.

Aboriginal Population

As mentioned previously, the Census has historically undercounted the urban Aboriginal population. In 2006, agencies serving the Aboriginal community estimated that 70,000 Aboriginal people live in Toronto (City of Toronto, n.d.). The Census identified just a fraction of this population.

Racialized Groups

Statistics Canada refers to racialized groups as visible minority groups. As shown in figure 7, the racialized population has grown substantially in Ontario, the Toronto CMA and Toronto between 1996 and 2006. According to the 2006 Census, 1,162,635 individuals from racialized groups reside in Toronto, accounting for 47.0% of the city's total population, up from 37.3% in 1996. In the Toronto CMA, the proportion of the population from racialized groups increased from 31.6% in 1996 to 42.9% in 2006. In Ontario, the proportion increased from 15.8% in 1996 to 22.8% in 2006. According to the 2006 Census, 42.4% and 79.2% of Ontario’s racialized population live in Toronto and the Toronto CMA, respectively.

FIGURE 7.

POPULATION GROWTH AMONG RACIALIZED GROUPS FOR ONTARIO, TORONTO CMA AND CITY OF TORONTO: 1996-2006

Figure 8 shows the proportion of the population from racialized groups by Toronto neighbourhood. As the map reveals, neighbourhoods with the highest proportions of racialized group members are located in the inner suburbs and in the northern corners of the city. A total of 64.3% of residents from racialized groups live in neighbourhoods with high levels of poverty, above the average of 24.5% for Toronto’s population in private households (see Incomes and Poverty, page 23).

FIGURE 8.

MEMBERS OF RACIALIZED GROUPS AS A PERCENTAGE OF THE TOTAL POPULATION BY TORONTO NEIGHBOURHOOD IN 2006

Figure 9 shows the breakdown of racialized communities residing in Toronto in 2006. The South Asian, Chinese, Black and Filipino communities are the largest racialized communities in Toronto, accounting for 12.1%, 11.4%, 8.4% and 4.1% of Toronto’s population, respectively.

FIGURE 9.

POPULATION OF RACIALIZED GROUPS RESIDING IN THE CITY OF TORONTO IN 2006

Source: Statistics Canada, 2006 Census
Immigration and Citizenship

Between 1996 and 2006, the growth in the number of immigrants living in Ontario, the Toronto CMA and Toronto far outstripped growth in the non-immigrant population. According to the 2006 Census, a full 50% of Toronto residents are immigrants.

FIGURE 10.

PERCENTAGE CHANGE IN IMMIGRANT AND NON-IMMIGRANT POPULATION FOR ONTARIO, TORONTO CMA AND CITY OF TORONTO: 1996-2006

Source: Statistics Canada, 1996 and 2006 Census

Figures 11 and 12 show the breakdown of immigrants by period of immigration, and the country or region of origin of recent immigrants living in Toronto in 2006. Immigrants arriving between 2001 and 2006 accounted for 10.8% of Toronto residents (21% of all Toronto immigrants). Immigrants from Asia and the Middle East represent 68.5% of all recent immigrants to Toronto.

FIGURE 11.

PROPORTION OF IMMIGRANTS RESIDING IN THE CITY OF TORONTO IN 2006 BY PERIOD OF IMMIGRATION

Source: Statistics Canada, 1996 and 2006 Census
Figure 13 shows the population of recent immigrants by Toronto neighbourhood. As shown in the map, neighbourhoods with larger numbers of recent immigrants are generally concentrated in the inner suburbs and to the north of the city. A total of 64.9% of recent immigrants live in neighbourhoods with high levels of poverty, above the average of 24.5% for Toronto’s population in private households (see Incomes and Poverty, page 23).

According to the 2006 Census, a total of 84.7% of Toronto residents are Canadian citizens.
The population of non-permanent residents, including work and student visa holders, refugee claimants and their family members, increased substantially in Ontario (59.8%), the Toronto CMA (45.3%) and Toronto (33.7%) between 1996 and 2006. Figure 14 shows the change over time.

**Home Language**

According to the 2006 Census, 64.4% of Toronto residents speak English only, 0.6% speak French only, 31.2% speak non-official languages and 3.9% speak multiple languages in the home. Figure 15 shows the top 10 non-official languages spoken in the home among single language respondents.
Education

Figure 16 shows the educational attainment of Toronto residents, age 25-64, in 2006. A total of 12.4% of working age residents had not completed high school. In the Toronto CMA and Ontario, 11.7% and 13.6% of residents, age 25-64, had not finished secondary school, respectively. Toronto has a higher percentage of university graduates with 43.9% of the working age population completing a certificate, diploma or degree. In contrast, 40.1% and 30.7% of working age adults in the Toronto CMA and Ontario have completed university.

FIGURE 16.

EDUCATIONAL ATTAINMENT FOR CITY OF TORONTO RESIDENTS, 25-64 YEARS, IN 2006

Among the working age population with post-secondary qualifications, 35% of Toronto residents completed their studies outside of Canada compared to 33% in the Toronto CMA and 21% in Ontario.

FIGURE 17.

POPULATION 25-64 YEARS WITHOUT A HIGH SCHOOL DIPLOMA BY TORONTO NEIGHBOURHOOD IN 2006

Figure 17 shows the population of 25-64 years old who have not completed high school by Toronto neighbourhood.
Neighbourhoods with the largest numbers of working age residents that have not completed high school form a U-shape through the city. A total of 61.2% of working age residents without a high school diploma live in neighbourhoods with high levels of poverty, above the average of 24.5% for Toronto’s population in private households (see Incomes and Poverty, page 23).

Figures 18 and 19 show the population 25-64 years who have completed post-secondary studies outside of Canada, and in Canada, respectively, by Toronto neighbourhood. A total of 330,455 residents completed their post-secondary qualifications outside of Canada compared to 608,995 residents who completed their studies in Canada.

There are a couple of neighbourhoods with larger concentrations of internationally educated residents. These neighbourhoods are located in the inner suburbs. In contrast, there are several neighbourhoods with larger concentrations of residents who completed their studies in Canada. These neighbourhoods are mostly located downtown and through the centre of the city.

Internationally educated residents (55.4%) are more likely to live in neighbourhoods with high levels of poverty, above the average of 24.5% for Toronto’s population in private households, compared to residents who received their post-secondary qualifications in Canada (40.8%) (see Incomes and Poverty, page 23).

FIGURE 18.

POPULATION 25-64 YEARS WITH POST-SECONDARY QUALIFICATIONS ACQUIRED OUTSIDE OF CANADA BY TORONTO NEIGHBOURHOOD IN 2006

Produced by Social Planning Toronto, 2009
Source: Statistics Canada, 2006 Census from
Toronto Community Social Research and Data Consortium,
EO1300_SCProfile_Ontario_2006;
City of Toronto, Neighbourhood Planning Areas Version 2
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Housing

As shown in figure 20, Toronto is a city of renters where 45.6% of all occupied dwellings are rental dwellings. In comparison, 32.4% and 28.8% of occupied dwellings in the Toronto CMA and Ontario are rental dwellings, respectively. Between 1996 and 2006, the proportion of rental dwellings declined in Toronto, the Toronto CMA and Ontario. Over this 10-year period, proportions fell from 52.5% to 45.6% in Toronto, from 41.6% to 32.4% in the Toronto CMA, and from 35.6% to 28.8% in Ontario.
According to the 2006 Census, 10.2% of rented dwellings are in need of major repair in Toronto. This compares
to 10.0% in Ontario and 9.5% in the Toronto CMA. Figure 21 shows the proportion of rented dwellings in need of
major repair by Toronto neighbourhood. Housing experts have raised concerns about methodological shortcomings
that may lead to the undercounting of rental dwellings in need of major repair, suggesting the figure is even higher
(M. Shapcott, personal communication, April 30, 2009).

FIGURE 21.

PROPORTION OF RENTAL DWELLINGS IN NEED OF MAJOR REPAIRS BY TORONTO
NEIGHBOURHOOD IN 2006

In Toronto, 46.6% of tenant households lacked affordable housing, paying 30% or more of household income on
shelter in 2006. Similar figures were found for Ontario and the Toronto CMA where 44.3% and 46.0% of tenant
households lacked affordable housing, respectively. Between 1996 and 2006, the proportion of tenant households
lacking affordable housing increased from 44.8% to 46.6% in Toronto and 44.0% to 46.0% in the Toronto CMA.
Affordability problems remained constant in Ontario, where 44.5% of tenant households in 1996 and 44.3% in 2006
paid 30% or more of household income on shelter.
Figure 22 shows the total number of tenant households using a circular symbol and uses the background colours to show the proportion of tenant households paying 30% or more of household income on shelter by Toronto neighbourhood. This data provides an indication of the lack of affordable rental housing in Toronto.

As shown in figure 22, neighbourhoods with the highest concentration of tenant households paying 30% or more of household income on shelter are clustered throughout several areas of the city. It is important to note that many of these neighbourhoods are home to relatively small numbers of tenant households paying 30% or more of income on rent as signified by the small circular symbol.

**FIGURE 22.**

**TENANT HOUSEHOLDS PAYING 30% OR MORE OF HOUSEHOLD INCOME ON GROSS RENT BY TORONTO NEIGHBOURHOOD IN 2005**

Figure 23 shows the average monthly rents paid for 1, 2 and 3+ bedroom apartments in the Toronto CMA from 1996 to 2008 based on the Fall Rental Market Survey conducted by Canada Mortgage and Housing Corporation. Between 1996 and 2006, average rents increased by 32.7% for 1-bedroom rental dwellings, 30.3% for 2-bedroom units and 29.0% for 3+ bedroom units. Rent increases in the Toronto CMA outpaced inflation which showed a 22.7% increase over the same 10-year period (Bank of Canada, 2009). Average rents in the Toronto CMA as of October 2008 are $927 for a 1-bedroom, $1,095 for a 2-bedroom and $1,288 for a 3+ bedroom.

**FIGURE 23.**

**AVERAGE MONTHLY RENTS IN TORONTO CMA: 1996-2008**

Source: CMHC Rental Market Surveys, 1996-2008
Labour Markets and Work

Figure 24 shows the percentage of Toronto’s population, aged 15 years and over, employed in selected industries by sex in 2006. Industry data are based on where Toronto residents work, which may be in or outside of the city of Toronto. Health care and social assistance, retail trade, professional, scientific and technical services, and educational services topped the list of industries employing female Toronto residents. Male residents were concentrated in manufacturing, professional, scientific and technical services, retail trade and construction.

FIGURE 24.

CITY OF TORONTO LABOUR FORCE 15 YEARS AND OVER BY SEX AND SELECTED INDUSTRY IN 2006

Source: Statistics Canada, 2006 Census

Figure 25 shows the top occupations held by Toronto residents by sex in 2006. Most female residents worked in business, finance and administrative occupations, and sales and service occupations. Social science, education, government, service and religion occupations also employed more than 10% of female residents. Sales and service occupations, trades, transport and equipment operators, business finance and administrative occupations and management positions topped the list for male residents.

FIGURE 25.

CITY OF TORONTO LABOUR FORCE 15 YEARS AND OVER BY SEX AND OCCUPATION IN 2006

Source: Statistics Canada, 2006 Census
Figure 26 shows the monthly unemployment rate for the city of Toronto from January 1996 to April 2009. In recent months, workers and industries across Canada and around the world have been hard hit by the global economic downturn. Toronto's unemployment rate hit 9.5% in March 2009 before dipping to 8.8% in April 2009 (unadjusted rate). April 2009 figures show 131,820 residents are out of work, compared to 91,320 residents in April 2008, just one short year ago (Statistics Canada, 2009). The city's unemployment levels parallel that of Ontario's at 8.8% as of April 2009.

**Unpaid Work**

Figure 27 shows the distribution of hours of unpaid housework conducted by Toronto residents by sex in 2006. Women were more likely to do unpaid housework than men, and carried the burden of hours of unpaid housework. While the percentage of men doing unpaid housework increased from 81.8% in 1996 to 85.4% in 2006, the general pattern of women putting in longer hours continued over the 10-year period.

**FIGURE 26.**


**FIGURE 27.**

HOURS OF UNPAID HOUSEWORK BY CITY OF TORONTO RESIDENTS AGE 15 AND OVER BY SEX IN 2006

Source: Statistics Canada, 2006 Census
A total of 30.5% of men reported doing unpaid childcare compared to 36.9% of women in Toronto. Figure 28 shows the distribution of hours of unpaid childcare conducted by men and women in Toronto who reported doing unpaid childcare, according to the 2006 Census. Among residents doing unpaid childcare, women were more likely to report doing longer hours than men. Between 1996 and 2006, the percentage of men doing unpaid childcare increased from 28.8% to 30.5%. General patterns in the distribution of hours between men and women remained the same over the 10-year period.

**FIGURE 28.**

**HOURS OF UNPAID CHILDCARE COMPLETED BY CITY OF TORONTO RESIDENTS AGE 15 AND OVER BY SEX IN 2006**

![Chart showing the distribution of hours of unpaid childcare by men and women in Toronto in 2006.](chart)

Source: Statistics Canada, 2006 Census

Figure 29 shows the distribution of hours of unpaid senior care conducted by men and women in Toronto in 2006. Women were more likely to report doing unpaid senior care than men. Among residents that conducted unpaid senior care, women reported doing longer hours than men. Between 1996 and 2006, the percentage of men and women conducting some unpaid senior care increased with the growing seniors population. In 1996, 12.5% of men and 16.5% of women reported providing some hours of unpaid senior care. In 2006, this increased to 15.6% of men and 19.1% of women.

**FIGURE 29.**

**HOURS OF UNPAID SENIOR CARE COMPLETED BY CITY OF TORONTO RESIDENTS AGE 15 AND OVER BY SEX IN 2006**

![Chart showing the distribution of hours of unpaid senior care by men and women in Toronto in 2006.](chart)

Source: Statistics Canada, 2006 Census
Incomes and Poverty

Figure 30 shows the before-tax median incomes for selected household and family types in Toronto from 1995 to 2005. Figures are inflation-adjusted to 2005 dollars. A census family refers to a married couple (with or without children), a couple living common-law (with or without children), or a lone parent with at least one child living in the same dwelling. Non-family persons live alone or with non-relatives.

In 2005, median incomes were $53,084 for households, $65,081 for census families, $28,899 for male non-family persons, $26,180 for female non-family persons and $31,002 for one-person households. After taking into account inflation, median incomes between 1995 and 2005 increased by 7.7% for households, 18.0% for census families, 15.5% for male non-family persons, 23.1% for female non-family persons and 9.2% for one-person households. Note that median incomes for these household and family types, with the exception of census families and female non-family persons, dropped in value between 2000 and 2005, after adjusting for inflation.

FIGURE 30.

INFLATION-ADJUSTED MEDIAN INCOME FOR SELECTED HOUSEHOLDS AND FAMILY TYPES IN THE CITY OF TORONTO: 1995-2005


Figure 31 shows the average before-tax employment income for full-time, full-year workers for Ontario, the Toronto CMA and Toronto by sex in 2005. In Toronto, average employment income for these workers was $62,084, with women's average employment income ($50,210) at 70% of the men's average ($71,732). Gender differences were similar for Ontario and Toronto CMA. Full-time, full-year workers in Toronto had an average employment income that was $1,357 higher than the Toronto CMA and $6,458 higher than Ontario.
Between 1995 and 2005, full-time, full-year workers in Toronto enjoyed the largest increase in average employment with a jump of 22.6% after taking into account inflation, compared to their peers in the Toronto CMA at 16.7% and in Ontario at 13.3%. Inflation-adjusted average employment incomes increased at much higher rates for men (25.9%) compared to women (17.4%) in Toronto. To a lesser extent, these differences were evident in the Toronto CMA. Average employment income increases were similar in magnitude for men and women working full-time, full-year in Ontario.

Figure 32 shows the before-tax poverty rates for the population in private households, economic families and non-family persons in the City of Toronto between 1995 and 2005. Statistics Canada's Low Income Cut-Off was used to measure poverty. Please see the appendix for 2005 after-tax poverty rates. An economic family is comprised of two or more individuals living in the same dwelling and related by blood, marriage, common-law or adoption.

After the recession of the mid-1990s, poverty rates declined in 2000, to increase again between 2000 and 2005. Over this 10-year period, poverty rates decreased from 24.4% to 20.6% for economic families and, from 27.6% to 24.5% for the population in private households. They have generally held constant, moving from 41.7% to 41.0% for non-family persons.
Figure 33, 34 and 35 show the concentration of low income persons in private households, economic families and non-family persons by Toronto neighbourhood, respectively. All three maps reveal a donut like pattern with the highest concentrations of poverty making up the donut, and the lower rates in the centre and surrounding areas. This is particularly pronounced among non-family persons who have the highest rates of poverty. A total of 24.5% of Toronto residents in private households have before-tax low incomes.

**FIGURE 33.**

PERCENTAGE OF PERSONS IN PRIVATE HOUSEHOLDS WITH BEFORE-TAX LOW INCOMES BY TORONTO NEIGHBOURHOODS IN 2005

![Map of Toronto with percentage of persons in private households with before-tax low incomes by neighborhood.](image)

A total of 20.6% of economic families in Toronto have before-tax low incomes.

**FIGURE 34.**

PERCENTAGE OF ECONOMIC FAMILIES WITH BEFORE-TAX LOW INCOMES BY TORONTO NEIGHBOURHOOD IN 2005

![Map of Toronto with percentage of economic families with before-tax low incomes by neighborhood.](image)
A total of 41.0% of non-family or unattached individuals 15 years and older in Toronto have before-tax low incomes.

FIGURE 35.

PERCENTAGE OF NON-FAMILY PERSONS 15 YEARS AND OLDER WITH BEFORE-TAX LOW INCOMES BY TORONTO NEIGHBOURHOOD IN 2005

Figure 36 shows the 2005 before-tax poverty rates among various groups in Toronto. Recent immigrants, Aboriginal people, female lone parents, recent immigrant seniors, racialized groups, children under age 6, seniors from racialized groups, Aboriginal seniors, and people with activity limitations have poverty rates above the average - an already high average of 1 in 4 - for Toronto's general population. Toronto seniors have a poverty rate of 21% compared to 17% and 12% in the Toronto CMA and Ontario, respectively. Similarly Toronto seniors with activity limitations (24%) have a higher poverty rate than their counterparts in the Toronto CMA (20%) and Ontario (14%).

FIGURE 36.

2005 BEFORE-TAX POVERTY RATES FOR SELECTED GROUPS IN THE CITY OF TORONTO

Source: Statistics Canada, 2006 Census
The following maps combine low income data with a variety of population group and indicator data presented previously. A summary of results presented earlier are repeated in this section.

Figure 37 shows seniors living alone and the concentration of persons in private households with before-tax low incomes by Toronto neighbourhood. A total of 44.4% of seniors living alone reside in neighbourhoods with high levels of poverty, above the city average of 24.5%. The overall before-tax poverty rate for seniors, including those living alone and with others, in Toronto is 21% with higher rates for seniors with activity limitations, Aboriginal seniors, recent immigrant seniors and seniors from racialized groups.

FIGURE 37.

SENIORS LIVING ALONE IN 2006 AND PERCENTAGE OF PERSONS WITH BEFORE-TAX LOW INCOMES IN 2005 BY TORONTO NEIGHBOURHOODS

Figure 38 shows the population of racialized group members and the concentration of persons with before-tax low incomes by Toronto neighbourhood. A total of 64.3% of residents from racialized groups live in neighbourhoods with high levels of poverty. One third of Toronto residents from racialized groups have before-tax low incomes.

FIGURE 38.

POPULATION OF RACIALIZED GROUPS IN 2006 AND PERCENTAGE OF PERSONS WITH BEFORE-TAX LOW INCOMES IN 2005 BY TORONTO NEIGHBOURHOODS
Figure 39 shows the population of recent immigrants and the concentration of persons with before-tax low incomes by Toronto neighbourhood. A total of 64.9% of recent immigrants live in neighbourhoods with high levels of poverty. The before-tax poverty rate for recent immigrants is 46%.

**FIGURE 39.**

**POPULATION OF RECENT IMMIGRANTS (2001-2006) AND PERCENTAGE OF PERSONS WITH BEFORE-TAX LOW INCOMES IN 2005 BY TORONTO NEIGHBOURHOODS**

Figure 40 shows the working age population without a high school diploma and the concentration of persons with before-tax low incomes by Toronto neighbourhood. A total of 61.2% of working age residents without a high school diploma live in neighbourhoods with high levels of poverty.

**FIGURE 40.**

**POPULATION 25-64 YEARS WITHOUT A HIGH SCHOOL DIPLOMA IN 2006 AND PERCENTAGE OF PERSONS WITH BEFORE-TAX LOW INCOMES IN 2005 BY TORONTO NEIGHBOURHOODS**
Figure 41 and 42 show the working age population with post-secondary qualifications acquired outside of Canada and in Canada, respectively, and the concentration of persons with before-tax low incomes by Toronto neighbourhood. A total of 55.4% of residents with post-secondary qualifications acquired outside of Canada live in neighbourhoods with high levels of poverty, compared to 40.8% of residents with post-secondary qualifications acquired in Canada.

FIGURE 41.

POPULATION 25-64 YEARS WITH POST-SECONDARY QUALIFICATIONS ACQUIRED OUTSIDE OF CANADA IN 2006 AND PERCENTAGE OF PERSONS WITH BEFORE-TAX LOW INCOMES IN 2005 BY TORONTO NEIGHBOURHOODS

FIGURE 42.

POPULATION 25-64 YEARS WITH POST-SECONDARY QUALIFICATIONS ACQUIRED IN CANADA IN 2006 AND PERCENTAGE OF PERSONS WITH BEFORE-TAX LOW INCOMES IN 2005 BY TORONTO NEIGHBOURHOODS
Figure 43 shows the number of tenant households paying 30% or more of household income on shelter and the concentration of persons with before-tax low incomes by Toronto neighbourhood. A total of 55.4% of tenant households paying 30% or more of income on shelter reside in neighbourhoods with high levels of poverty.

FIGURE 43.

NUMBER OF TENANT HOUSEHOLDS PAYING 30% OR MORE OF INCOME ON SHELTER AND PERCENTAGE OF PERSONS WITH BEFORE-TAX LOW INCOMES IN 2005 BY TORONTO NEIGHBOURHOODS

Produced by Social Planning Toronto, 2009
Source: Statistics Canada, 2006 Census from Toronto Community Social Research and Data Consortium, EG1306_SCProfile, Ontario, 2006, and from SPT license; City of Toronto, Neighbourhood Planning Areas Version 2
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24.5% of persons in private households in Toronto have before-tax low incomes
Results by Gender

This section summarizes data that are presented throughout this report which include a gender breakdown.

According to the 2006 Census, Toronto is home to 1,297,915 females and 1,205,370 males. A total of 450,760 families with children living at home reside in Toronto including 314,620 two-parent families and 136,140 lone parent families. A total of 84.6% of lone parent families in Toronto are mother-led. Lone parent families make up 30.2% of all families with children living at home in Toronto compared to 24.5% in Ontario and 24.1% in the Toronto CMA.

In 2006, health care and social assistance (14%), retail trade (11%) and professional, scientific and technical services (10%) accounted for the top 3 industries employing women, 15 years of age and older, residing in Toronto. In comparison, male residents, 15 years of age and older, were concentrated in manufacturing (14%), professional, scientific and technical services (11%) and retail trade (9%).

Top 3 occupations for women living in Toronto were business, finance and administrative occupations (27.8%), sales and service (25.5%) and social science, education, government and religion (12.8%), compared to sales and service (20.3%), trades, transport and equipment operators (18.3%) and business, finance and administrative positions (14.2%) for male residents.

Women living in Toronto were more likely to engage in unpaid housework, unpaid childcare and unpaid senior care compared to their male counterparts. Women were also more likely to spend longer hours at unpaid housework, childcare and senior care than men. Between 1996 and 2006, there was a slight increase in the percentage of men doing some unpaid housework and childcare, and the percentage of both men and women doing some unpaid senior care also increased. However women’s disproportionate burden of unpaid housework, childcare and senior care changed little over this 10-year period.

Female non-family persons in Toronto had a median income of $26,180 in 2005 compared to $28,899 for male non-family persons. The median income of female non-family persons in Toronto increased at a higher rate (23.1%) between 1995 and 2005 compared to that of male non-family persons (15.5%) (inflation-adjusted figures).

Average employment income for full-time, full-year workers was $71,732 for men in Toronto in 2005, compared to $50,210 for women (70% of men's average). Similar wage differences were found in Ontario and the Toronto CMA. Toronto full-time, full-year workers enjoyed the largest increase in average employment income (22.6%) between 1995 and 2005, compared to their peers in the Toronto CMA (16.7%) and in Ontario (13.3%)(inflation-adjusted figures). In Toronto, male full-time, full-year workers had a much larger increase in average employment income (25.9%) between 1995 and 2005, after taking into account inflation, compared to their female counterparts (17.4%). These differences were evident to a lesser extent in the Toronto CMA. Increases in average employment income were of a similar magnitude for men and women in Ontario between 1995 and 2005.

Female lone parent families in Toronto have a much higher than average before-tax poverty rate at 37% compared to 24.5% for the city's population in general.
Seniors

Toronto is home to 353,445 seniors, aged 65 and older, representing 14.1% of the total population, up from 13.4% in 1996. While Toronto's population increased by just 4.9% between 1996 and 2006, the city's seniors population grew by more than 10% over the same period. Within the seniors population, individuals aged 80 to 84, and aged 85 and older experienced the greatest growth between 2001 and 2006, increasing by 30% and 19%, respectively (City of Toronto, Social Development, Finance and Administration Division, 2008). The City of Toronto projects that the seniors population will increase by 42% between 2001 and 2031, when seniors are expected to make up 17% of Toronto's population.

The anticipated growth of Toronto's seniors population (and seniors populations across Canada) raises important questions about the health and social service needs of older adults and the capacity of the public and community sectors to meet these needs. With more than one-quarter of Toronto seniors living alone, the potential for social isolation and lack of adequate support is of particular concern. Proper investments and careful planning are needed to address current needs, and assess how future needs will be met.

Toronto presents a special case with regard to seniors. Senior poverty is 50% higher than the national average, and is even greater for Toronto seniors who are recent immigrants, Aboriginal, members of racialized groups or people with activity limitations. Federal governments have long celebrated the success of government income security programs in decreasing the national senior poverty rate, but these programs have not reached everyone. For example, seniors who have lived less than 10 years in Canada are not entitled to federal benefits like Old Age Security (OAS) or the Guaranteed Income Supplement (GIS) for low income seniors (Service Canada, 2005). Newcomer seniors may also receive little to nothing from the Canada Pension Plan as benefits are based on what individuals contribute to the plan through their work lives in Canada. Federal income security programs for seniors have made a big dent in the overall senior poverty rate.

It's time to re-examine these programs to reach those currently left on the margins.

The current global economic downturn is leading to worry and uncertainty for today's seniors and the large cohort of baby boomers who are beginning to enter retirement. Rocky stock market performance is resulting in deep losses to personal retirement savings and jeopardizing company pension plans (CA Magazine, 2008; CBC News, 2009, April 16; International Financial Services London, 2009). Increased corporate bankruptcies are further calling into question the stability of company pensions (CBC News, 2009, April 16; Office of the Superintendent of Bankruptcy Canada, 2009). In response to mounting concerns from hard hit autoworkers and others, Premier Dalton McGuinty is calling for a national strategy on pensions (Maurino, 2009, April 24). These turbulent times require government action to address the poverty and income insecurity of retirees and to ensure that all seniors can live in dignity.

Diverse Communities

Toronto is rich in cultural and linguistic diversity. Half of Toronto's population are immigrants. Almost one in five residents are immigrants that arrived between 1996 and 2006. Nearly half of Toronto's residents are members of racialized groups, including most newcomers. Almost one-third of Toronto residents speak a language other than English or French at home. Toronto residents reflect a broad range of cultures and traditions, representing more than 200 different ethno-cultural backgrounds (City of Toronto, n.d.). The city is home to a large lesbian, gay, bisexual and transgendered community.

Toronto's diversity has important implications for the community sector and the delivery of culturally- and linguistically-appropriate programs and services. Social service agencies need information about the communities that they serve to develop effective programs and services. This report provides some maps.
at the neighbourhood level to assist agencies. Excellent sources of neighbourhood-level and census-tract-level data are also available from a variety of sources, including neighbourhood profiles from the City of Toronto, and interactive mapping through the Community Social Data Strategy (see Great Data Sources in the appendix for details). Knowledge about the communities that we serve, a commitment to equity and access in program development, service delivery and hiring, and the resources necessary to deliver effective programming are all critical to meeting the needs of Toronto’s diverse communities.

The latter point is a particular bone of contention. The Community Social Services Campaign, with over 180 member organizations from across Ontario, identifies chronic government underfunding and cutbacks, and inefficient funding processes as serious threats to the operation of the sector and by extension, the well-being of Ontario communities (see www.socialplanningtoronto.org/cssc). Adding to this, the global economic crisis is being felt at the local level in community agencies that are experiencing mounting demands on services, and residents with increasingly complex issues related to the economic fallout. Cash-crunch, over-extended social service agencies are asking the provincial government, particularly in the current economic climate, to increase investments to community services, improve funding practices, and ensure that funding levels keep pace with inflation. It is essential to the effectiveness of the sector and the diverse communities served.

Non-permanent Residents

The number of non-permanent residents, which includes work and student visa holders, refugee claimants and their families, increased by 33.7% in Toronto, 45.3% in the Toronto CMA and 59.8% in Ontario between 1996 and 2006. According to the 2006 Census, 54,610 non-permanent residents reside in Toronto - a population about the size of a city ward.

The growth in the number of non-permanent residents, with their limited access to services and supports, is concerning. Temporary foreign workers are an important part of this population, whose numbers according to data from Citizenship and Immigration Canada are on the rise. Citizenship and Immigration Canada data show a large increase in the number of temporary foreign workers between 2003 and 2007, far outpacing the growth in new permanent residents in Canada (TRIEC, 2008). In Ontario, the number of temporary foreign workers increased from 26,551 in 2003 to 37,184 in 2007. In contrast, the number of new permanent residents dropped from 119,721 in 2003 to 111,312 in 2007. Similar patterns were found in the Toronto region with 11,148 temporary foreign workers in 2003 growing to 16,506 in 2007, and conversely, 97,558 permanent residents in 2003 falling to 87,136 in 2007.

In recent years, the federal government greatly expanded the Temporary Foreign Worker program in response to labour shortages in a variety of sectors including live-in caregiving, farm work, construction, hospitality services and low and high skilled employment (Citizenship and Immigration Canada, 2007). Meanwhile the number of immigrants granted permanent residency status has slowed. This trend is worrisome given the considerable research documenting the exploitation of guest workers by their employers, unscrupulous agency recruitment practices and the vulnerable status of workers whose ability to stay in Canada and provide vital financial support to their families at home is contingent upon their employer (e.g. Alberta Federation of Labour, 2009; Keung, 2008, March 15; Valiani, 2008). The great imbalance of power in this situation undermines workers’ abilities to exercise their rights.

During the current economic downturn, labour shortages may not be a pressing issue. However, over the long-run with the aging of the population and the retiring of the baby boomers, massive labour shortages are expected across Canada (HRSDC, 2007). Further expansion of guest worker programs to meet labour market needs will continue to create an under-class of workers vulnerable to employer exploitation. The Ontario government has recently taken steps to protect live-in caregivers from exploitative employers (Ontario Ministry of Labour, 2009). The federal government needs to rethink its current direction, take action to protect the rights of foreign temporary workers, and ensure these workers have a path to permanent residency and citizenship in Canada.
Housing

Canada’s affordable housing crisis is felt locally in Toronto where almost half of tenant households pay 30% or more of their incomes on shelter, and where average rents in the Toronto CMA have increased by at least 29% between 1996 and 2006, outpacing inflation (Bank of Canada, 2009; Canada Mortgage and Housing Corporation, 1996-2008). The crisis is most apparent through the visible signs of homelessness on Toronto’s streets and in the city's shelter system. Hidden homelessness takes the form of ‘couch-surfing’ and doubling and tripling up in cramped quarters. Poor housing conditions have also emerged as a major issue. Repair backlogs for Toronto Community Housing residents are estimated at $300 to $350 million (City of Toronto, 2008, June 13).

Decades of government neglect have given rise to the current state of affordable housing in Toronto and across the country, but recent events are increasing the prospects for those lacking decent and affordable housing. The federal government’s 2009 budget included $2.075 billion for housing initiatives across Canada including funds for renovating existing social housing, and for on-reserve Aboriginal housing, seniors housing and housing for people with disabilities (Department of Finance Canada, 2009). Following the federal budget, the Ontario government announced $620 million in matching funds for social housing in its own budget (Government of Ontario, 2009). At the local level, the City of Toronto committed $75 million to the repair of Toronto Community Housing homes through the sale of Toronto Hydro Telecom (City of Toronto, June 13).

While significant investments have been announced, no long-term affordable housing strategies have been adopted by either senior level of government. The Ontario government offers another ray of sunshine in this regard with their intention to develop a long-term affordable housing strategy (see www.mah.gov.on.ca). The Housing Network of Ontario, a coalition of housing experts and advocates, are organizing across the province to advocate for a comprehensive, long-term affordable housing strategy (see www.stableandaffordable.com). At the local level, the City of Toronto developed its own 10-year affordable housing strategy but requires significant investment from senior levels of government to implement it (City of Toronto, 2009).

Labour Markets

The global economic crisis has led to major disruptions in labour markets around the globe. These changes have been felt acutely in Toronto where the unemployment rate has risen steadily to a high of 9.5% in March 2009 (Statistics Canada, 2009). The manufacturing industry that employed 153,705 Toronto residents including 14% of working men and 8% of working women in 2006, has been hard hit with record job losses. Across Ontario, the sector shed almost one in five jobs between 2004 and 2008 with little sign of abating (Bernard, 2009).

Increasing numbers of unemployed workers and advocates are urging the federal government to revamp and expand the country’s Employment Insurance (EI) program that leaves most unemployed workers out in the cold (SPT, 2009). After several rounds of restrictive reforms in the 1990s, the percentage of unemployed workers in Canada receiving EI fell from 80% in 1990 to approximately 42% today (Campeau, 2005). Unemployed workers in Toronto have been particularly disenfranchised by changes to eligibility criteria. In 2008, an average of 23% of unemployed workers in the Toronto area were in receipt of EI benefits (data provided by City of Toronto Development, Culture & Tourism Department).

Today’s economic crisis underlines the need for government action to restore the EI system as a universal program for unemployed workers. This change is long overdue.

Poverty

Perhaps the most striking data presented in this report are in regard to poverty. While poverty rates have declined somewhat for economic families and the population in private households between 1995 and 2005, the data offer no cause for celebration. About 1 in 4 people in Toronto live in poverty. The poverty rate for individuals living alone or with non-relatives in Toronto is 41%, about the same as it was in 1995. Poverty rates are 46% for recent immigrants, 37% for Aboriginals and female lone parents, 33% for racialized groups, 32% for children under 6 and 30% for people with activity limitations. As mentioned earlier, seniors in Toronto, and particularly seniors from equity-seeking
groups, have much higher rates of poverty than the national average for seniors.

The Ontario government has taken a ground-breaking step in developing a poverty reduction plan with concrete targets and timelines (Government of Ontario, 2008). During tough economic times, they have made important investments to address poverty. But there is a long road ahead. The Ontario poverty reduction plan focuses on child poverty. This is important for families with children, including lone mothers and young children that experience disproportionate rates of poverty in Toronto, but it does not address the large numbers of poor people who do not have children at home.

In Toronto, 41% of Toronto residents who live alone or with non-relatives live in poverty. Over one in five seniors live in poverty - and between one-quarter and one-third of seniors with activity limitations, recent immigrant seniors, seniors from racialized groups and Aboriginal seniors live in poverty. These residents should not be left behind by the Province’s poverty reduction plan.

In a recent study conducted by SPT, the University of Toronto’s Social Assistance in the New Economy project and the Wellesley Institute (2009), we found an overwhelming burden of poor health among Ontario social assistance recipients, where 55% of recipients have no children in their household. The median income for this highly stressed, health compromised and vulnerable group was a mere $13,000. The Ontario government needs to expand its target to reduce poverty by 25% in 5 years for all Ontarians.

The disproportionate rates of poverty experienced by recent immigrants, members of racialized groups and Aboriginal people raise questions about the effectiveness of the Ontario government's plan to reach Ontarians from diverse groups. It will be important to monitor the impacts of the plan on specific groups, and to shape programs and policies, in consultation with diverse communities, to meet the needs of these communities.

It is our hope that this report will be a resource for those working to eradicate poverty, address inequities and promote a good quality of life for all Toronto residents.
REFERENCES


Mitchell, A. & Shillington, R. (2008). Are Statistics Canada’s Low Income Cutoffs an absolute or a relative poverty measure?? How to reduce the poverty rate down from 64% to 5% without spending a penny. Toronto, Ontario.


APPENDIX

Glossary of Census Terms

**Aboriginal ancestry** refers to those persons who reported at least one Aboriginal ancestry (North American Indian, Métis or Inuit) to the ethnic origin question. Ethnic origin refers to the ethnic or cultural origins of the respondent’s ancestors.

**Aboriginal identity** refers to those persons who reported identifying with at least one Aboriginal group, that is, North American Indian, Métis or Inuit, and/or those who reported being a Treaty Indian or a Registered Indian, as defined by the *Indian Act* of Canada, and/or those who reported they were members of an Indian band or First Nation.

**Census family** refers to a married couple (with or without children of either or both spouses), a couple living common-law (with or without children of either or both partners) or a lone parent of any marital status, with at least one child living in the same dwelling. A couple may be of opposite or same sex. ‘Children’ in a census family include grandchildren living with their grandparent(s) but with no parents present.

**Disability** refers to difficulties with daily activities and the reduction in the amount or kind of activities due to physical or mental conditions or health problems.

**Economic family** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. A couple may be of opposite or same sex. For 2006, foster children are included.

**Home language** refers to the language spoken most often or on a regular basis at home by the individual at the time of the census.

**Immigrant population** refers to people who are, or have been, landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Some immigrants have resided in Canada for a number of years, while others have arrived recently. Most immigrants are born outside Canada, but a small number were born in Canada.

**Industry** refers to the general nature of the business carried out in the establishment where the person worked. If the person did not have a job during the week (Sunday to Saturday) prior to enumeration (May 16, 2006), the data relate to the job of longest duration since January 1, 2005. Persons with two or more jobs were required to report the information for the job at which they worked the most hours. The 2006 Census industry data are produced according to the 2002 NAICS.

**Low Income After-Tax Cut-Offs:** Measures of low income known as low income cut-offs (LICOs) were first introduced in Canada in 1968 based on 1961 Census income data and 1959 family expenditure patterns. At that time, expenditure patterns indicated that Canadian families spent about 50% of their total income on food, shelter and clothing. It was arbitrarily estimated that families spending 70% or more of their income (20 percentage points more than the average) on these basic necessities would be in ‘straitened’ circumstances. With this assumption, low income cut-off points were set for five different sizes of families. Subsequent to these initial cut-offs, revised low income cut-offs were established based on national family expenditure data from 1969, 1978, 1986 and 1992. The initial LICOs were based upon the total income before tax of families and persons 15 years and over, not in economic families. After a comprehensive review of low income cut-offs completed in 1991, low income cut-offs based upon after-tax income were published for the first time in *Income After Tax, Distributions by Size in Canada, 1990* (Catalogue no. 13-210).

In a similar fashion to the derivation of low income cut-offs based upon total income, cut-offs are estimated independently for economic families and persons not in economic families based upon family expenditure and income after tax. Consequently the low income
after-tax cut-offs are set at after-tax income levels, differentiated by size of family and area of residence, where families spend 20 percentage points more of their after-tax income than the average family on food, shelter and clothing.

**Low-Income Before-Tax Cut-Offs:** Measures of low income known as low income (before tax) cut-offs (LICO-BT) were first introduced in Canada in 1968 based on 1961 Census income data and 1959 family expenditure patterns. At that time, expenditure patterns indicated that Canadian families spent about 50% of their total income on food, shelter and clothing. It was arbitrarily estimated that families spending 70% or more of their income (20 percentage points more than the average) on these basic necessities would be in 'straitened' circumstances. With this assumption, low income cut-off points were set for five different sizes of families.

Subsequent to these initial cut-offs, revised low income before tax cut-offs were established based on national family expenditure data from 1969, 1978, 1986 and 1992. The initial LICOs were based upon the total income, before tax, of families and persons 15 years and over not in economic families.

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**Non-family household** refers to either one person living alone in a private dwelling or to a group of two or more people who share a private dwelling, but who do not constitute a census family.

**Non-immigrant population** refers to people who are Canadian citizens by birth. Although most were born in Canada, a small number of them were born outside Canada to Canadian parents.

**Non-permanent resident** refers to people from another country who had a Work or Study Permit, or who were refugee claimants at the time of the census, and family members living in Canada with them.

**Occupation** refers to the kind of work persons were doing during the reference week, as determined by their kind of work and the description of the main activities in their job. If the person did not have a job during the week (Sunday to Saturday) prior to enumeration (May 16, 2006), the data relate to the job of longest duration since January 1, 2005. Persons with two or more jobs were to report the information for the job at which they worked the most hours. The 2006 Census occupation data are classified according to the National Occupational Classification for Statistics 2006 (NOC-S 2006).

**Period of immigration** refers to ranges of years based on the year of immigration question. Year of immigration refers to the year in which landed immigrant status was first obtained. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities.

**Private household** refers to a person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.

**Visible minority population** refers to the visible minority group to which the respondent belongs. The Employment Equity Act defines visible minorities as 'persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour'.

GREAT DATA SOURCES

City of Toronto
- Demographic portal
- Neighbourhood and ward profiles
- Priority areas
- Census backgrounders
  www.toronto.ca/demographics

Community Social Data Strategy
- 2001 and 2006 Census data
- Interactive mapping
- Census tract data
- National and regional atlases
  www.csds-sacass.ca
  (no password required for most of the website)

Greater Toronto Urban Observatory
- Mapping neighbourhood change in Toronto
- Three cities research
- 30- and 40-year trends in Toronto
  www.urbancentre.utoronto.ca/gtuo

Statistics Canada
- Census tract profiles
- Community profiles (cities)
- Detailed information on Toronto CMA
  www.statcan.gc.ca
  For immediate help navigating the website,
  call toll-free during office hours: 1-800-263-1136

Toronto Health Profiles
- Thematic maps
- Health profiles
- Data holdings
  www.torontohealthprofiles.ca
### 2005 After-Tax Income and Poverty Statistics

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<th>Toronto CMA</th>
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