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Mar 02, 2017 | Vote 0 | 0

Middle class Torontonians feeling the squeeze Residents struggle to stay afloat as income disparity in Toronto grows

Beach Mirror By Joanna Lavoie

North York resident Cathleen Trinh, mom to three-year-old Charlie, keeps a fairly tight rein on her finances.

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"It is manageable with my income. I'm pretty lucky, but it could be better," said Trinh, who is on a waiting list for a child care subsidy.

Since becoming a single mom a year ago, Trinh said she's learned a lot more about how to access government resources and tax breaks.

"One of the major financial challenges is trying to own something. It's basically impossible," admitted Trinh, who came to Canada from Germany 14 years ago.

Trinh's situation is a common one for people in Toronto who earn between \$40,000 and \$90,000 annually.

Danielle C., a mother of young two sons from East York, would love to own her own home in the city but realizes it's just not possible with her family's \$80,000 annual income and their current monthly expenditures, which includes \$2,000 for daycare.

"We could afford the mortgage payment but the challenge is to pay down our consumer debt and save for the down payment," said Danielle, who asked to not use her full name for privacy reasons.

Regardless, she said the benefits of city life, notably its diversity, walkability, and access to public transit, outweigh the dream of home ownership.

A decade ago, University of Toronto professor David Hulchanski published a groundbreaking report, Three Cities Within Toronto, which looked at income polarization in Toronto by neighbourhood from 1970 to 2005.

In early 2015, Hulchanski and his team of researchers provided an update to that initial report. They found that the city's wealth is becoming even more concentrated in the central part of the city with less affluent areas growing in Toronto's outer limits.

Sean Meagher, executive director of Social Planning Toronto, spends his days advocating for affordability for Toronto's roughly one million households.

"We don't want people pushed into pockets. We want people to be able to live everywhere in the city and afford to do so," he said.

Recently, the council has been pushing Toronto to do better in a campaign of the same name. Part of "Toronto Can Do Better" includes lobbying the city to look at the bigger picture and invest in transit, good jobs, and affordable housing in its 2017 budget.

"Our view is, let's budget smart. We want a plan that makes sense. It's about making choices that meet our needs versus the numbers we like," he said, pointing to the importance of considering interconnections like the health benefits of providing people with affordable, quality housing when it comes to city budgeting.

Social Planning Toronto has also been working to help politicians better understand how budget cuts directly impact real people's lives and how adding to the city's coffers through a small property tax increase can be beneficial for all.

WoodGreen Community Services, a long-standing social service agency in east Toronto, is one of many organizations across the city helping Torontonians find ways to afford their lives and thrive.

"Income stress affects all income levels. You don't have to be in the lowest income bracket to feel the stress of affordability," said Diane Dyson, director of research and public policy.

Dyson and her colleagues work to better understand how decisions made by the government directly affect people's lives, and identify and improve the "missing pieces" in the system.

For Steven Vanderherberg, the agency's director of strategic initiatives, it's all about helping people living with less find the right balance of income and expenses, and to help them be autonomous and better "afford their lives."

WoodGreen runs year-long income tax clinics as well as a host of Financial Empowerment Services to help people increase their financial literacy, manage their debt, create a budget, access government income sources.

-with files from Torstar News

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