

# SPACES AND PLACES OF EXCLUSION

## MAPPING RENTAL HOUSING DISPARITIES FOR TORONTO'S RACIALIZED AND IMMIGRANT COMMUNITIES

November 2020



TASC



UNIVERSITY OF  
CALGARY

## LAND ACKNOWLEDGEMENT

We acknowledge that the land on which this work was carried out is the traditional and unceded territories of the Huron-Wendat, Anishinabek Nation, Haudenosaunee Confederacy, Mississaugas of the New Credit First Nation, and Métis Nation, and is home to Indigenous people of many nations. This territory was the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Iroquois Confederacy and the Ojibwe and allied nations to peaceably share and care for the resources around the Great Lakes. We hope to honour the spirit of the Dish With One Spoon agreement by working to build a nation-to-nation relationship with Indigenous communities in Toronto.

## ABOUT SOCIAL PLANNING TORONTO

Social Planning Toronto is a non-profit, charitable community organization that works to improve equity, social justice, and quality of life in Toronto through community capacity building, community education and advocacy, policy research and analysis, and social reporting.

Social Planning Toronto is committed to building a “Civic Society,” one in which diversity, equity, social and economic justice, interdependence, and active civic participation are central to all aspects of our lives — in our families, neighbourhoods, voluntary and recreational activities, and in our politics.

To download this report and learn more about Social Planning Toronto, visit [socialplanningtoronto.org](https://socialplanningtoronto.org)

## ABOUT THE TRACING & ADDRESSING SOCIAL EXCLUSION IN CANADA (TASC) PROJECT

*Tracing and Addressing Social Exclusion in Canada (TASC)* is a five-year study supported by a SSHRC Insight Grant, led by Dr. Luann Good Gingrich (Principal Investigator) with Dr. Naomi Lightman and Dr. Rupa Banerjee (Co-investigators). The TASC study examines social exclusion in Canada through quantitative analyses of Statistics Canada datasets and is informed by qualitative exploration. Objectives of the research are to measure the economic, spatial, and socio-political forms of social exclusion; to analyze how these forms of exclusion interact and reinforce one another; to examine social dynamics defined by race/ethnicity, immigrant status, age, and gender, with regional comparisons; to detect mitigating factors and strategies; and to translate findings to facilitate targeted social policies and improved ground-level practice. Social Planning Toronto is a community partner in the TASC project, working with Dr. Good Gingrich and Dr. Lightman to develop a visual analysis of spatial exclusion in Toronto as part of this broad research agenda.

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## EXECUTIVE SUMMARY

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### SPATIAL EXCLUSION AND RENTAL HOUSING IN TORONTO

This first-of-its-kind study explores patterns in rental housing as dynamics of spatial exclusion in Toronto. Using disaggregated race-based and other social data from the 2016 Census of Population accessed through Statistics Canada's Research Data Centres (RDCs), the research team examined key indicators of rental housing inequality across Toronto's wards, including core housing need, lack of affordable housing, unsuitable or overcrowded housing, and housing in need of major repair. This work explores social dynamics and outcomes associated with racialized and immigrant status; identifies deep and disturbing social, racial, and spatial inequities, or spaces and places of social exclusion; and puts forward policy and research directions in response to the housing and public health crisis.

The analysis presented in this report is unique, as it uses census micro data only available through the RDCs. Through the use of micro data, the research team was able to examine the extent of core housing need and related housing challenges for individuals in tenant households, according to racial and immigrant status, at the city and ward level. This data also permitted intersectional analyses using the combined racial and immigrant status

of individuals in tenant households in Toronto. The research includes a focus on spatial exclusion at the individual level and the community level (or by place). Findings reveal spatial exclusion as it functions for racialized and immigrant individuals and highlights places of social exclusion in Toronto.

### DATA SOURCES AND DEFINITION OF TERMS

This study uses micro data from the 2016 Census of Population. Additional aggregated census data accessed through the Community Data Program and Statistics Canada's website have also been incorporated in the report.

This research highlights processes of marginalization and social exclusion associated with racialized and immigrant status in the area of rental housing in Toronto. Definitions of key terms pertaining to population groups (racialized, non-racialized, newcomer, long-term immigrant, non-immigrant) and housing indicators (core housing need, affordability, suitability, and adequacy) are provided at the end of the Executive Summary.

Study methods are described in detail in the report.



### KEY FINDINGS

Our analysis

- reveals the ways in which racialized individuals, specific racialized population groups, newcomers, and refugees are disproportionately affected by the housing crisis in Toronto;
- identifies the social, racial, and spatial dimensions of Toronto's housing crisis;
- confirms Toronto's position as a major site of Canada's affordable housing crisis and highlights the precarious housing circumstances of many renters.

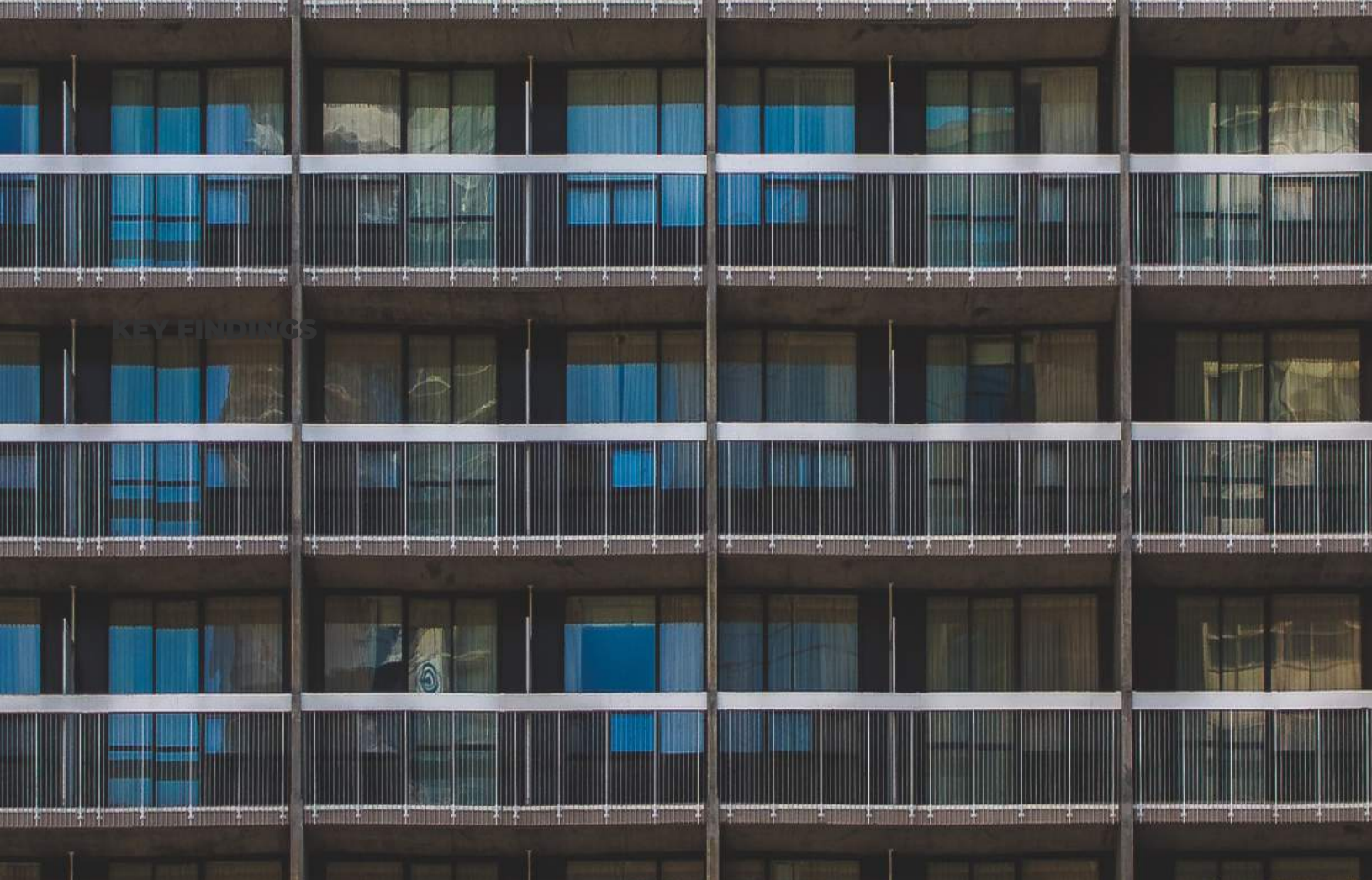
Highlights from the analysis:

### RESEARCH PARTNERSHIP

**THIS RESEARCH WAS CONDUCTED BY** Beth Wilson (Social Planning Toronto), Naomi Lightman (University of Calgary), and Luann Good Gingrich (York University). It is part of a larger project entitled **Tracing and Addressing Social Exclusion in Canada (TASC)**. This five-year research initiative examines the social processes and dynamics of social exclusion. TASC is led by Luann Good Gingrich (Principal Investigator) with Naomi Lightman and Rupa Banerjee (Co-investigators) and is supported by a SSHRC Insight Grant.

### TORONTO'S HOUSING CRISIS BY THE NUMBERS

- 34%** The rate of *core housing need* for individuals in tenant households. Core housing need is an indicator of housing need where housing is unaffordable, unsuitable, and/or inadequate (in need of major repairs) and the household cannot afford alternative housing in the community, that meets all three standards.
- 33%** The rate of *unsuitable housing* — an indicator of overcrowding — for individuals in tenant households.
- 42%** The rate of *affordable housing need* among individuals in tenant households. Affordable housing need is defined as households that spend 30% or more of their income on shelter costs.
- 19%** The rate of *deep affordable housing need* among individuals in tenant households. Deep housing need is defined as households that spend 50% or more of their income on shelter costs.
- 10%** The percentage of individuals in tenant households who report living in *housing in need of major repairs*.



## TENANT HOUSEHOLDS IN TORONTO IN JEOPARDY

- 3X** The rate of core housing need is three times higher for tenant households than it is for homeowners.
- 1.7X** The rate of affordable housing need is 1.7 times higher for tenant households than it is for homeowners.
- 2X** The rate of deep affordable housing need is almost double for tenant households compared to homeowners.
- 3X** The rate of unsuitable housing is almost three times higher for tenant households than it is for homeowners.

## RACIALIZED, NEWCOMER, AND REFUGEE COMMUNITIES IN TORONTO DISPROPORTIONATELY IMPACTED BY THE HOUSING CRISIS

**39%  
vs 27%** Racialized individuals in tenant households have higher rates of core housing need than non-racialized individuals in tenant households; West Asian, Black, Arab, South Asian, Latin American, and Southeast Asian individuals in tenant households have the highest rates of core housing need, affecting 40% or more in each population group.

**=** Racialized and non-racialized individuals in tenant households have similar rates of affordable housing need (41% and 43%, respectively) and deep affordable housing need (19% and 20%, respectively). However, the binary “racialized” category masks affordability challenges for specific racialized groups.

**>50%  
>1 in 3** Individuals in tenant households who identify as Korean, West Asian, Arab, and Chinese have much higher rates of affordable housing need, affecting more than half of individuals in each population group; deep affordable housing need affects more than one-third of individuals in each of these groups.

**45%  
vs 16%** Racialized individuals in tenant households have almost three times the rate of living in unsuitable housing — an indicator of overcrowding — compared to non-racialized individuals in tenant households.

Newcomers (39%) and long-term immigrants (38%) in tenant households have higher rates of core housing need than non-immigrants (31%) in tenant households.

Newcomers (45%) in tenant households have the highest rate of affordable housing need compared to long-term immigrants (40%) and non-immigrants (38%) in tenant households; newcomers (23%) in tenant households also have higher rates of deep affordable housing need compared to long-term immigrants (16%) and non-immigrants (16%) in tenant households.

**>50%** Over half of newcomers (51%) in tenant households lack suitable housing, with much lower rates for long-term immigrants (29%) and non-immigrants (26%) in tenant households.

**>45%** Refugees in tenant households have the highest rates of core housing need (48%) and unsuitable housing (47%) compared to individuals from other immigrant admission categories in tenant households; refugees also have a high rate of affordable housing need (46%).



**INEQUITIES IN RENTAL HOUSING ARE SHAPED BY PROCESSES OF MARGINALIZATION AND EXCLUSION RELATED TO RACIAL AND IMMIGRANT STATUS, WITH INTERSECTIONAL DISPARITIES**

**43%  
vs 25%** While non-immigrants in tenant households have a lower rate of core housing need than immigrants, racialized non-immigrants (43%) have a much higher rate than non-racialized individuals born in Canada (25%), among individuals in tenant households; rates are also higher for racialized newcomers (40%) compared to non-racialized newcomers (33%), in tenant households.

**38%  
vs 46%** Within each immigrant status category, a higher proportion of non-racialized individuals in tenant households spend 30% or more of household income on shelter costs compared to racialized individuals; for example, among long-term immigrants in tenant households, 38% of racialized individuals and 46% of non-racialized individuals lack affordable housing. The “racialized” category may mask important differences between specific racialized population groups; further analysis is needed to understand the circumstances of specific racialized population groups by immigrant status category.

**48%  
vs 14%** The racialized dimensions of the affordable housing crisis are most clearly illustrated by analysis of suitability data, an indicator of overcrowding. Within each immigrant status category, a much higher proportion of racialized individuals in tenant households live in unsuitable housing compared to non-racialized individuals in tenant households. Among non-immigrants in tenant households, 48% of racialized individuals compared to 14% of non-racialized individuals live in unsuitable housing. Unsuitable housing is also much more common for racialized newcomers (54%) compared to non-racialized newcomers (34%), and racialized long-term immigrants (34%) compared to non-racialized long-term immigrants (16%), in tenant households.



## TORONTO'S HOUSING CRISIS IS A STORY OF SPATIAL EXCLUSION

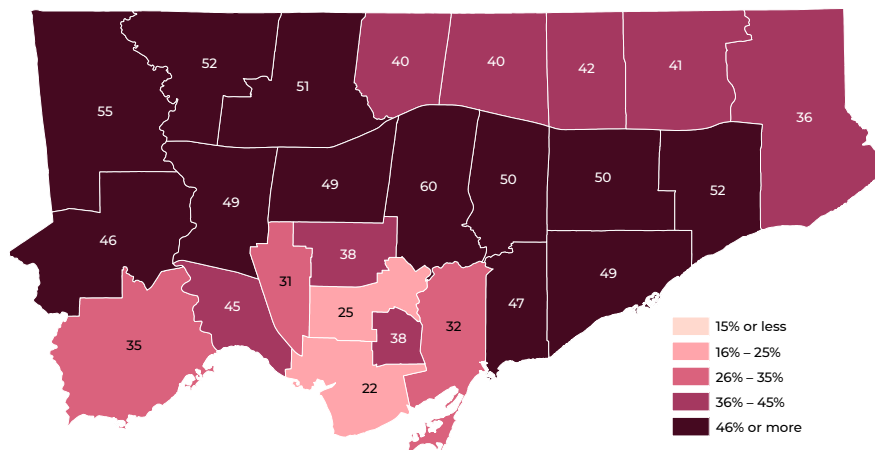
Ward maps showing housing challenges for individuals in tenant households based on racialized and immigrant status demonstrate social, racial, and spatial divides.

For example, maps of racialized and non-racialized individuals in tenant households

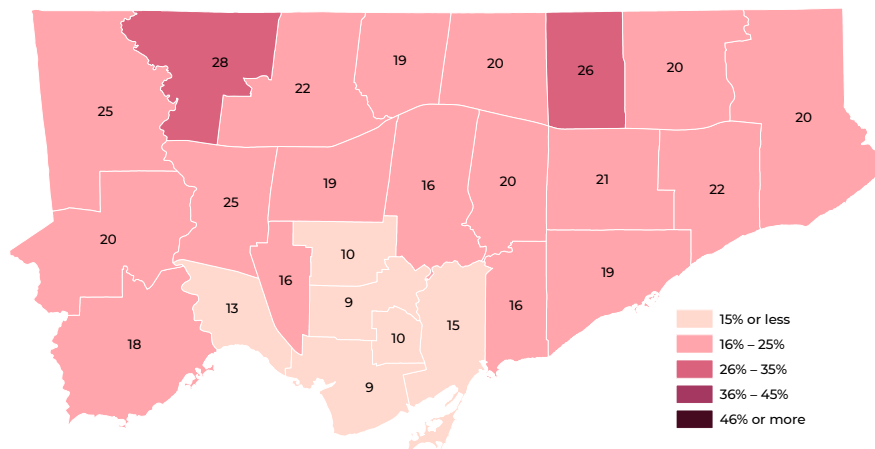
with unsuitable or overcrowded housing reveal stark disparities.

Ward maps showing rates of unsuitable housing for newcomers, long-term immigrants, and non-immigrants in tenant households show deep social and spatial inequities as well.

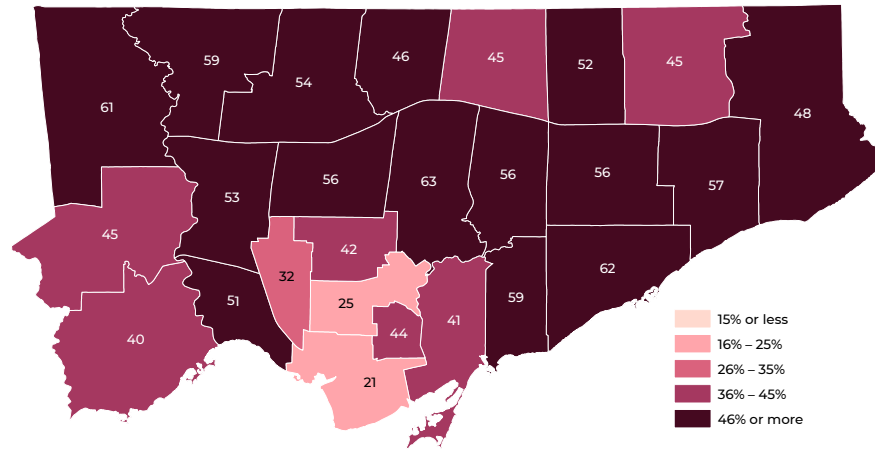
Percent of **Racialized** Individuals in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



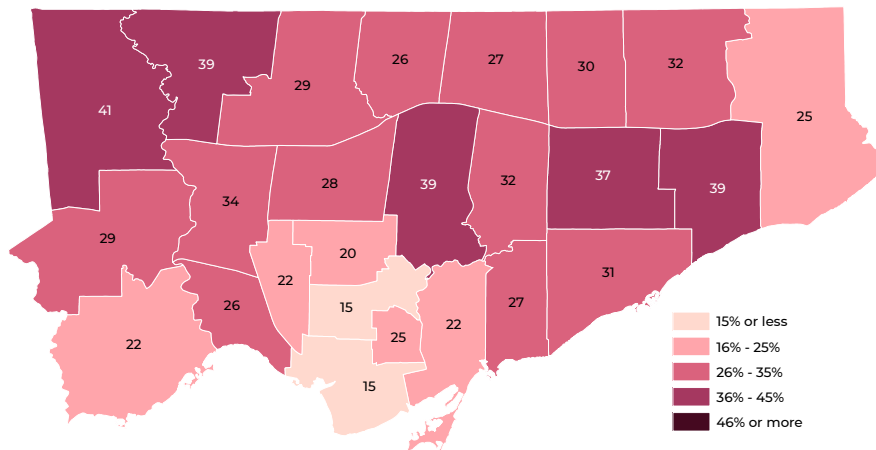
Percent of **Non-racialized** Individuals in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



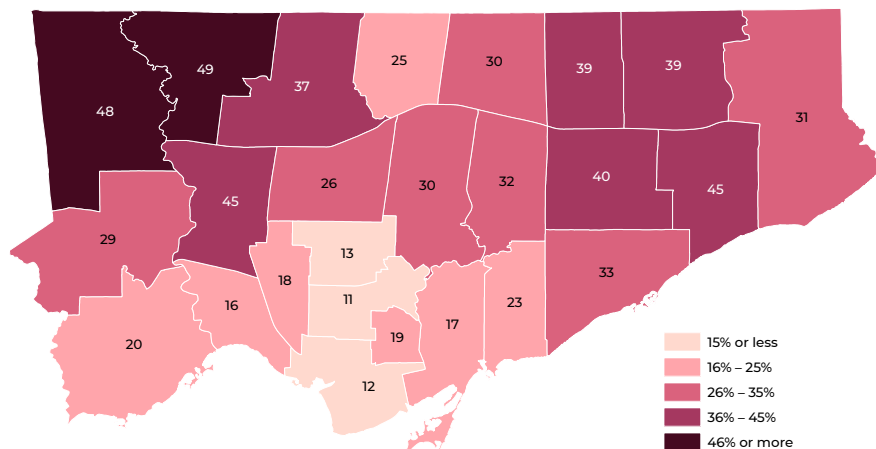
Percent of **Newcomers** in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



Percent of **Long-term Immigrants** in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



Percent of **Non-immigrants** in Tenant Households with Unsuitable (Overcrowded) Housing, by Ward



An analysis of core housing need, affordable housing need, and deep affordable housing need across wards further demonstrates deep and disturbing social, racial and spatial inequities prevalent in Toronto, revealing spaces and places of social exclusion. Dynamics of spatial exclusion generate stigmatised sites where both people and the place are systematically devalued and denied opportunities to get ahead. In this time of pandemic, communities are naming racial and social injustice in its many forms and calling for urgent action and bold change to create a livable, equitable, and inclusive city. The public health crisis has reminded us that we all suffer the consequences of social exclusion and injustice.

## **POLICY & RESEARCH DIRECTIONS**

Reflecting on the analysis and findings presented in this report, the research team has outlined policy and research directions to address urgent housing and housing-related needs during the pandemic, as an essential public health protocol, to support a just recovery from the pandemic, and to advance research on social exclusion and the processes that contribute to social, racial, and spatial inequities in rental housing.

### **A. PRINCIPLES AND APPROACHES**

1. Implement policies and services that promote housing as a universal human right and social good.
2. Ensure broad and meaningful community engagement and collaboration in the development, implementation and evaluation of housing plans and strategies.
3. Combine targeted and disproportionate investment in individuals and communities with universal policies toward diminishing racial inequities.
4. Resist austerity measures and focus government interventions on rising income and wealth inequality to ensure an effective and just recovery.

### **B. POLICIES AND PROGRAMS**

5. Create and fully fund an independent office of the Housing Commissioner of Toronto, as committed to in the City of Toronto's HousingTO 2020-2030 Action Plan.
6. Adopt an eviction prevention strategy, including a moratorium on residential evictions, during the pandemic.
7. Introduce programs for individuals living in crowded housing conditions to self-isolate and protect family and other household members.
8. Expedite housing strategies to deliver on the human right to housing. Invest in non-profit affordable housing, set targets and timelines, and evaluate progress through an intersectional lens to ensure that programs deliver for populations most adversely affected by the housing crisis.



9. Adopt housing policies and programs that address spatial exclusion and segregation through equitable access to affordable and suitable rental housing in Toronto neighbourhoods.

### C. RESEARCH OPTIONS

10. Conduct further research on social exclusion and rental housing that
  - a) examines social dynamics and disparities associated with Indigenous identity, race, immigration status, gender, age, disability status, and LGBTQ2S identity, using an intersectional lens;
  - b) explores spatial inequities at the neighbourhood level;
  - c) expands our work to include comparative analyses with other regions, cities, and towns;
  - d) ensures access to key rental housing data.
11. Increase public access to disaggregated race-based and other social data to support evidence-based policymaking.

### CONCLUSION

The pandemic has reminded us of the critical need for safe, decent, and affordable housing to be recognized as a human right, social good and social determinant of individual and public health. Our research findings make clear that Toronto's housing crisis is not only a public health concern, but also a matter of racial injustice and denial of immigrant rights. Our analysis highlights how social dynamics defined by immigration category and racialized status intersect to produce deep economic, spatial and social inequities. The emergence of a global health crisis has widened already disturbing divides, while making it impossible to ignore that we are all connected. All orders of government have a responsibility to respond to urgent housing needs, growing inequality, and intensifying segregation in Canadian cities.

## DEFINITION OF TERMS

### POPULATION GROUPS

**Racialized and non-racialized population groups:** Referred to as visible minority and not visible minority in the 2016 census. According to Statistics Canada, “visible minority refers to whether a person belongs to a visible minority group as defined by the Employment Equity Act...The Employment Equity Act defines visible minorities as ‘persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.’ The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.” We use the term “racialized” to imply systemic processes through which Black, Indigenous and people of colour face targeted discrimination and exclusion.

**Indigenous communities** constitute an important, distinct, and diverse population with unique cultures and histories. As such, the research team, in consultation with Indigenous partners, chose not to include Indigenous individuals in the racialized or

immigrant status variables. However, this population category is included in analyses pertaining to the overall Toronto population and population of Toronto residents living in rented dwellings. The research team also chose not to use the “Aboriginal identity” census variable because of the well-documented problems with the census pertaining to undercounting and a lack of representativeness of the Indigenous community.

**Newcomer, long-term immigrant, and non-immigrant population groups:**

The research team used census immigrant status and period of immigration variables to construct three population groups: newcomers (individuals who immigrated to Canada and gained permanent residency status in the 10 years prior to the census (2006–2016)); long-term immigrants (individuals who immigrated to Canada and gained permanent residency status more than a decade prior to the census (2005 or earlier)); non-immigrants (born in Canada).

### HOUSING INDICATORS

**Core housing need:** According to Statistics Canada, “a household is said to be in ‘core housing need’ if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).”

**Affordability:** Households with a lack of affordable housing spend 30% or more of their total before-tax income on shelter costs. Households that spend 50% or

more of their income on shelter costs are considered in deep affordable housing need.

**Suitability:** Households with unsuitable housing lack an adequate number of bedrooms for the size and composition of the household, according to the National Occupancy Standard. Suitability is considered a measure of overcrowding.

**Adequacy:** A lack of adequate housing refers to housing in need of major repairs based on respondent self-reporting.

## INTRODUCTION AND THEORETICAL FRAMEWORK

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This study explores patterns in rental housing as dynamics of spatial exclusion in Toronto. Using disaggregated race-based and other social data from the 2016 Census of Population, the research team examined key indicators of rental housing inequality across Toronto's wards, including core housing need, lack of affordable housing, unsuitable or overcrowded housing, and housing in need of major repair. This work explores social dynamics and outcomes associated with racialized and immigrant status; identifies deep and disturbing social, racial, and spatial inequities, or spaces and places of social exclusion; and puts forward policy and research directions in response to the housing and public health crisis.

The analysis presented in this report is unique, as it uses census micro data only available through Statistics Canada's Research Data Centres. Through the use of micro data, the research team was able to examine the extent of core housing need and related housing challenges for individuals in tenant households, according to racial and immigrant status, at the city and ward level. This data also

permitted intersectional analyses using the combined racial and immigrant status of individuals in tenant households in Toronto. The research includes a focus on spatial exclusion at the individual level and the community level (or by place). Findings reveal spatial exclusion as it functions for racialized and immigrant individuals and highlights places of social exclusion in Toronto.

### SPATIAL EXCLUSION EXPOSED

Researchers and activists have long highlighted that social issues such as poor health, infant mortality, and overall poor wellbeing;<sup>1</sup> lack of available social resources, infrastructure, jobs, and political involvement;<sup>2</sup> and persistent poverty<sup>3</sup> are tied to *place*. In Canada, we know that urban landscapes are marked by racial divides and social segregation, showing up in uneven social trust, civic connection and sense of belonging,<sup>4</sup> and deep inequality in income and opportunities.<sup>5</sup>

The global COVID-19 pandemic has exposed spatial and racial concentrations of disadvantage in Canadian cities—places

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1. Ades et al., 2012; Gilbert et al., 2013.

2. Zhao et al., 2010.

3. Rose & Twigge-Molecey, 2013.

4. Reitz et al., 2009; Toronto Foundation & Environics Institute, 2018.

5. Dinca-Panaitescu et al., 2019; Lightman & Good Gingrich, 2018.

that are often kept largely concealed.<sup>6</sup> In Toronto, spatial exclusion by *race* and *place* is evident in communities with a high proportion of racialized and immigrant households, which have higher rates of COVID-19 infection and deaths<sup>7</sup> along with low testing rates, more low-wage essential workers, and low numbers of family physicians.<sup>8</sup> Such places of devaluation and disinvestment are not new.<sup>9</sup> Yet, in this unprecedented moment, we are confronted with the everyday/every night realities of spatial exclusion in new and alarming ways.

### **THE PROJECT: TRACING AND ADDRESSING SOCIAL EXCLUSION IN CANADA (TASC)**

This examination of spatial exclusion in Toronto results from a research partnership between Social Planning Toronto and York University, and is part of a larger project entitled *Tracing and Addressing Social Exclusion in Canada (TASC)*, which analyzes the dynamics of social exclusion. Rather than solely focusing on outcomes, which are relatively easy

to spot,<sup>10</sup> TASC aims to trace the precise processes and mechanisms of social exclusion that make such outcomes seem inevitable, intractable. The descriptive data reported here represent the first phase of a study of spatial exclusion in Toronto conducted by Beth Wilson (Social Planning Toronto), Naomi Lightman (U of Calgary), and Luann Good Gingrich (York U).

The point of TASC is to analyse the official procedures (policies, laws, and institutional regulations) and everyday practices (individual behaviours and informal social systems) that create groups and perpetuate — even justify — deep fractures between people and places. Contrary to the common focus on the individual in social policy and services, or social inclusion through person-change measures, we adopt a wide-angle view of social exclusion. A guiding question for this work is: *If policy and service solutions miss the mark, what do we not understand — or refuse to see — about the problem?*

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6. Social exclusion by race has been obscured, in part, by the lack of race-based data. When the health implications of COVID-19 began to show uneven patterns by race in many countries in the world (see Beyer, 2020; Public Health England, 2020), and later when the police murder of George Floyd invigorated the Black Lives Matter movement, calls for the collection of race-based data at all levels of government became more insistent. See, for example, Alliance for Healthier Communities, 2020; Mulligan et al., 2020; Nassir, 2020.

7. City of Toronto, 2020a.

8. Yang et al., 2020.

9. Some scholars argue that the role of local and national governments goes beyond neglect and indifference to active exploitation of specific city residents and neighbourhoods. In the case of the United States, Wang (2018) refers to the US state as a “predatory state, which functions to modulate the dysfunctional aspects of neoliberalism and in particular the realization problem in the financial sector” (p. 17).

10. See, for example, Slaughter & Singh, 2020; Winsa, 2020.

## SPATIAL EXCLUSION: PEOPLE-IN-PLACE

Dynamics of social exclusion function to deny and devalue economic and social capital, concentrating disadvantage and producing spatial exclusion. Such places of social exclusion, or stigmatised sites, are difficult to escape.<sup>11</sup> Spatial exclusion is apparent in increasingly demarcated spaces in Canadian cities<sup>12</sup> and in neighbourhoods that experience abnormally high rates of food insecurity,<sup>13</sup> disease and premature/avoidable death,<sup>14</sup> unaffordable housing,<sup>15</sup> pedestrian motor vehicle accidents,<sup>16</sup> low income,<sup>17</sup> and more pronounced income inequality and polarization.<sup>18</sup>

Spatial exclusion involves the devaluation and dispossession of both people *and* place, or people-in-place. We measure spatial exclusion at the individual and community level to analyse outcomes *and* processes. At the individual level, we use

housing variables such as type, suitability, affordability, adequacy, and core housing need by census racial category and immigrant status. At the community level, we look for *places* of social exclusion. A people-in-place analysis reveals the generation of social and economic divides between groups defined and organized by race and immigrant status, or “group-making.”<sup>19</sup> For the purposes of this report, indicators of spatial exclusion by people-in-place include the concentration of core housing need measures by electoral ward and a further concentration of core housing need measures by race/ethnicity and immigrant status.

11. We identify four forms of social exclusion: economic, spatial, socio-political, and subjective. These forms of social exclusion interact to reproduce and justify the symbolic and material mechanisms that keep people in place. Our operational definition of social exclusion: The systematic denial of legitimate ways to acquire and exchange various types of resources (economic, social, cultural, and symbolic) ordinarily available through participation in a social system, thus restricting the volume and functional quality of assets held and reinforcing dispossessed positions and economic, spatial, and social divides. For more detail on the conceptual model and specific operationalization of the four forms of social exclusion, see Good Gingrich, 2016, and Good Gingrich & Lightman, 2015.

12. See, for example, City of Toronto, 2020a; Hulchanski, 2010; Johnston, 2013.

13. Garach & Sparrow, 2019; King & Quan, 2019; Kirkpatrick & Tarasuk, 2010.

14. Awuor & Melles, 2019; Zygmunt et al., 2020.

15. Macdonald, 2019.

16. Rothman et al., 2019.

17. Statistics Canada, 2016.

18. Chen et al., 2012.

19. Bourdieu, 1989.

## METHODS

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### **A. DATA SOURCES, INDICATORS, POPULATION GROUPS, AND PLAN OF ANALYSIS**

This study draws on analyses of micro data from the long-form 2016 Canadian Census of Population. The census enumerates the entire Canadian population, which consists of Canadian citizens (by birth and by naturalization), landed immigrants, and non-permanent residents and their families living with them in Canada. The census is conducted every five years and is designed to provide detailed information about people and housing units in Canada based on demographic, social, and economic characteristics. A sample of approximately 25% of Canadian households received the long-form questionnaire. All other households received a short-form questionnaire.

The micro data was accessed through the University of Toronto's and University of Calgary's Research Data Centres (RDC) operated by Statistics Canada.<sup>20</sup> RDCs provide academic and other authorized researchers with access to a broad range of large population-based datasets to facilitate research and analysis while

maintaining high standards of privacy and confidentiality. Use of the micro data allowed for a detailed analysis focused on rental housing and race and immigrant status of individuals (rather than households) in Toronto at the city and ward levels.<sup>21</sup> This would not have been possible without the specialized access provided through the RDCs.

As part of the research process, the research team organized a consultation with researchers, policy analysts, and advocates with expertise in housing, immigration, and racial justice issues. Twelve participants took part in the consultation held in June 2019. The team presented preliminary findings and led a discussion, seeking feedback and advice from participants. Participants' valuable insights helped shape the direction of the project. We appreciate the time they spent with us, sharing their knowledge and contributing to this work.

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20. See [www.statcan.gc.ca/eng/microdata/data-centres](http://www.statcan.gc.ca/eng/microdata/data-centres)

21. The City of Toronto's 25 municipal wards share the same boundaries as the provincial and federal ridings located in the city. Statistics Canada refers to these geographic units as federal electoral districts. Descriptive data at the ward level was the lowest level of geography that could be disclosed by the RDC staff while ensuring privacy and confidentiality. We appreciate the labour-intensive work and time commitment of RDC staff in reviewing our analyses for release.



The analysis presented in this report uses six rental housing indicators from the 2016 census:

1. The proportion of individuals living in rented dwellings/tenant households (versus those who are owners or live in band housing);<sup>22</sup>
2. The proportion of individuals living in rented dwellings in “core housing need” (Statistics Canada defines these individuals as those whose “dwelling is considered unsuitable, inadequate or unaffordable and whose income levels are such that they could not afford alternative suitable and adequate housing in their community.”);<sup>23</sup>
3. The proportion of individuals living in tenant households paying 30% or more of household income on shelter costs;
4. The proportion of individuals living in tenant households paying 50% or more of household income on shelter costs;
5. The proportion of individuals living in rented dwellings where housing is not “suitable” (defined by Statistics Canada as “whether the dwelling has enough bedrooms for the size and composition of the household” based on the National Occupancy Standard);<sup>24</sup>
6. The proportion of individuals living in rented dwellings where “major” repairs are needed (as assessed by the respondent).

Social and spatial inequities are examined through the presentation of the following analysis:

1. Rental housing indicator data for the City of Toronto by race, immigrant status (including period of immigration and immigrant admission category), and combined race and immigrant status;<sup>25</sup>
2. Rental housing indicator data for the City of Toronto’s 25 wards by race and immigrant status and length of time residing in Canada.<sup>26</sup>

22. Throughout this report, the terms “rented dwellings” and “tenant households” are used interchangeably.

23. See <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>

24. See <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

25. The appendix includes graphs showing rental housing indicator data for population groups based on race, immigrant status, and gender. The variable gender/sex in the 2016 census is limited to the categories of male and female.

26. The appendix includes ward maps showing rental housing indicator data for the total population (% individuals in tenant households) and total population in tenant households (all other indicators).



### Rental housing indicators for the **City of Toronto**:

- racialized status (racialized and not racialized; referred to as visible minority and not visible minority in the 2016 census);<sup>27</sup>
- specific population group, self-identified (South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean, and Japanese; referred to as visible minority categories in the census);<sup>28</sup>
- immigrant status and period of immigration: newcomer refers to individuals who immigrated to Canada and gained permanent residency status in the 10 years prior to the census (2006–2016); long-term immigrants are individuals who immigrated to Canada and gained permanent residency status more than a decade prior to the census (2005 or earlier); non-immigrants are

individuals who were born in Canada;

- immigrant admission category: economic immigrant, immigrant sponsored by family, refugee, and other immigrant. (The “other” category comprises a variety of legal classifications, such as individuals admitted under public policy or humanitarian and compassionate case, non-permanent residents, and individuals who gained permanent residency status prior to 1980; see appendix for further details);
- racialized status, immigrant status, and period of immigration (e.g., racialized newcomer, non-racialized newcomer, etc.).

In the latter case, by capturing disparities connected to racialization, immigrant status, and period of immigration taken together, we assess intersectional dynamics experienced by individuals across various rental housing measures.

27. According to Statistics Canada, “[v]isible minority” refers to whether a person belongs to a visible minority group as defined by the *Employment Equity Act* and, if so, the visible minority group to which the person 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.’ The visible minority population consists mainly of the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.”

We use the term “racialized” in place of “visible minority” for two reasons. Unlike visible minority, the term “racialized” implies systemic processes through which Black, Indigenous, and people of colour are subjected to interpersonal discrimination, structural violence, and all forms of social exclusion. As well, racialized individuals make up a majority of Toronto’s population. Numerically, the racialized population is not a minority in Toronto.

28. For consistency, we use the term “population group” as it is defined in the census: “Population group” refers to the population group or groups to which the person belongs, for example, White, South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean or Japanese. These population groups are the groups used on questionnaires which collect data on the visible minority population for Employment Equity purposes. The Employment Equity Act defines visible minorities as ‘persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.’...For more information on population group variables, including information on their classifications, the questions from which they are derived, data quality and their comparability with other sources of data, please refer to the Visible Minority and Population Group Reference Guide, Census of Population, 2016.”

At the City of Toronto **ward level**, rental housing indicators are mapped for the following census categories:

- visible minority individuals (referred to as racialized in this report)
- non-visible minority individuals (referred to as non-racialized)
- newcomers
- long-term immigrants
- non-immigrants

Indigenous communities constitute an important, distinct, and diverse population with unique cultures and histories. As such, the research team, in consultation with Indigenous partners, chose not to include Indigenous individuals in the racialized

or immigrant status variables. However, this population category is included in analyses pertaining to the overall Toronto population and population of Toronto residents living in rented dwellings.

We also decided not to present census data related to Aboriginal identity because of limitations of the census. As is well documented, the census severely undercounts Indigenous communities. Our Health Counts Toronto, an Indigenous-led research study, estimates the Indigenous population of Toronto to be 54,000–87,000 people, two to four times the estimate reported by Statistics Canada.<sup>29</sup>

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29. Smylie et al., 2019.



## **B. TORONTO TENANT HOUSEHOLDS, RENTED DWELLINGS, AND RESIDENTIAL PATTERNS OF POPULATION GROUPS**

To provide context for the report, this section provides a brief description of Toronto tenant households, rented dwellings, and residential patterns of select population groups.

### **Key statistics about Toronto tenant households and rented dwellings:<sup>30</sup>**

- Almost half of households live in rented dwellings, and just over half own their homes.
- Just over one-third of renters are under age 35;<sup>31</sup> just over half are under age 45.
- Families make up just over half of tenant households; non-family households, including individuals living alone and those living with others who are not part of their census family, account for just under half.<sup>32</sup>
- The 2015 median after-tax household income for tenant households was \$41,952, just over half of the median income of homeowners at \$79,456.
- The low-income rate for tenant households (35.7%) is more than three times the rate of homeowners (11.7%).
- Half of rented dwellings are one-bedroom or bachelor units; only 3.2% of rented dwellings have four or more bedrooms.
- Two-thirds of rented dwellings are apartments in buildings with five or more storeys; almost one-quarter are apartments in buildings with fewer than five or more storeys; the remainder include different types of houses and flats.
- Almost one in five rented dwellings are condominiums.
- Almost two-thirds of rented dwellings were built before 1981; almost half were built prior to 1971; only 8.1% were built in the five-year period preceding the census (2011-2016).

30. See appendix for a full profile, including data sources.

31. Based on age of primary household maintainer. According to Statistics Canada, the primary household maintainer is the "first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer. The order of the persons in a household is determined by the order in which the respondent lists the persons on the questionnaire. Generally, an adult is listed first followed, if applicable, by that person's spouse or common-law partner and by their children. The order does not necessarily correspond to the proportion of household payments made by the person."

32. Non-census family households do not constitute a census family. According to Statistics Canada, "[c]ensus family' is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family."

- The average monthly shelter cost for 2016 was \$1,242. However, this includes all units. Average 'asking rents' for units available for rent are much higher; for example, the average asking rent for a 2-bedroom in June 2020 was \$2,684.<sup>33</sup>
- There are higher concentrations of racialized individuals in the inner suburbs and north-western and north-eastern corners of the city. In contrast, there are higher concentrations of non-racialized individuals in the southern parts of the city and along the Yonge Street corridor.

**Key statistics about Toronto population groups (including renters and owners):**

- Racialized individuals make up 51.5% of the population, with South Asian, Chinese, Black, and Filipino communities representing the largest racialized population groups.
- 13.2% of the population are newcomers (who gained permanent residency status in the decade prior to the census, 2006–2016); 33.8% are long-term immigrants (who gained status more than a decade prior to the census, before 2006); 49.5% are non-immigrants (born in Canada); 3.5% are non-permanent residents
- Residential patterns vary by population group with higher concentrations of non-immigrants in the southern parts of the city and along the Yonge Street corridor and higher concentrations of newcomers and long-term immigrants in the inner suburbs and northern parts of the city.

**SEE THE APPENDIX** for a profile of tenant households and rented dwellings in the City of Toronto, a profile of the total population in the City of Toronto (including individuals living in rented and owned dwellings) by racialized and immigrant status and admission category, and maps showing residential patterns of population groups.

33. See <https://rentals.ca/national-rent-report>

## RESULTS

### A. TORONTO RENTERS

#### HIGHLIGHTS

- 42% of Toronto residents live in rented dwellings.
- 46% of racialized individuals live in tenant households compared to 36% of non-racialized individuals.
- Individuals identifying as Black, Arab, Latin American, West Asian, and Filipino are most likely to rent; 50% or more of each of these racialized population groups live in rented dwellings.
- 62% of newcomers, 39% of non-immigrants, and 33% of long-term immigrants live in tenant households.

**M**APS INCLUDED IN THIS REPORT display data based on the City of Toronto's 25 wards, which share the same boundaries as the provincial and federal ridings contained within the city limits. See the appendix for ward and riding maps of Toronto.

The City of Toronto has a large tenant population. According to the 2016 census, over 1.1 million residents in Toronto live in rented dwellings, representing 42% of the population.

In Toronto, housing tenure varies by racialized and immigrant status. Nearly half of individuals who identify as a visible minority (referred to as racialized in this

**R**ENTED DWELLINGS include private rental housing and social housing, such as Toronto Community Housing, nonprofit housing, and co-operative housing. According to the 2016 census, Toronto has 525,835 rented dwellings (47%) and 587,095 owned dwellings (53%) that are occupied.<sup>34</sup> Collective dwellings, such as long-term care homes, shelters, and rooming houses, are excluded from this count.<sup>35</sup>

34. Statistics Canada, 2017.

35. According to Statistics Canada, a collective dwelling refers to "a dwelling of a commercial, institutional or communal nature. It may be identified by a sign on the premises or by an enumerator speaking with the person in charge, a resident, a neighbour, etc. Included are lodging or rooming houses, hotels, motels, tourist establishments, nursing homes, hospitals, staff residences, military bases, work camps, jails, group homes, and so on." See <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=116563&>.





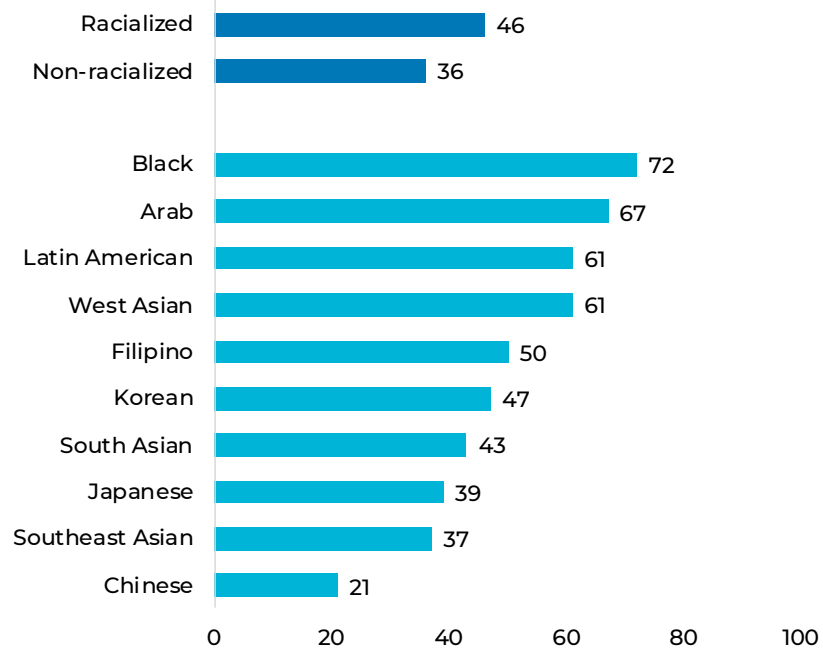
report) live in rented dwellings compared to just over one-third of individuals who self-identify as White (referred to as non-racialized in this report).

Among specific racialized populations, 50% or more of individuals identifying as Black, Arab, Latin American, West Asian, and Filipino live in rented dwellings, with the Black population (72%) having the highest proportion. At the low end, just over one

in five Chinese individuals live in a rented dwelling.

Housing tenure also varies by immigrant status and admission category, with much higher proportions of newcomers and individuals who entered Canada as refugees (regardless of period of immigration) living in rented dwellings, compared to other categories.

**Figure 1: Percentage of Population in the City of Toronto Living in Rented Dwellings (2016), by Racialized Status**



**NEWCOMERS:** Toronto residents who immigrated to Canada (all admission categories) and gained permanent residency status in the 10 years prior to the census (2006–2016).

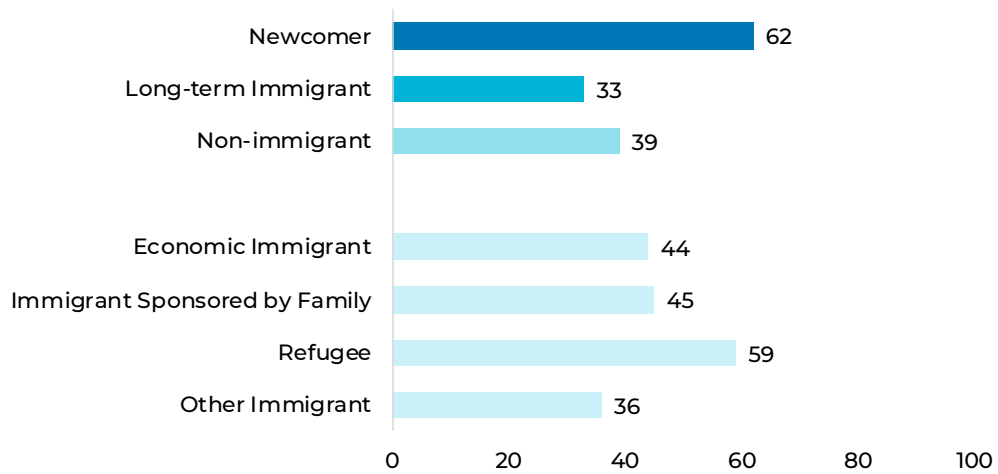
**LONG-TERM IMMIGRANTS:** Toronto residents who immigrated to Canada (all admission categories) and gained permanent residency status more than a decade prior to the census (before 2006).<sup>36</sup>

**NON-IMMIGRANTS:** Toronto residents who were born in Canada.

36. The research team constructed the newcomer and long-term immigrant categories using the period of immigration variable from the census. We decided on this construction for several reasons: length of time living in Canada and period of immigration is associated with a variety of measures of disadvantage and marginalization; research shows discernible differences in economic and social outcomes between 10 years pre- and post-migration; using Statistics Canada's recent immigrant category (past five years; 2011–2016) would not have resulted in a sufficient sample size to permit various analyses; and using more than two categories would have presented methodological problems with an insufficient sample size as well as difficulties with data disclosure.



**Figure 2: Percentage of Population in the City of Toronto Living in Rented Dwellings (2016), by Immigrant Status and Admission Category**



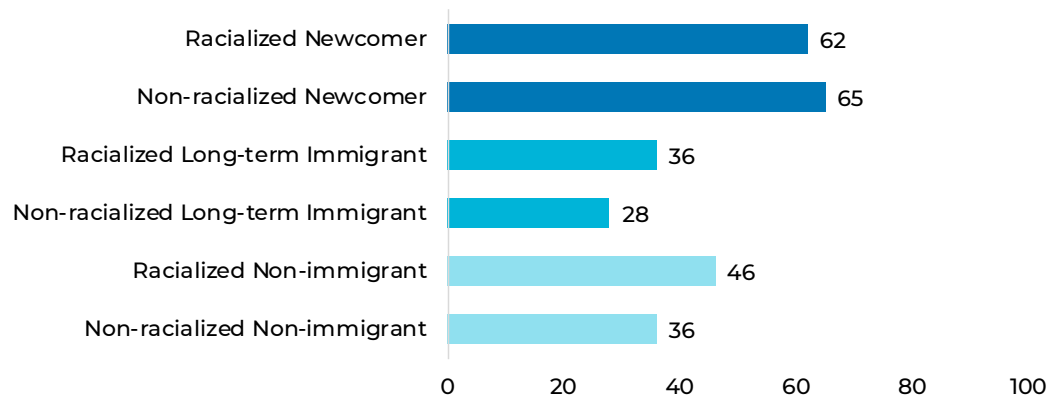
**T**HE CENSUS QUESTIONNAIRE includes several immigration admission categories that are organized under four broad categories: economic immigrant, immigrant sponsored by family, refugee, and other immigrant. The “other” category comprises a variety of legal classifications, such as individuals admitted under public policy or humanitarian and compassionate cases, non-permanent residents, and individuals who gained permanent residency status prior to 1980. See the appendix for full details regarding admission categories.

Disaggregating the data further, we found housing tenure, by combined racialized and immigrant status, varies, demonstrating intersectionality.<sup>37</sup> The proportion of newcomers living in rented dwellings is similar for racialized and non-racialized individuals. As well, a higher proportion of newcomers, whether

racialized or not, live in rented dwellings compared to non-immigrants and long-term immigrants. Among long-term immigrants and non-immigrants, the proportion of individuals living in rented dwellings is higher for racialized than for non-racialized individuals.

37. Kimberlé Crenshaw is generally credited with coining the term “intersectionality” (see Crenshaw, 1991).

**Figure 3: Percentage of Population in the City of Toronto Living in Rented Dwellings (2016), by Immigrant and Racialized Status**

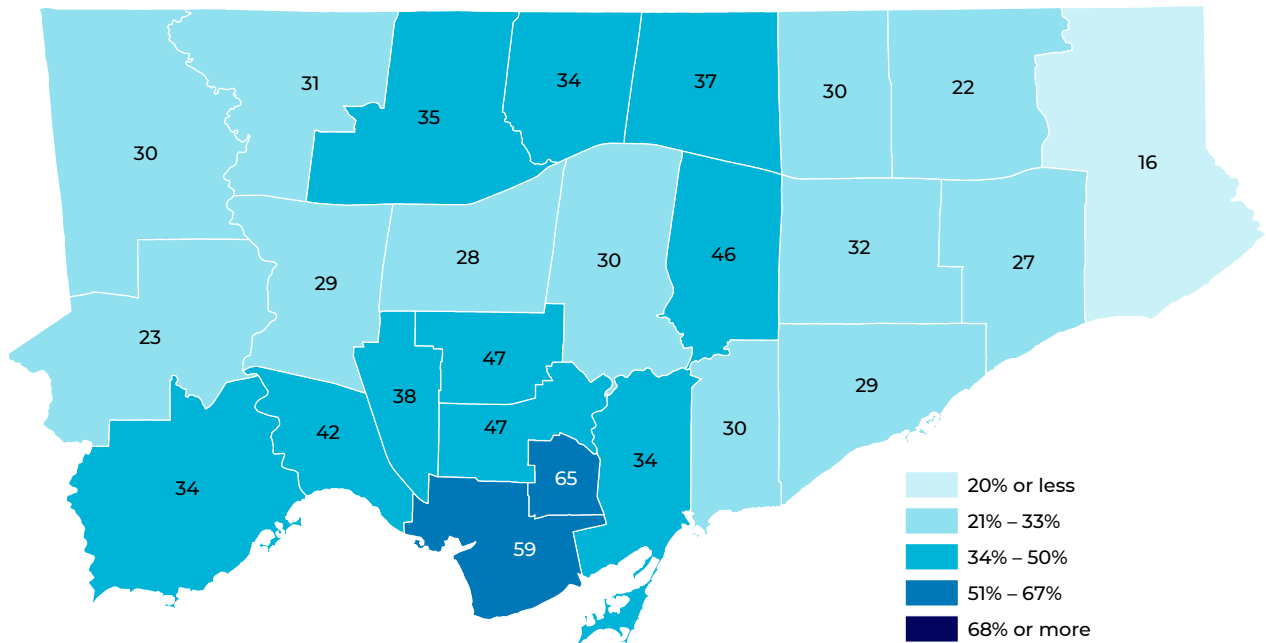


As noted, a higher proportion of racialized than non-racialized individuals live in rented dwellings in Toronto. Figures 4 and 5 show the residential patterns for non-racialized and racialized populations that live in rented dwellings, by ward.

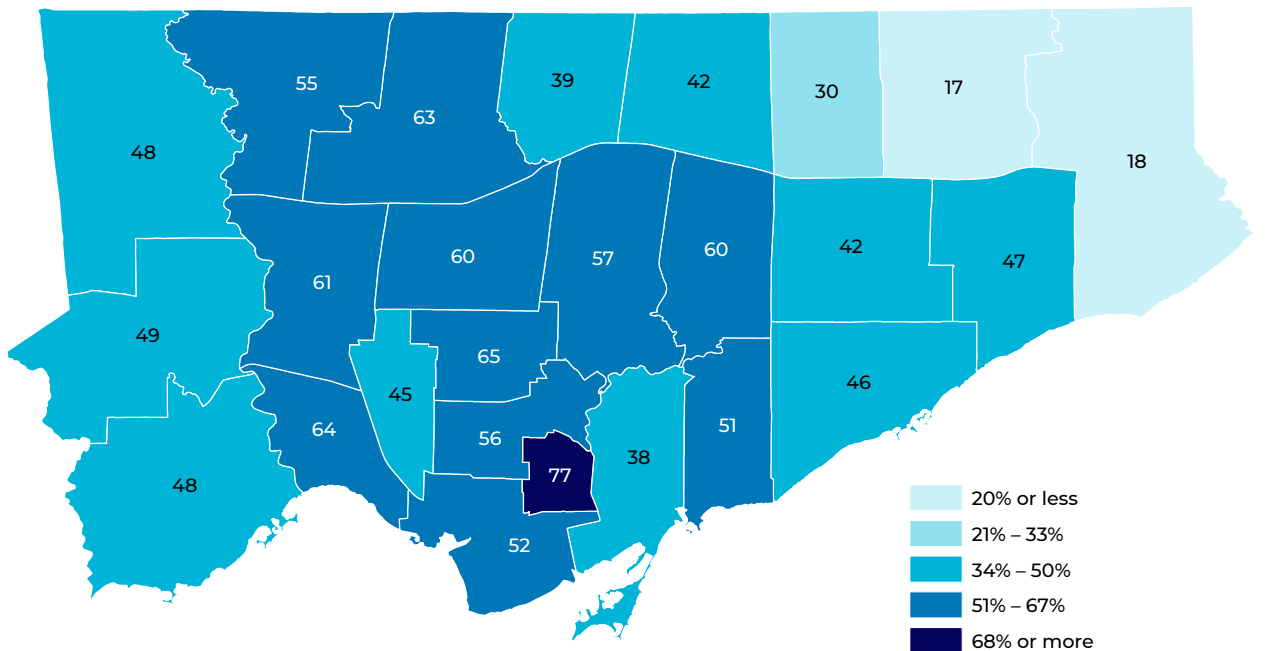
For non-racialized individuals, the highest rates of living in rented dwellings are in Ward 13 Toronto Centre, and Ward 10 Spadina–Fort York, located in the downtown core. Sixty-five percent of non-racialized individuals living in Ward 13 and 59% living in Ward 10 reside in rented dwellings.

The pattern is different for racialized individuals. In 12 wards, over half of each ward's racialized population lives in rented dwellings, including wards in the downtown core, much of the old city of Toronto, the former City of York, and parts of North York and East York. For racialized individuals, Ward 13 Toronto Centre and Ward 12 Toronto–St. Paul's have the highest rates of individuals living in rented dwellings. Seventy-seven percent of racialized individuals living in Ward 13 and 65% living in Ward 12 reside in rented dwellings.

**Figure 4: Percentage of Non-racialized Individuals in the City of Toronto Living in Rented Dwellings (2016), by Ward**



**Figure 5: Percentage of Racialized Individuals in the City of Toronto Living in Rented Dwellings (2016), by Ward**



As shown above, a much higher proportion of newcomers live in rented dwellings in Toronto compared to long-term immigrants and non-immigrants. Figures 6–8 show the residential patterns of newcomers, long-term immigrants, and non-immigrants living in rented dwellings, by ward.

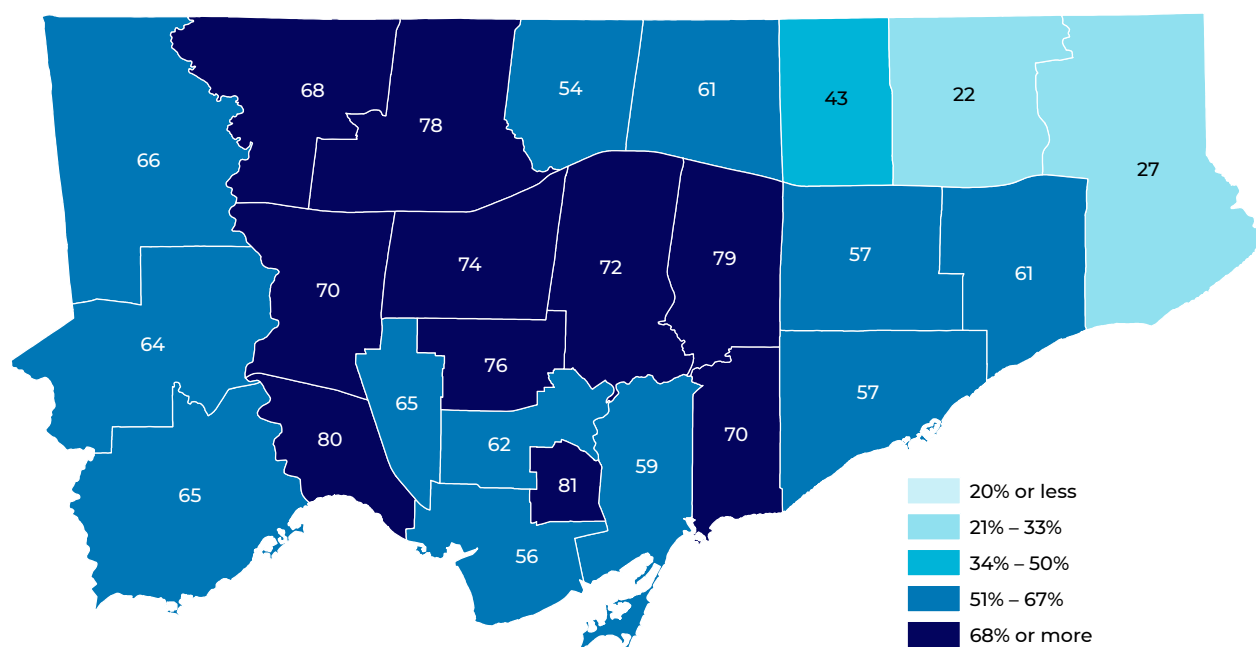
In 22 of Toronto's 25 wards, over half of each ward's newcomer population live in rented dwellings. Ward 13 Toronto Centre has the highest rate with 81% of its newcomer population living in rented dwellings, followed closely by Ward 4 Parkdale–High Park at 80%. Three wards in north Scarborough have rates below 50%. Homeownership rates for newcomers and

the overall population are highest in these wards.

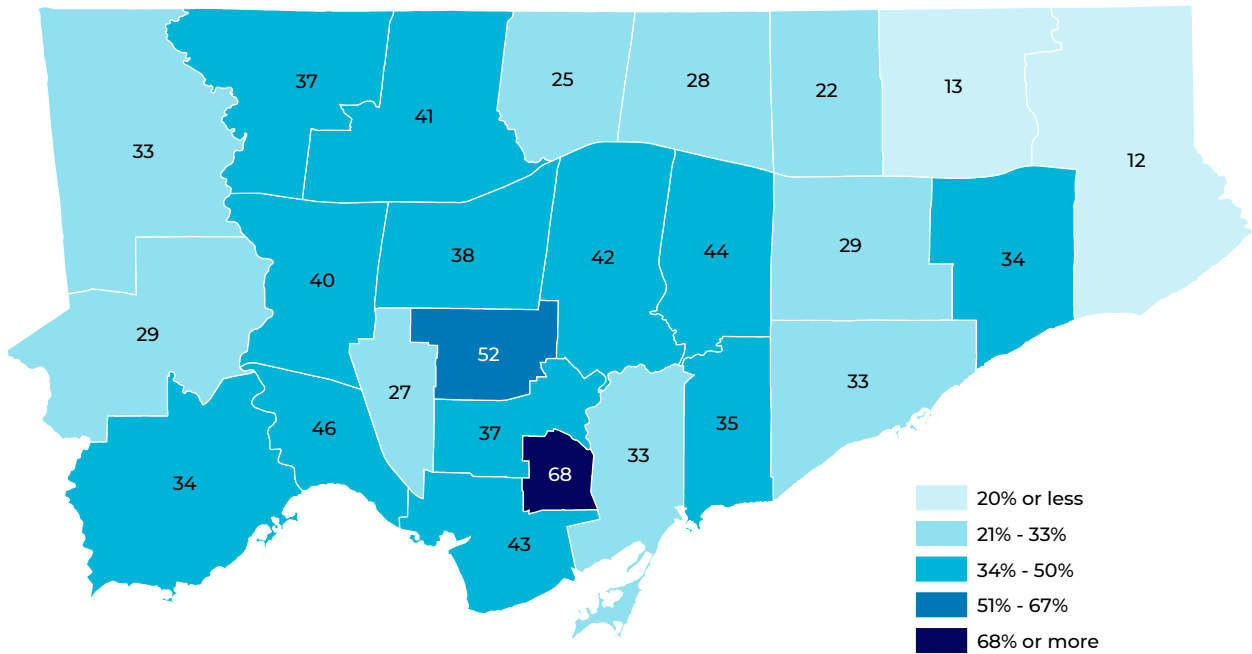
In Ward 13 Toronto Centre and Ward 12 Toronto–St. Paul's, over half of each ward's long-term immigrant population lives in rented dwellings. In Ward 13, 68% of long-term immigrants living in the ward reside in rented dwellings. In Ward 12, 52% live in rented dwellings.

Ward 13 Toronto Centre (68%) and Ward 10 Spadina–Fort York (58%) in the downtown core and Ward 7 Humber River–Black Creek (51%) and Ward 16 Don Valley East (51%) in North York have the highest rates of non-immigrants living in rented dwellings.

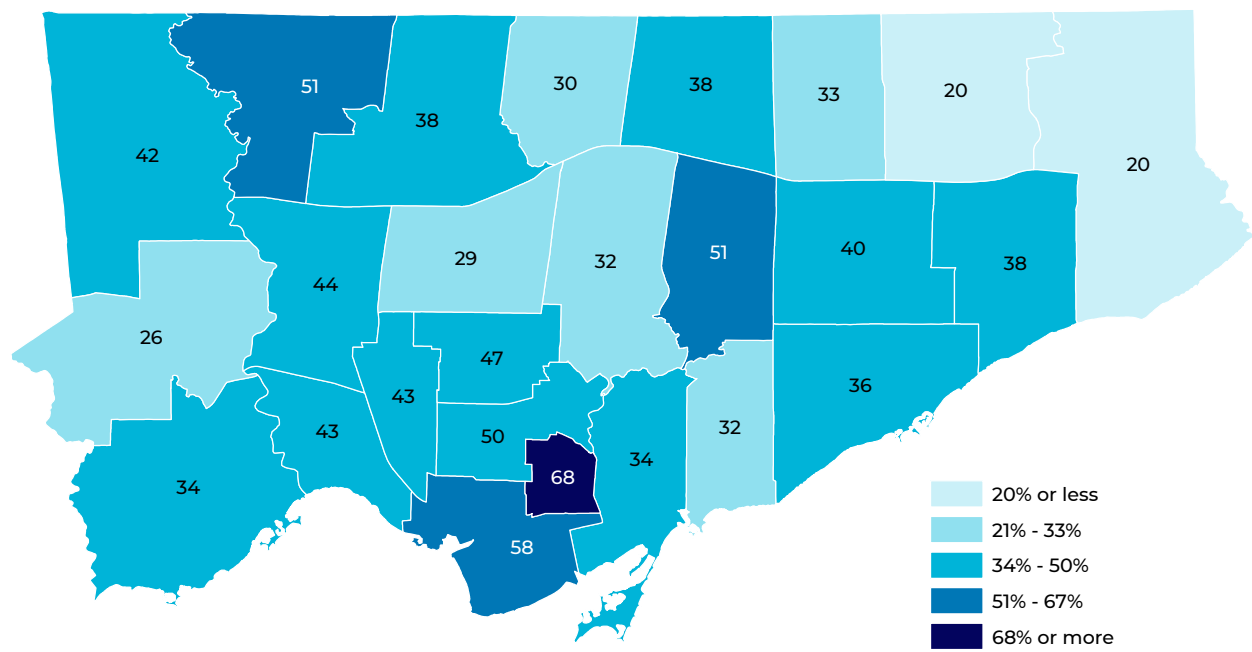
**Figure 6: Percentage of Newcomers in the City of Toronto Living in Rented Dwellings (2016), by Ward**



**Figure 7: Percentage of Long-term Immigrants in the City of Toronto Living in Rented Dwellings (2016), by Ward**



**Figure 8: Percentage of Non-immigrants Living in the City of Toronto in Rented Dwellings (2016), by Ward**



## B. INDICATORS OF A RENTAL HOUSING CRISIS

### 1. INDIVIDUALS LIVING IN RENTED DWELLINGS IN CORE HOUSING NEED

#### HIGHLIGHTS

- 34% of Toronto residents living in rented dwellings are in core housing need.
- In Toronto, the rate of core housing need is three times higher for tenant households compared to homeowners.
- 39% of racialized individuals in tenant households are in core housing need compared to 27% of non-racialized individuals in tenant households.
- West Asian, Black, Arab, South Asian, Latin American, and Southeast Asian individuals living in rented dwellings have the highest rates of core housing need, affecting 40% or more in each population group.
- 39% of newcomers, 38% of long-term immigrants, and 31% of non-immigrants in tenant households are in core housing need.

**A**CCORDING TO STATISTICS CANADA, “[a] household is said to be in ‘core housing need’ if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).<sup>38</sup>

Housing standards are defined as follows:

- Adequate housing is reported by its residents as not requiring any major repairs.
- Affordable housing has shelter costs equal to less than 30% of the total before-tax household income.
- Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

38. According to Statistics Canada, “[o]nly private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for ‘core housing need.’ Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in ‘core housing need’ regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.” Statistics Canada defines a household maintainer based on “whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. If no person in the household is identified as making such payments, the reference person is identified by default.” Core housing need is not assessed for households with shelter costs that exceed their income, households with no income or negative income, households on reserves, or farm households (Will Dunning Inc., 2007). See <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

In Toronto, 34% of individuals in tenant households are in core housing need. The rate of core housing need is three times higher for tenant households than for homeowners.<sup>39</sup> A lack of affordable housing is the most common condition by which tenant households are deemed in core housing need.<sup>40</sup> In Toronto, 85% of tenant households in core housing need spend 30% or more of household income on shelter costs and do not have sufficient income to pay for suitable and adequate alternative housing in the community.<sup>41</sup>

While affordability is the most common challenge for these renters, a lack of suitable housing is also prevalent. In Toronto, 27.6% of tenant households in core housing need lack suitable housing, indicating a widespread problem of overcrowding among renters.<sup>42</sup> These households do not have sufficient income to pay for alternative housing that is suitable and adequate.

Although less common, 14.2% of tenant households in core housing need in Toronto lack adequate housing.<sup>43</sup> These

renters live in dwellings that they consider in need of major repairs, and they do not have sufficient income to pay for alternative housing that is suitable and adequate.

In Toronto, rates of core housing need among individuals living in rented dwellings vary by racialized status. A higher proportion of racialized individuals living in rented dwellings are in core housing need compared to non-racialized individuals. Rates of those who live in tenant household also vary by specific racial categories, with the highest rates among individuals identifying as West Asian, Black, Arab, South Asian, Latin American, and Southeast Asian.

Rates of core housing need for individuals living in rented dwellings also vary by immigrant status and admission category. The highest rates in tenant households are among newcomers and long-term immigrants compared to non-immigrants. Refugees living in rented dwellings have the highest proportion of core housing need compared to other admission

39. In Toronto, 34% of individuals in tenant households are in core housing need. Based on households rather than individuals, 36.5% of households in rented dwellings and 12.1% in owned dwellings are in core housing need (Statistics Canada, 2019c).

40. Ibid.

41. Ibid.

42. Ibid.

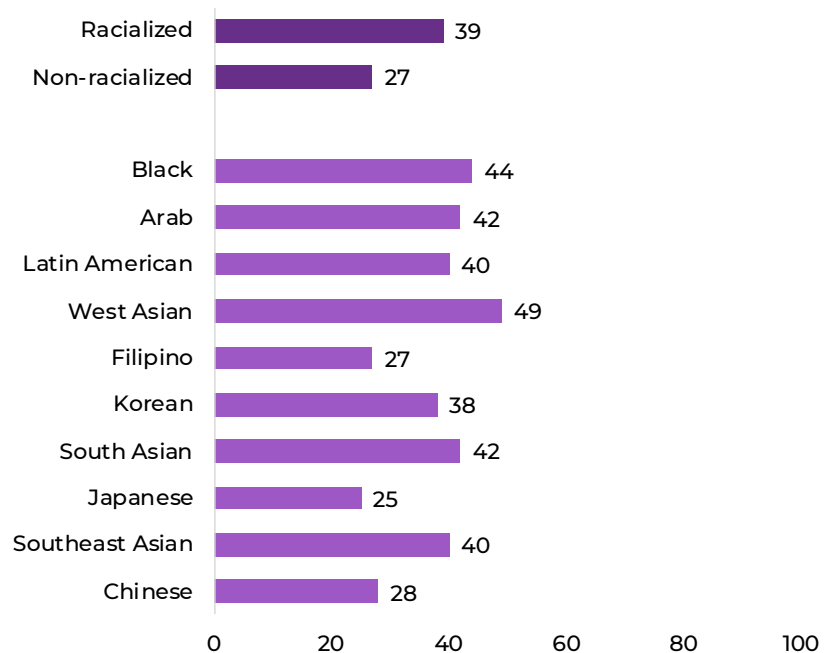
43. Ibid. Condition of dwelling (unlike the other two measures of core housing need) is based on respondent self-report. It is unclear whether there are differences between social groups on their perceptions of housing quality. The same repair issue may be perceived as in need of major repair or minor repair by different individuals and groups. Assessments are subjective and may be shaped by many social, economic, and/or cultural factors. It is also possible that groups may vary in their awareness of building conditions, such as major repair issues pertaining to the furnace, roof, or electrical systems in a multi-unit building.



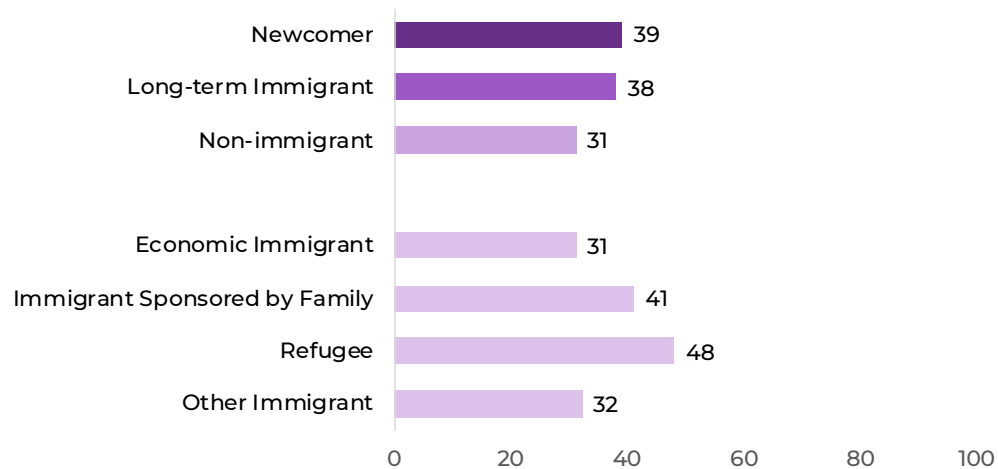
categories. Among individuals living in rented dwellings, a higher proportion of immigrants sponsored by family members

is in core housing need compared to economic immigrants and other immigrants.

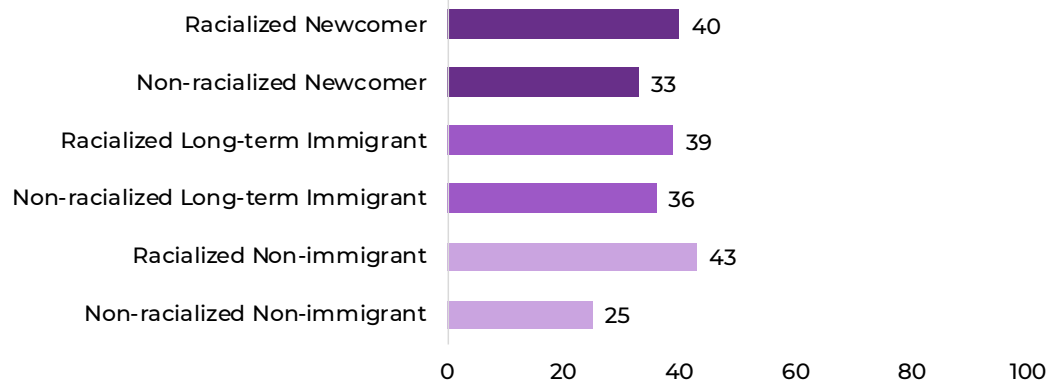
**Figure 9: Percentage of Population Living in Rented Dwellings in Core Housing Need (2016), by Racialized Status**



**Figure 10: Percentage of Population in the City of Toronto Living in Rented Dwellings in Core Housing Need (2016), by Immigrant Status and Admission Category**



**Figure 11: Percentage of Population in the City of Toronto Living in Rented Dwellings in Core Housing Need (2016), by Immigrant and Racialized Status**



Among individuals living in rented dwellings, the rate of core housing need, by combined racialized and immigrant status, varies. Among newcomers and non-immigrants living in rented dwellings, a higher proportion of racialized than non-racialized individuals is in core housing need. Among long-term immigrants living in rented dwellings, the rate of core housing need is similar for racialized and non-racialized individuals.

As reported above, rates of core housing need are highest for racialized individuals, newcomers, and long-term immigrants living in rented dwellings in Toronto. Figures 12–16 show the pattern of core housing need among individuals living in

rented dwellings based on racialized and immigrant status, by ward.

In 10 of the city's 25 wards, located in the north-western corner of the city, the eastern end of the old city of Toronto and part of East York, the former City of York, and most of Scarborough, one-third or more of each ward's non-racialized population in tenant households are in core housing need. Ward 24 Scarborough–Guildwood has the highest rate of core housing need among non-racialized individuals in tenant households, affecting 43% of this population. Ward 10 Spadina–Fort York (13%) and Ward 11 University–Rosedale (16%) have the lowest rates for this population.<sup>44</sup>

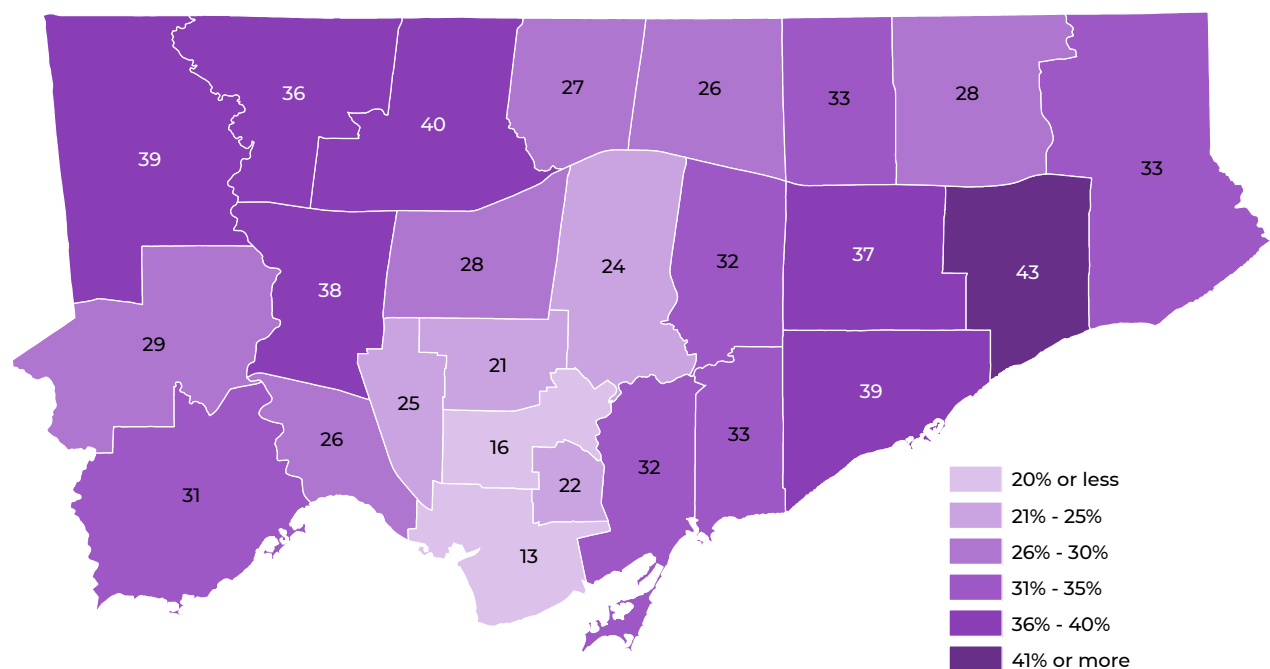
44. Lower rates of core housing need in these two downtown wards are likely due to the type of rental housing stock and cost of rental housing in the core. As shown in Figures U, V, and W in the appendix, rented dwellings in the downtown core tend to have fewer bedrooms and cater to smaller households. The lack of larger units, coupled with higher rental costs in the downtown core, exclude many lower income and larger households. These factors likely reduce the rate of core housing need. In addition, Ward 11 University–Rosedale includes a substantial post-secondary student population. As noted in this section, “non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in ‘core housing need’ regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.” As such, the rate of core housing need in University–Rosedale and other areas with a large post-secondary student population do not reflect the housing challenges faced by many of these young adults.

The pattern is different for racialized individuals. In 19 wards, one-third or more of each ward's racialized population in tenant households are in core housing need. Ward 24 Scarborough–Guildwood has the highest rate of core housing need for racialized individuals in tenant households, affecting a full 50% of this population. Ward 10 Spadina–Fort York (19%) and Ward 11 University–Rosedale (21%) have relatively low rates of core housing need for racialized individuals in tenant households. However, even in these

wards, the rate of core housing need is higher for racialized than non-racialized individuals in tenant households.

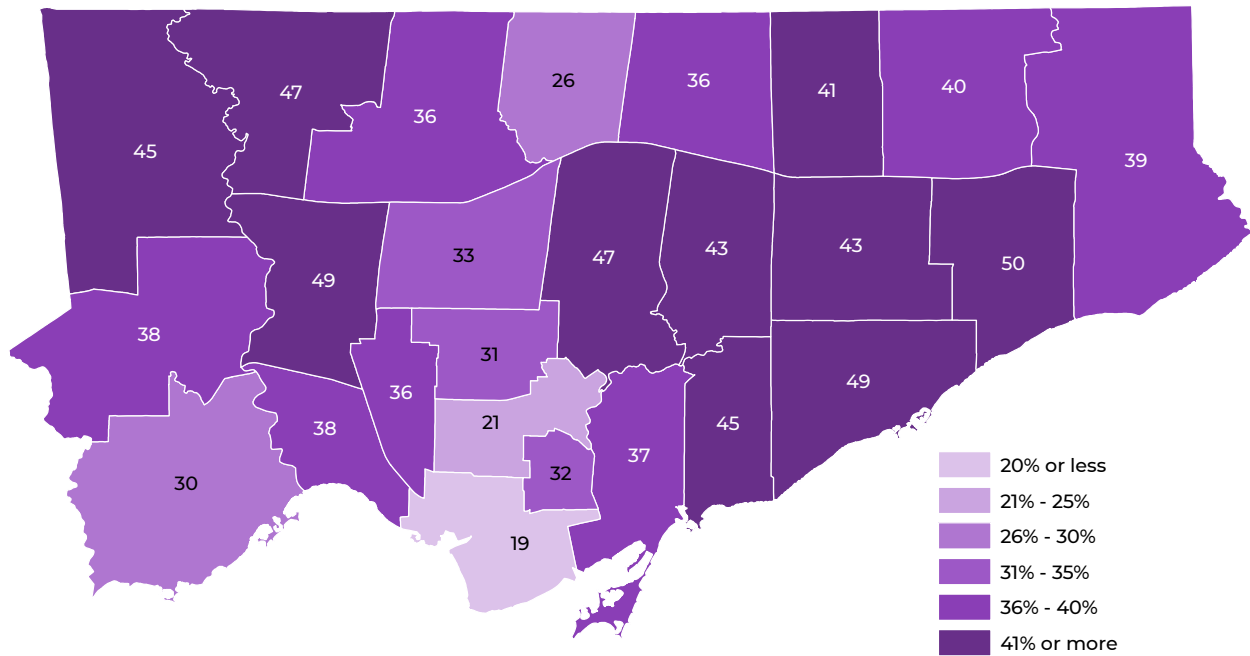
In eight wards, the rate of core housing need is more than 10 percentage points higher for racialized individuals than non-racialized individuals living in tenant households within the same ward.<sup>45</sup>

**Figure 12: Percentage of Non-racialized Individuals Living in Rented Dwellings in Core Housing Need (2016), by Ward**



45. Ward 4 Parkdale–High Park, Ward 5 York South–Weston, Ward 7 Humber River–Black Creek, Ward 9 Davenport, Ward 15 Don Valley West, Ward 16 Don Valley East, Ward 19 Beaches–East York, and Ward 23 Scarborough North.

**Figure 13: Percentage of Racialized Individuals in the City of Toronto Living in Rented Dwellings in Core Housing Need (2016), by Ward**



In 18 of Toronto's 25 wards, one-third or more of each ward's newcomer population in tenant households are in core housing need. Similar to the finding for racialized individuals, Ward 24 Scarborough–Guildwood has the highest rate of core housing need for newcomers in tenant households, affecting 51% of this population. Also similar to the finding for racialized individuals, Ward 10 Spadina–Fort York (15%) and Ward 11 University–Rosedale (18%) have relatively low rates of core housing need for newcomers in tenant households.

In four wards, the rate of core housing need is more than 10 percentage points higher for newcomers than non-

immigrants living in tenant households within the same ward.<sup>46</sup>

In 22 wards, one-third or more of each ward's long-term immigrant population in tenant households are in core housing need, with the highest rate in Ward 24 Scarborough–Guildwood, affecting 48% of this population. Among long-term immigrants in tenant households, the lowest rates of core housing need are in Ward 10 Spadina–Fort York (22%) and Ward 11 University–Rosedale (25%). However, even in these wards, core housing need affects a substantial part of the long-term immigrant population in tenant households, with rates higher than those for newcomers and non-immigrants.

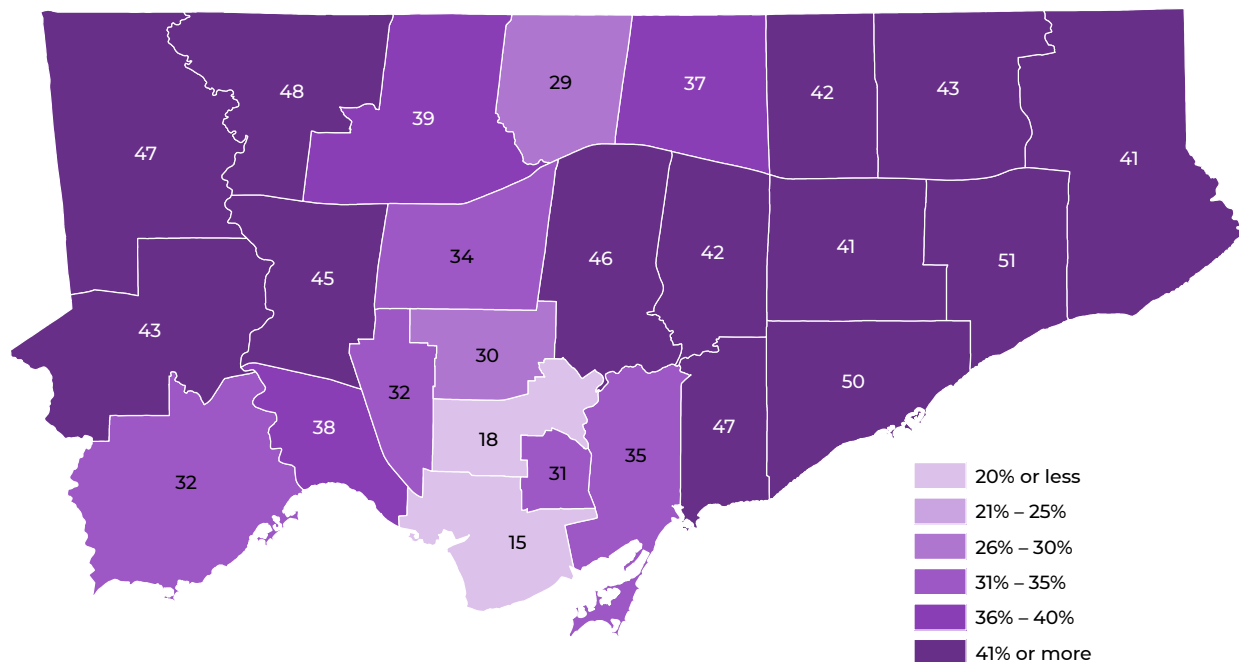
46. Ward 2 Etobicoke Centre, Ward 4 Parkdale–High Park, Ward 15 Don Valley West, and Ward 19 Beaches–East York

In six wards, the rate of core housing need is more than 10 percentage points higher for long-term immigrants than non-immigrants living in tenant households within the same ward.<sup>47</sup>

In 12 wards, one-third or more of each ward's non-immigrant population in tenant households are in core housing

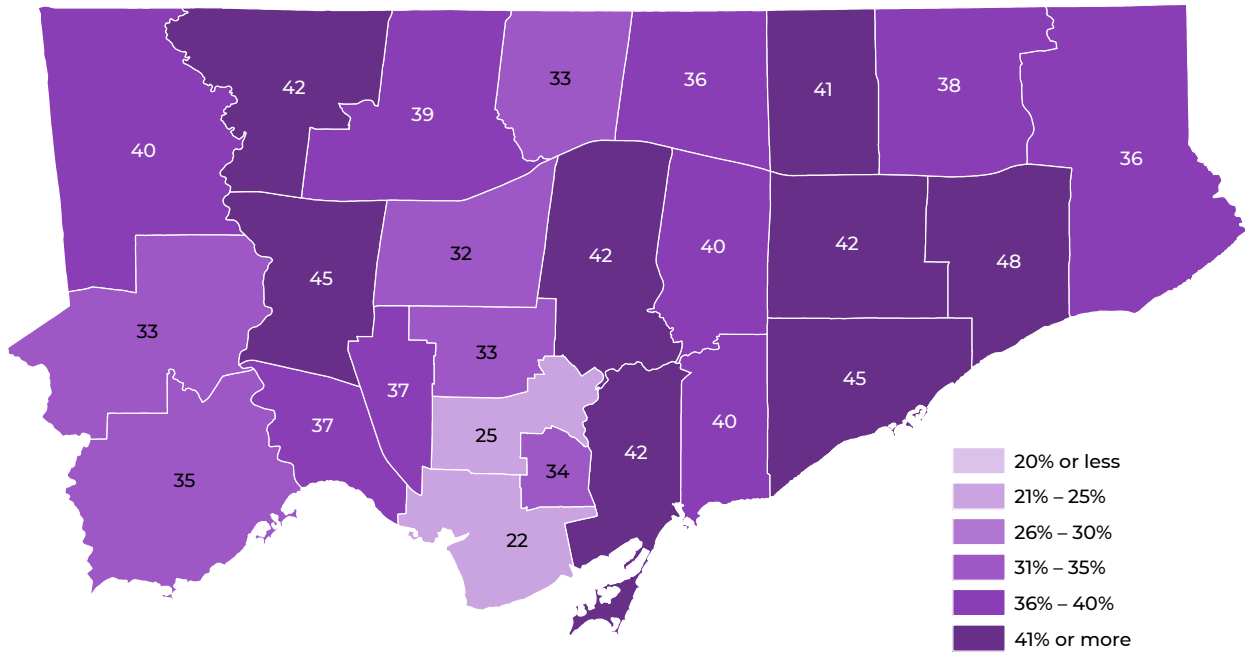
need, with the highest rate in Ward 24 Scarborough–Guildwood, affecting half of this population. Ward 10 Spadina–Fort York (14%), Ward 11 University–Rosedale (16%), and Ward 12 Toronto–St. Paul's (20%) have the lowest rates of core housing need for non-immigrants in tenant households.

**Figure 14: Percentage of Newcomers in the City of Toronto Living in Rented Dwellings in Core Housing Need (2016), by Ward**

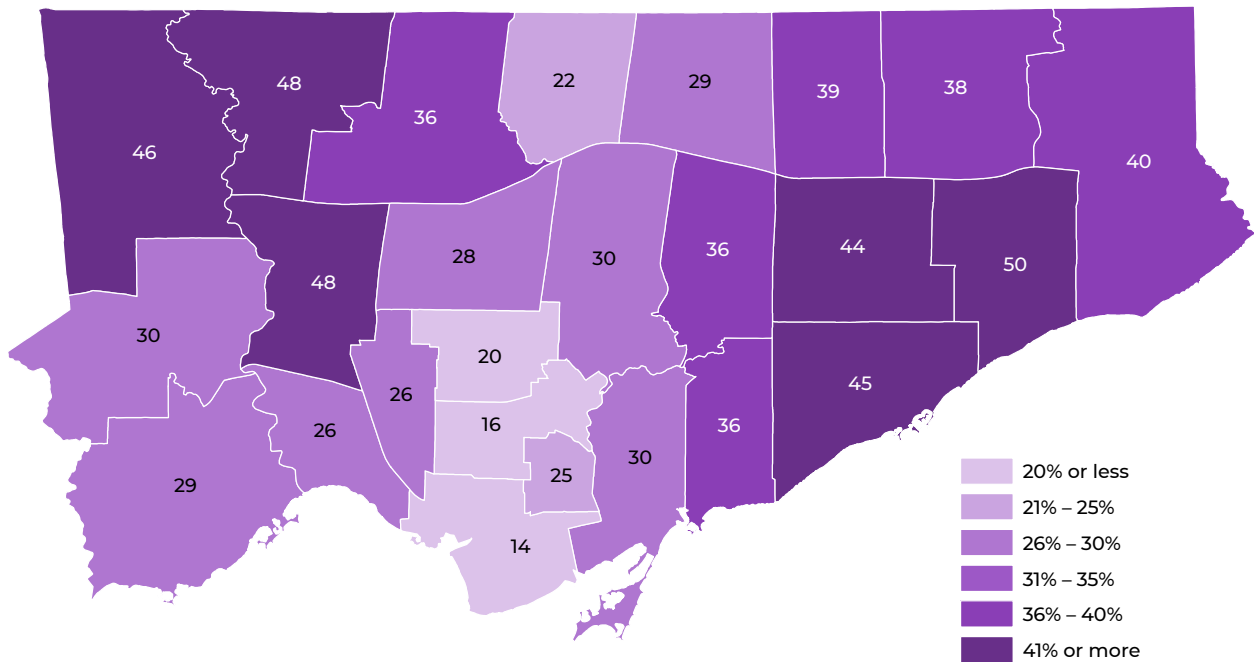


47. Ward 4 Parkdale–High Park, Ward 9 Davenport, Ward 12 Toronto–St. Paul's, Ward 14 Toronto–Danforth, Ward 15 Don Valley West, and Ward 18 Willowdale

**Figure 15: Percentage of Long-term Immigrants in the City of Toronto Living in Rented Dwellings in Core Housing Need (2016), by Ward**



**Figure 16: Percentage of Non-immigrants in the City of Toronto Living in Rented Dwellings in Core Housing Need (2016), by Ward**









## 2. INDIVIDUALS LIVING IN TENANT HOUSEHOLDS THAT SPEND 30% OR MORE OF INCOME ON SHELTER COSTS

### HIGHLIGHTS

- 42% of Toronto residents in tenant households spend 30% or more of household income on shelter costs — an indicator of affordable housing need.
- The rate of affordable housing need is 1.7 times higher for tenant households than for homeowners in Toronto.
- Racialized and non-racialized individuals in tenant households have similar rates of affordable housing need at 41% and 43%, respectively.
- However, specific racialized groups show much higher rates. Individuals living in rented dwellings who identify as Korean, West Asian, Arab, and Chinese have the highest rates of affordable housing need, affecting over half of the individuals in each population group.
- 45% of newcomers, 40% of long-term immigrants, and 38% of non-immigrants in tenant households spend 30% or more of household income on shelter costs.

In Toronto, 42% of individuals in tenant households spend 30% or more of their household income on shelter costs. This measure is commonly used to assess housing affordability problems. Tenant households are much more likely than homeowner households to spend 30% or more of household income on shelter costs.<sup>48</sup> Among tenant households in Toronto that spend 30% or more of household income on shelter costs, the 2015 median total income was \$25,766.<sup>49</sup> Most have low and modest incomes: 37.9% have household incomes under \$20,000, 76.3% have household incomes under \$40,000, and 93.8% have household incomes under \$60,000.

In Toronto, the proportion of individuals living in rented dwellings that lack affordable housing is similar for racialized and non-racialized individuals. However, rates vary widely by specific racialized population group, with the highest rates among individuals identifying as Korean, West Asian, Arab, and Chinese. At the low end, just over one in five members of the Filipino population in tenant households lacks affordable housing.

Based on immigrant status and admission category, the highest proportions living in rented dwellings and spending 30% or more of household income on shelter costs are newcomers, individuals in the “other immigrant” category (i.e., immigrants

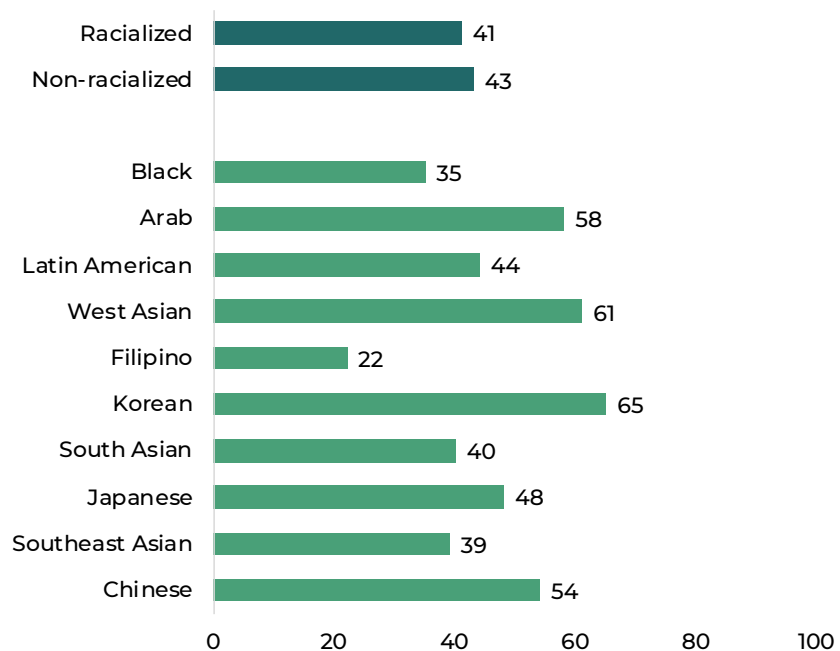
48. In Toronto, 42% of individuals living in tenant households spend 30% or more of their household income on shelter costs. Based on households rather than individuals, 46.8% of households that rent and 27.4% that own their homes spend 30% or more of household income on shelter costs (Statistics Canada, 2017).

49. Statistics Canada, 2019a.

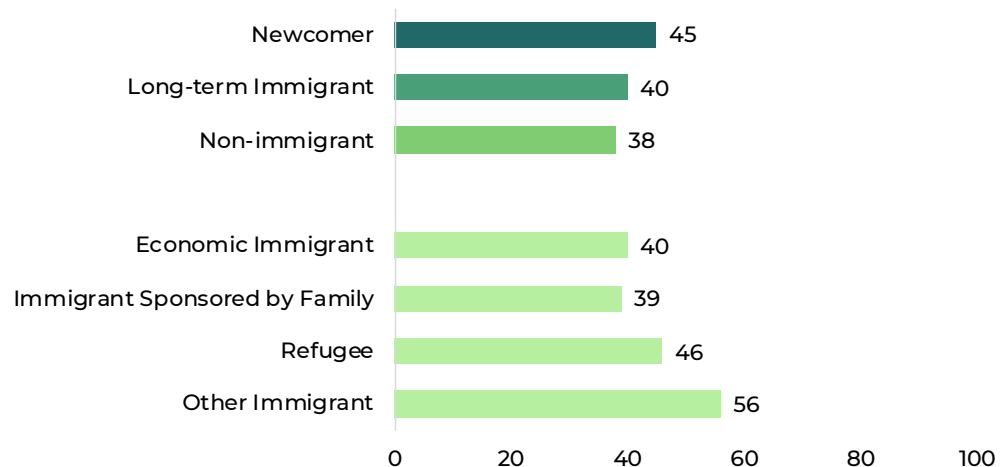
who entered under public policy or humanitarian and compassionate grounds, who gained permanent residency status

prior to 1980, or who are non-permanent residents), and refugees.

**Figure 17: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Racialized Status**



**Figure 18: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Immigrant Status and Admission Category**



The percentage of individuals living in tenant households that lack affordable housing, by combined racialized and immigrant status, varies in unexpected ways. Within each immigrant status category, a higher proportion of non-racialized than racialized individuals in tenant households spend 30% or more of household income on shelter costs. For example, among long-term immigrants in tenant households, 46% of non-racialized individuals are in households that spend 30% or more of household income on shelter costs compared to 38% of racialized individuals.

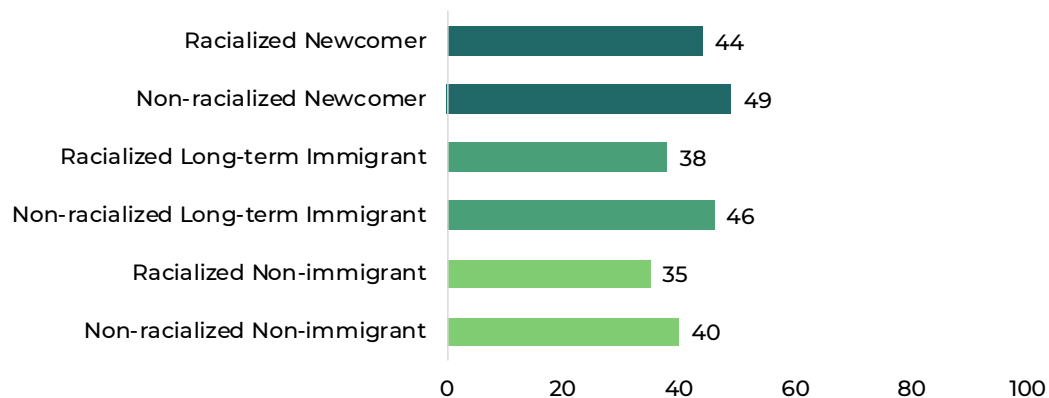
Using “racialized” (i.e., all individuals who self-report as a visible minority) and “non-racialized” as the categories in this analysis may mask important differences experienced by specific racialized population groups. Racialized populations are diverse, and social dynamics based on racial discrimination have been shown to be precise by time and place. As shown

above, the proportion of individuals in tenant households who spend 30% or more of household income on shelter costs varies considerably between racialized populations. Further analysis is needed to understand the relationship between immigrant status and housing affordability for specific racialized population groups.

As described above, the proportion of individuals in tenant households who lack affordable housing is similar for racialized and non-racialized individuals. Based on immigrant status, newcomers in tenant households have the highest rate of affordable housing need. Figures 20–24 show the pattern of affordable housing need for population groups that live in tenant households, by ward.

Despite having similar rates of affordable housing need, the residential pattern of need varies considerably by racialized status. Among non-racialized individuals in tenant households, there is less variability

**Figure 19: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Immigrant and Racialized Status**



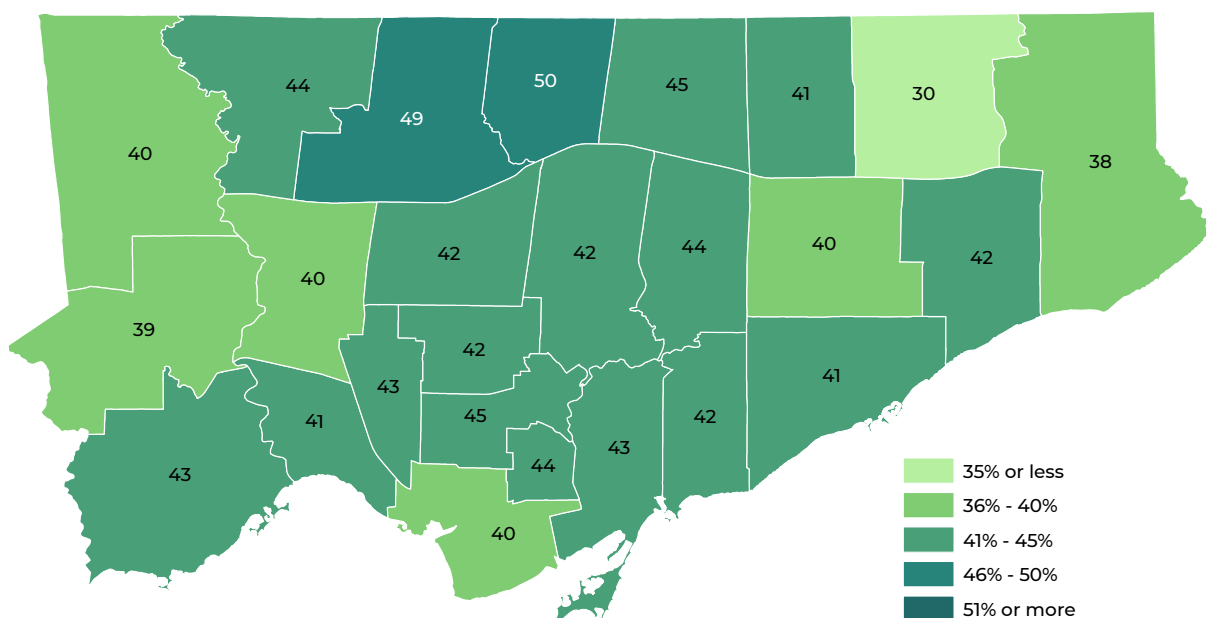
in affordable housing need across wards. Ward 18 Willowdale (50%) and Ward 6 York Centre (49%) in the northern part of the city have the highest rates of affordable housing need for non-racialized individuals in tenant households. Ward 23 Scarborough North (30%) has the lowest rate of affordable housing need among non-racialized tenant households. In most wards, 38–45% of non-racialized individuals in tenant households spend 30% or more of household income on shelter costs.

In contrast, there is more variability in affordable housing need among racialized individuals in tenant households, across wards. Ward 18 Willowdale (59%) and Ward 11 University-Rosedale (58%) have the highest rates of affordable housing need

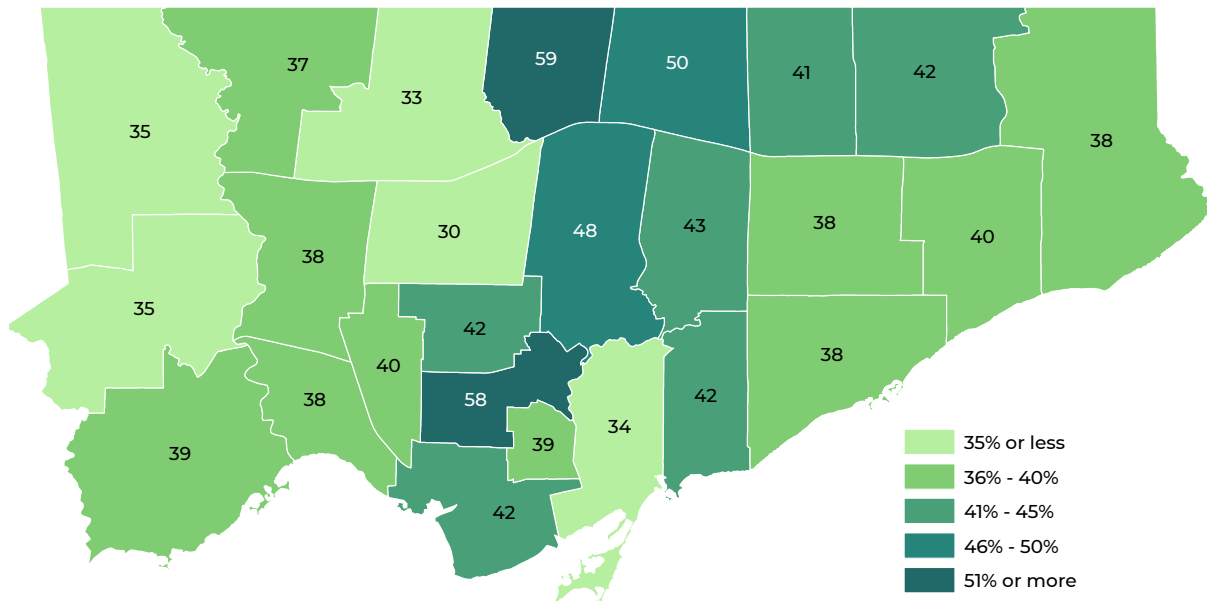
among racialized individuals in tenant households. Ward 1 Etobicoke North (35%), Ward 2 Etobicoke Centre (35%), Ward 14 Toronto–Danforth (34%), Ward 6 York Centre (33%), and Ward 8 Eglinton–Lawrence (30%) have the lowest rates among racialized individuals in tenant households.

In Ward 11 University-Rosedale and Ward 23 Scarborough North, the rate of affordable housing need is more than 10 percentage points higher for racialized individuals than non-racialized individuals living in tenant households within the same ward. In Ward 6 York Centre and Ward 8 Eglinton-Lawrence, this pattern is reversed with higher rates for the non-racialized population.

**Figure 20: Percentage of Non-racialized Individuals in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Ward**



**Figure 21: Percentage of Racialized Individuals in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Ward**



Residential patterns of affordable housing need also vary by immigrant status, with a particularly distinct pattern for newcomers. Ward 18 Willowdale (62%), Ward 17 Don Valley North (55%), and Ward 11 University–Rosedale (52%) have the highest rates of affordable housing need among newcomers in tenant households. Ward 8 Eglinton–Lawrence (34%) has the lowest rate among newcomers in tenant households. Some of the lower rates for this immigrant category are in the central part of the city.

In Ward 17 Don Valley North and Ward 18 Willowdale, the rate of affordable housing need is more than 10 percentage points higher for newcomers than long-term immigrants and non-immigrants living in tenant households in the same ward. In Ward 16 Don Valley East and Ward

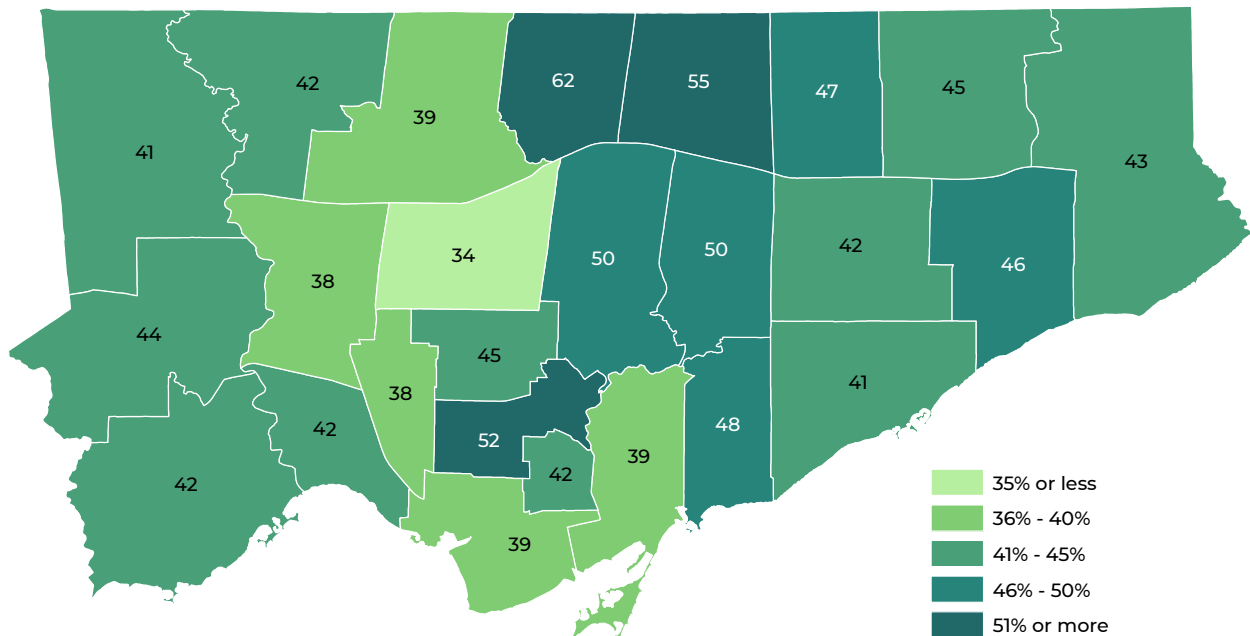
22 Scarborough–Agincourt, the rate of affordable housing need is more than 10 percentage points higher for newcomers than non-immigrants living in tenant households in the same ward.

Ward 18 Willowdale (50%) and Ward 11 University–Rosedale (46%) have the highest rates of affordable housing need for long-term immigrants in tenant households. Ward 7 Humber River–Black Creek (35%), Ward 25 Scarborough–Rouge Park (35%), and Ward 1 Etobicoke North (33%), located in the northern corners of the city, have the lowest rates of affordable housing need for this population. Unlike newcomers, the lower rates of affordable housing need are mostly located in the inner suburbs, including the western and eastern ends of the city.

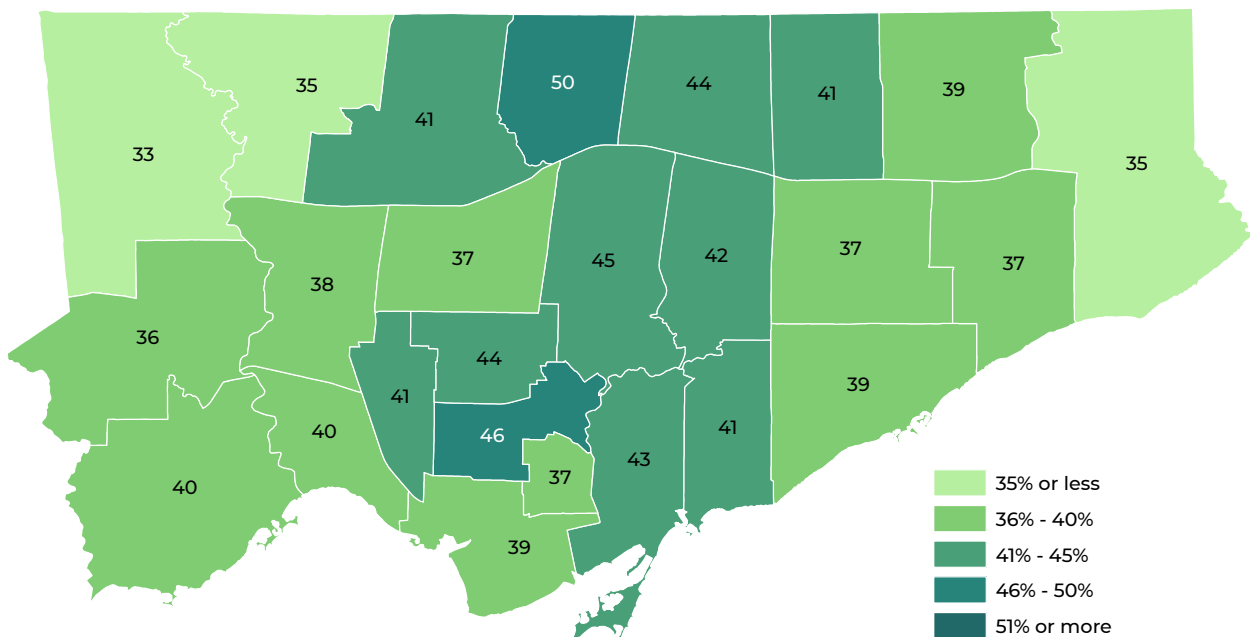
Ward 11 University–Rosedale (46%) has the highest rate of affordable housing need among non-immigrants in tenant households. Seven wards have lower, yet

still substantial, rates of affordable housing need, between 32% and 35%, for non-immigrants in tenant households.

**Figure 22: Percentage of Newcomers in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Ward**

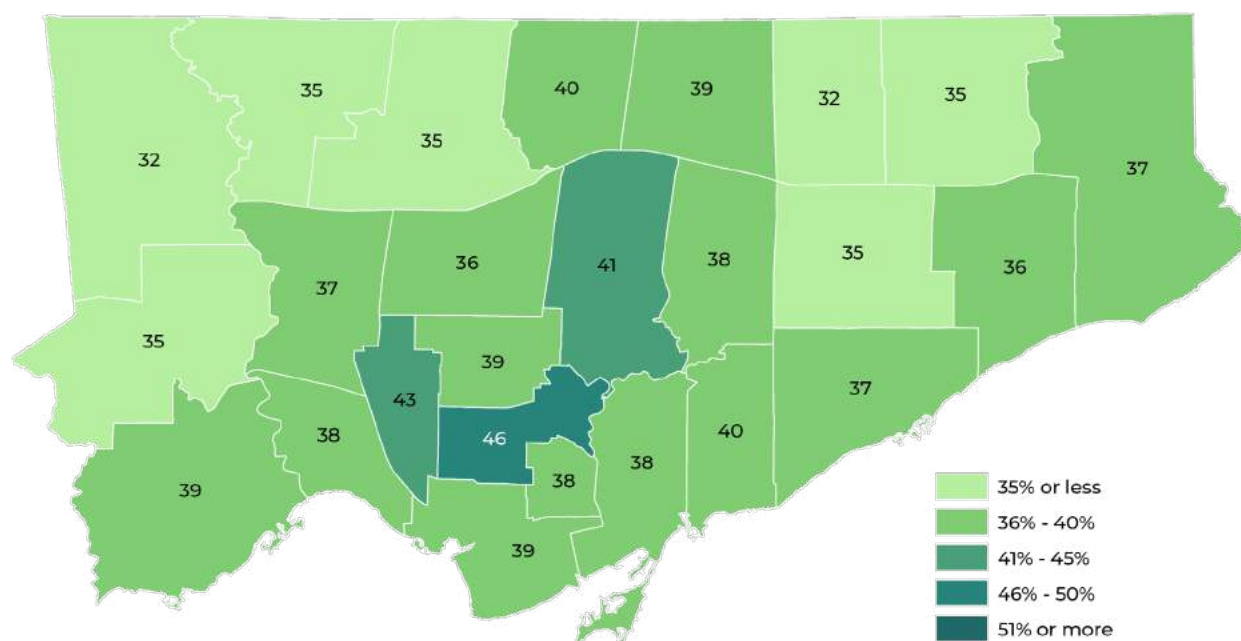


**Figure 23: Percentage of Long-term Immigrants in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Ward**





**Figure 24: Percentage of Non-immigrants in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Ward**



### 3. INDIVIDUALS LIVING IN TENANT HOUSEHOLDS THAT SPEND 50% OR MORE OF INCOME ON SHELTER COSTS

#### HIGHLIGHTS

- 19% of Toronto residents in tenant households spend 50% or more of household income on shelter costs — an indicator of deep affordable housing need associated with a greater risk of homelessness.
- The rate of deep affordable housing need for tenant households is almost double that of homeowners in Toronto.
- Racialized and non-racialized individuals in tenant households have similar rates of deep affordable housing need at 19% and 20%, respectively.
- However, specific racialized population groups show much higher rates of deep affordable housing need; individuals living in rented dwellings who identify as Korean, West Asian, Arab, and Chinese have the highest rates of deep affordable housing need, affecting over one-third of individuals in each population group.
- 23% of newcomers, 16% of long-term immigrants, and 16% of non-immigrants in tenant households spend 50% or more of household income on shelter costs.

In Toronto, almost one in five individuals living in tenant households spends 50% or more of household income on shelter costs. This measure is commonly used to

assess deep affordable housing need and risk of homelessness. Tenant households are almost twice as likely to spend half or more of their household income on

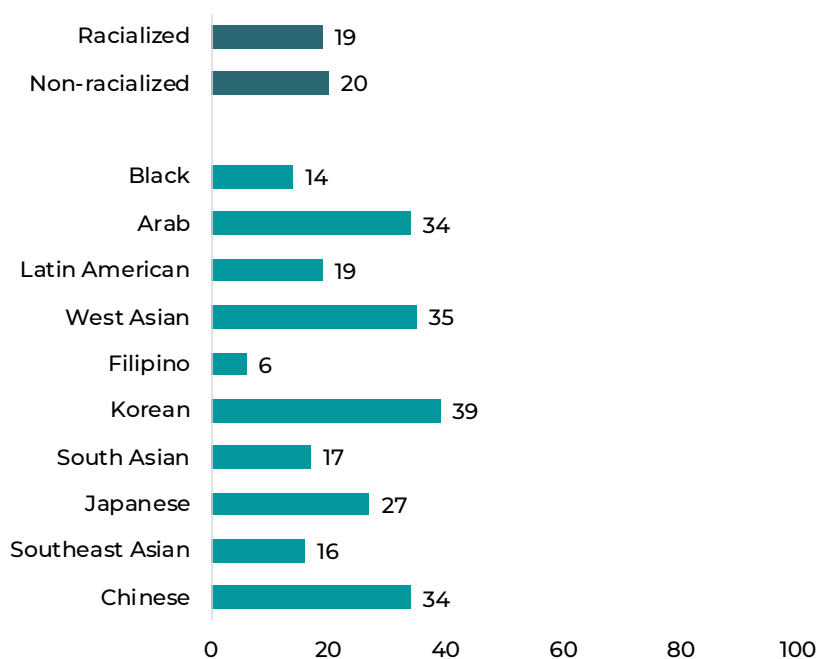
shelter costs compared to homeowner households.<sup>50</sup> Among tenant households that spend 50% or more of household income on shelter costs in Toronto, the 2015 median total income was \$16,999.<sup>51</sup> Most have low incomes; 95.1% have household incomes under \$40,000.

Rates of deep affordable housing need among racialized individuals and immigrant categories reveal similar patterns to those presented in the previous section on affordable housing need. In Toronto, the proportion of individuals living in tenant households with a deep need for affordable housing

is similar for racialized and non-racialized individuals. However, rates vary widely by specific racial category. Among individuals living in rented dwellings, those reporting Korean, West Asian, Arab, and Chinese backgrounds have the highest proportions, spending 50% or more of household income on shelter costs. In contrast, the Filipino population living in rented dwellings is at the low end.

Based on immigrant status and admission category, newcomers and individuals in the “other immigrant” category living in rented dwellings are most affected by deep housing affordability challenges.

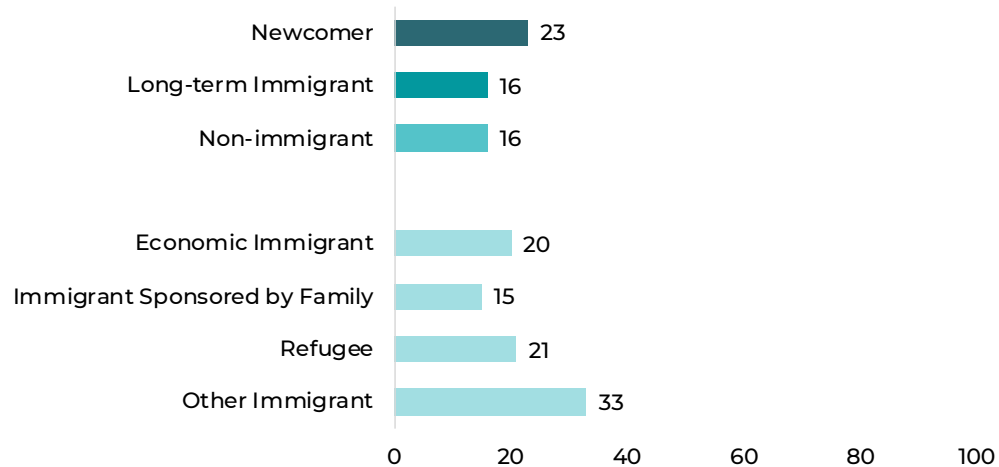
**Figure 25: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Racialized Status**



50. In Toronto, 19% of individuals living in tenant households spend 50% or more of household income on shelter costs. Based on households rather than individuals, 23.3% of tenant households and 12.3% of homeowner households spend 50% or more of household income on shelter costs (Statistics Canada, 2019a).

51. Statistics Canada, 2019a.

**Figure 26: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Immigrant Status and Admission Category**

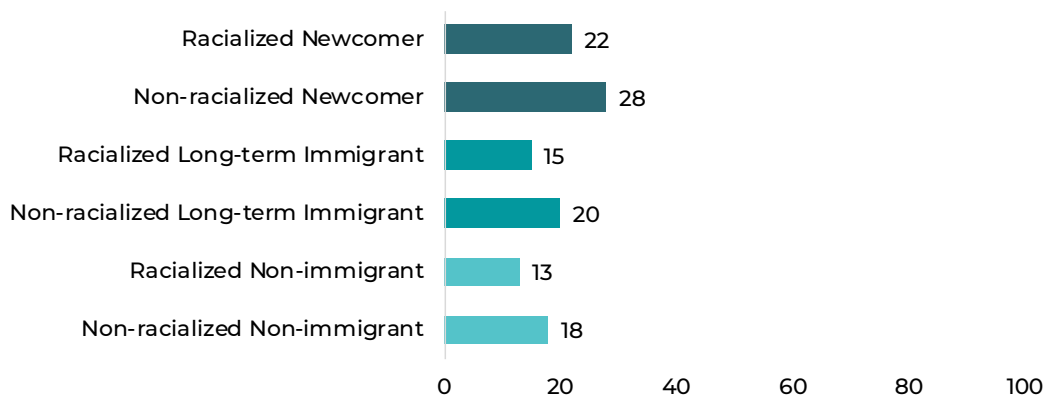


Similar to findings from the previous section, for each immigrant category in tenant households, a higher proportion of non-racialized than racialized individuals live in households that spend half or more of their household income on shelter costs. For example, among newcomers in tenant households, 28% of non-racialized and 22% of racialized individuals are in households

that spend 50% or more of household income on shelter costs.

As noted in the previous section, the use of the “visible minority” category may mask important differences in housing experiences for specific population groups and individuals defined by the intersection of race and immigrant status.

**Figure 27: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Immigrant and Racialized Status**



As described above, rates of deep affordable housing need are similar for racialized and non-racialized individuals in tenant households. Data presented above also show that newcomers in tenant households have higher rates of deep affordable housing need compared to long-term immigrants and non-immigrants in tenant households. Figures 28–32 reveal how residential patterns of deep affordable housing need vary by racialized status and immigrant status.

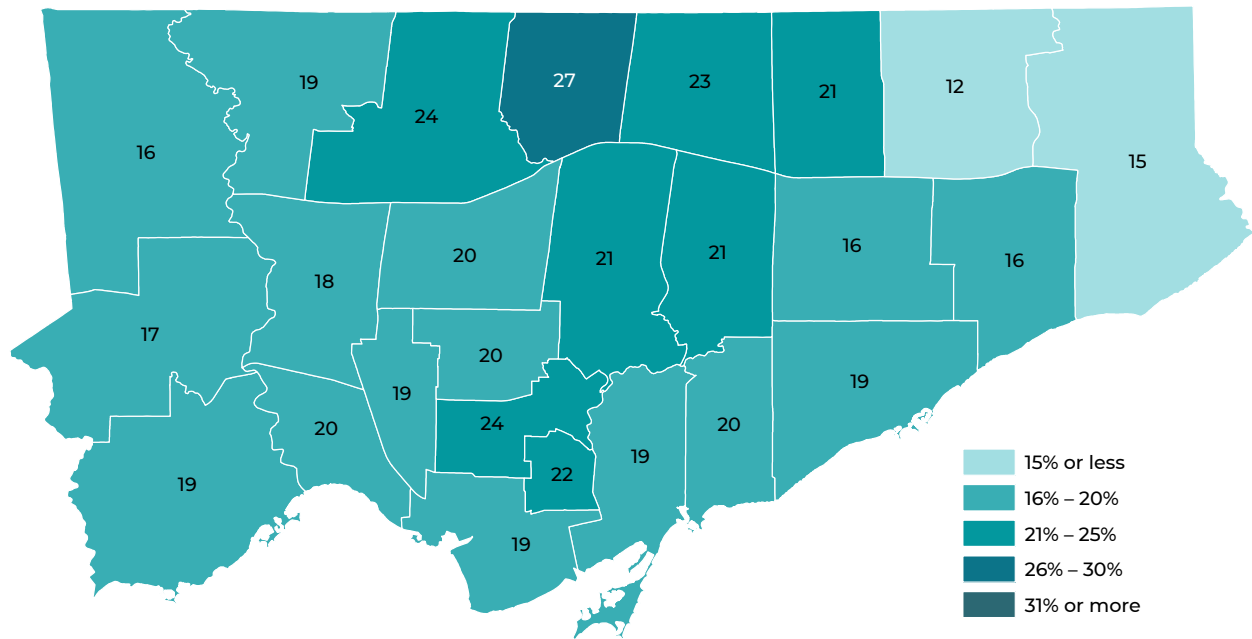
These results are similar to findings in the previous section on affordable housing need. Despite having similar rates of deep affordable housing need, the residential pattern of need varies considerably by racialized status. Among non-racialized individuals in tenant households, there is less variability in deep affordable housing need across wards. Ward 18 Willowdale (27%) has the highest rate of deep affordable housing need for non-racialized individuals in tenant households. Ward 25 Scarborough–Rouge River (15%) and Ward 23 Scarborough North (12%) have the lowest rates for this population. In most

wards, 16–20% of non-racialized individuals in tenant households spend 50% or more of household income on shelter costs.

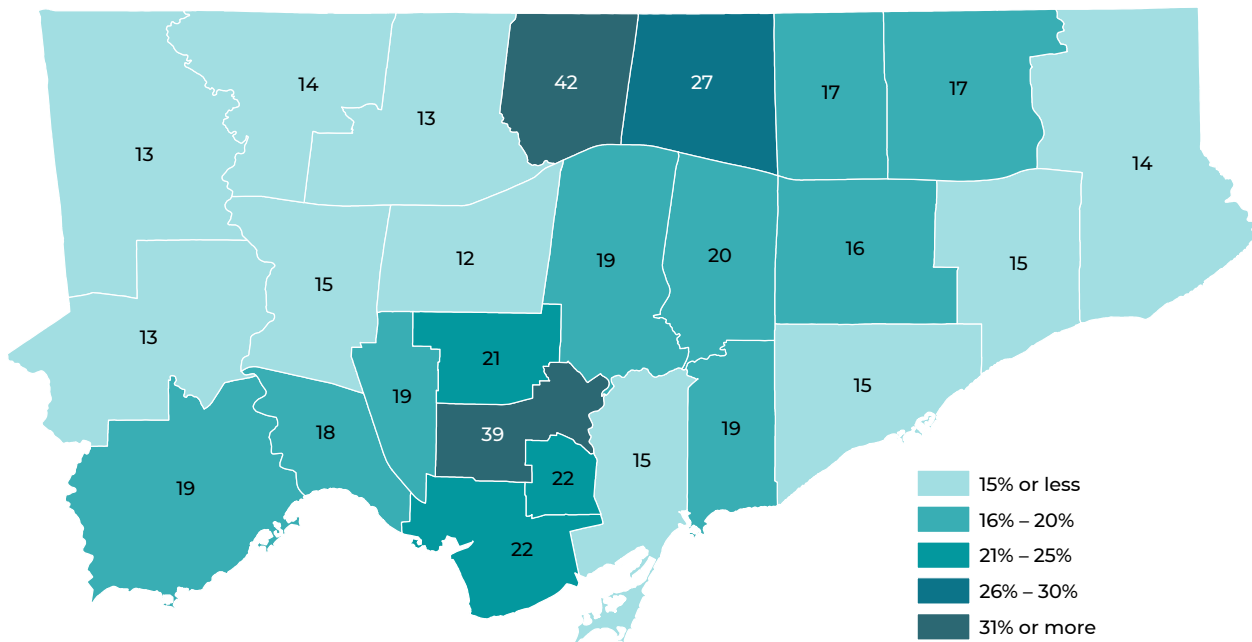
In contrast, there is more variability in deep affordable housing need among racialized individuals in tenant households, across wards. Ward 18 Willowdale (42%) and Ward 11 University–Rosedale (39%) have the highest rates of deep affordable housing need among racialized individuals in tenant households. Ten wards, located in the north-western corner of the city, the southern end of Scarborough, and part of the old city of Toronto and East York, have relatively low rates, affecting 12–15% of racialized individuals in tenant households.

In Ward 11 University–Rosedale and Ward 18 Willowdale, the rate of deep affordable housing need is more than 10 percentage points higher for racialized than non-racialized individuals living in tenant households in the same ward. In Ward 6 York Centre, this pattern is reversed with a higher rate for the non-racialized population.

**Figure 28: Percentage of Non-racialized Individuals in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Ward**



**Figure 29: Percentage of Racialized Individuals in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Ward**



Residential patterns of deep affordable housing need also vary by immigrant status. Ward 18 Willowdale (44%), Ward 11 University–Rosedale (34%), and Ward 17 Don Valley North (33%) have the highest rates of deep affordable housing need for newcomers in tenant households. Ward 8 Eglinton–Lawrence (13%) has the lowest rate for this population.

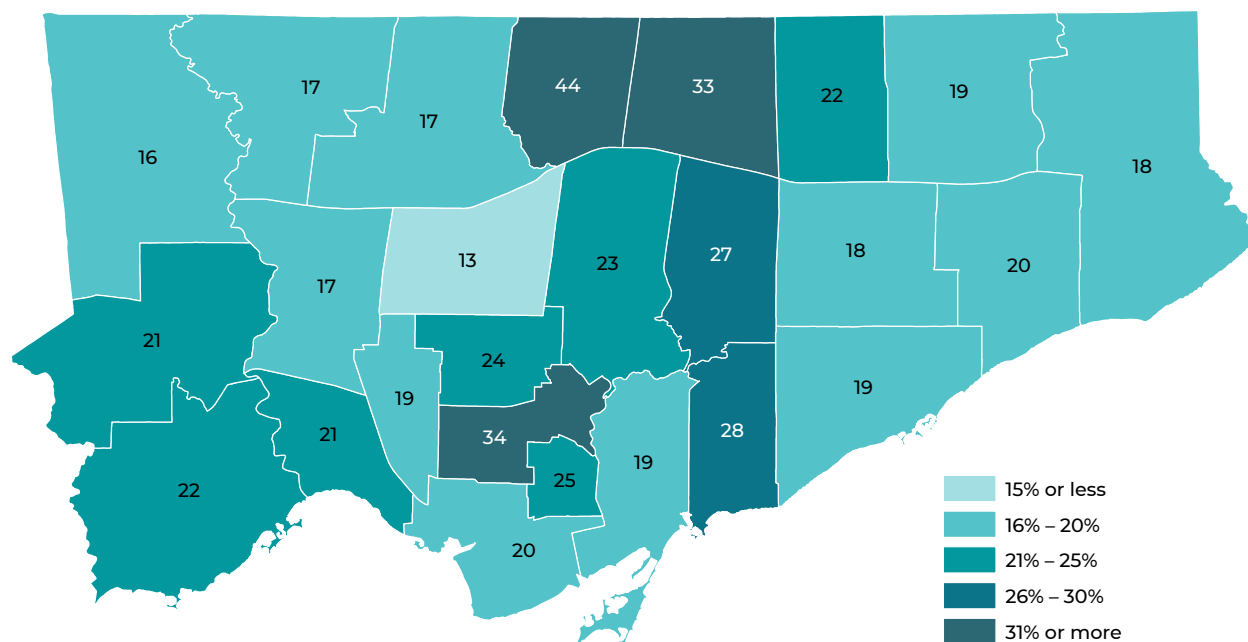
In Ward 17 Don Valley North, Ward 18 Willowdale, and Ward 19 Beaches–East York, the rate of deep affordable housing need is more than 10 percentage points higher for newcomers than long-term immigrants and non-immigrants living in tenant households in the same ward. In Ward 16 Don Valley East, the rate of deep affordable housing need is more than 10 percentage points higher for newcomers

than non-immigrants living in tenant households in the same ward.

Ward 18 Willowdale (27%) has the highest rate of deep affordable housing need for long-term immigrants in tenant households. Twelve wards, located in the north-western area of the city, all of Scarborough, and part of the old city of Toronto and East York, have relatively low rates, affecting 11–15% of long-term immigrants in tenant households.

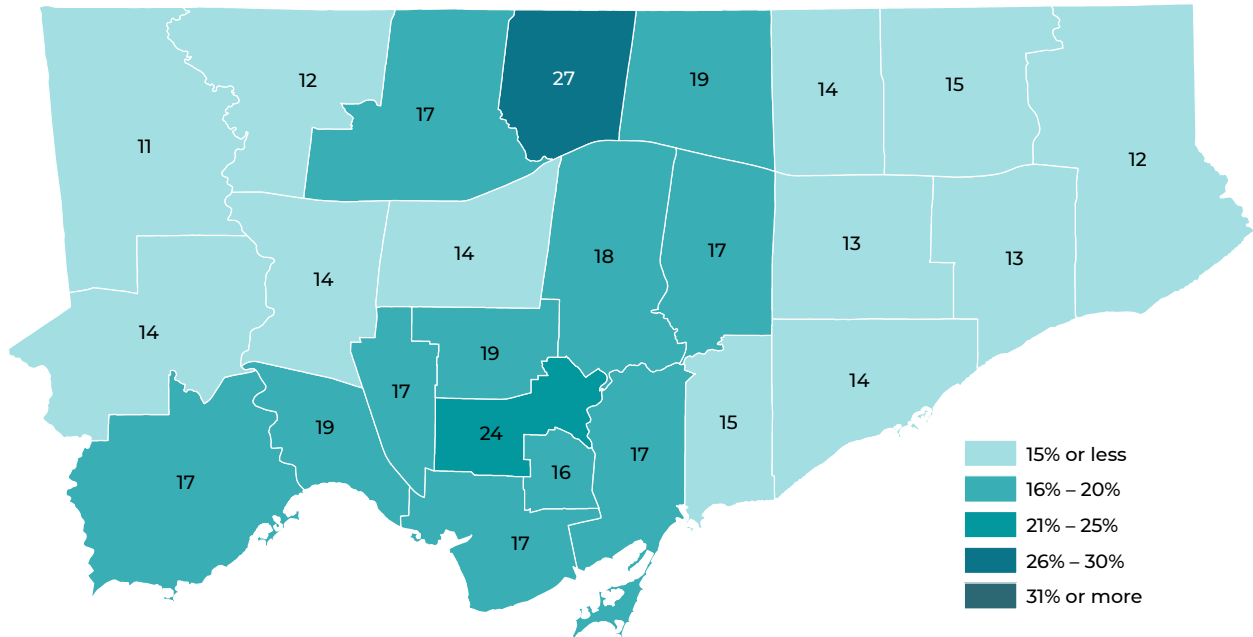
Ward 11 University–Rosedale (24%) has the highest rate of deep affordable housing need among non-immigrants in tenant households. Eleven wards have relatively low rates, affecting 10–15% of non-immigrants in tenant households.

**Figure 30: Percentage of Newcomers in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Ward**

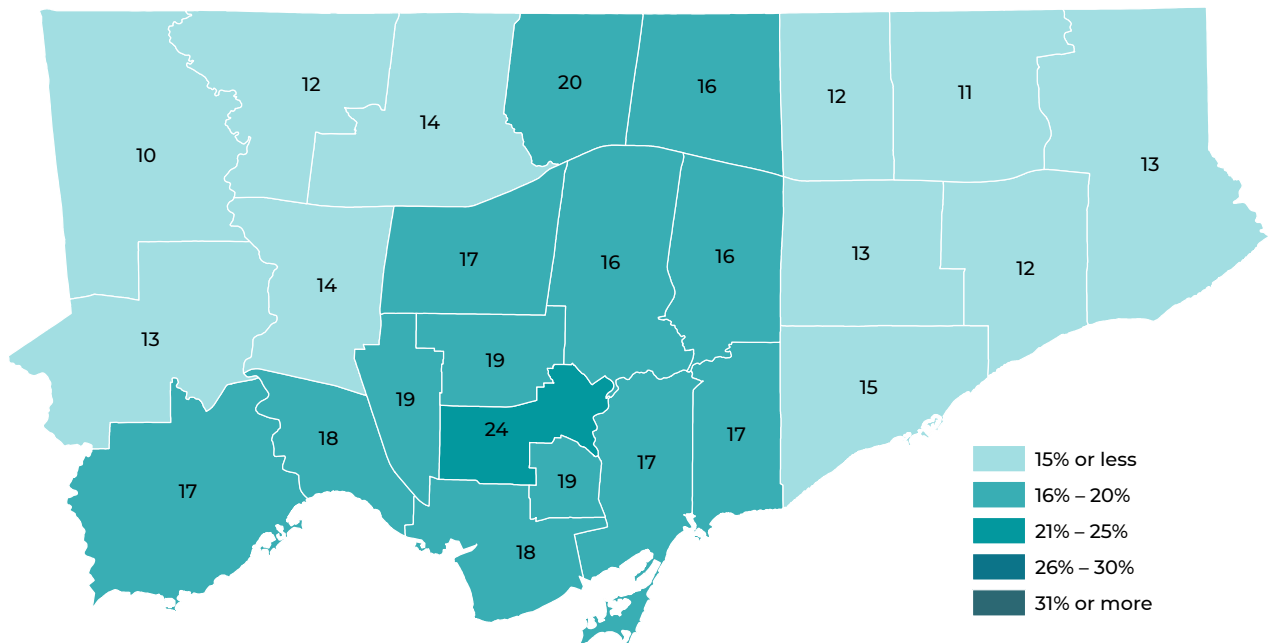




**Figure 31: Percentage of Long-term Immigrants in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Ward**



**Figure 32: Percentage of Non-immigrants in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Ward**



#### 4. INDIVIDUALS LIVING IN RENTED DWELLINGS THAT ARE UNSUITABLE

##### HIGHLIGHTS

- One-third of Toronto residents in tenant households live in unsuitable housing where there is an insufficient number of bedrooms for the size and composition of the household — an indicator of overcrowding.
- The rate of unsuitable housing is almost three times higher for tenant households compared to homeowners in Toronto.
- 45% of racialized individuals in tenant households live in unsuitable housing compared to 16% of non-racialized individuals in tenant households, almost three times as many.
- Individuals living in rented dwellings who identify as Filipino, South Asian, West Asian, and Arab have the highest rates of unsuitable housing, affecting 49% or more of individuals in each racialized population group.
- 51% of newcomers, 29% of long-term immigrants, and 26% of non-immigrants in tenant households live in unsuitable housing.

Households with unsuitable housing lack an adequate number of bedrooms for the size and composition of the household. It is considered an indicator of crowding. In Toronto, a lack of suitable housing impacts tenant households at almost three times the rate of homeowner households.<sup>52</sup>

Among Toronto tenant households that lack suitable housing, 77.7% have a one-bedroom shortfall (i.e., are short one-bedroom to meet the criteria of having suitable housing), 17.8% have a two-bedroom shortfall, and 4.5% have a three- or more bedroom shortfall.<sup>53</sup>

Larger tenant households are more likely to lack suitable housing. In Toronto, tenant

households without suitable housing have an average household size of four persons compared to two persons for tenant households with suitable housing.<sup>54</sup>

Among tenant households in Toronto, a lack of suitable housing affects 13.5% of two-person households, 36% of three-person households, 52.5% of four-person households, and 76.4% of households with five or more people.

Lack of suitable housing is common among certain household types living in rented dwellings. Among tenant households in Toronto, a lack of suitable housing affects 63.2% of households that comprise two or more census families or one census

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52. In Toronto, 33% of individuals living in rented dwellings lack suitable housing. Based on households rather than individuals, 18.6% of tenant households lack suitable housing compared to 6.3% of homeowner households (Statistics Canada, 2019b).

53. Statistics Canada, 2019a.

54. Statistics Canada, 2019b.

family that includes additional persons, 44.4% of couple families with children,<sup>55</sup> and 38.8% of lone-parent families;<sup>56</sup> lack of suitable housing affects few couples without children and non-census family households.<sup>57</sup>

The percentage of individuals living in rented dwellings that are unsuitable varies by racialized status and immigrant status. Among individuals living in rented dwellings, the proportion of racialized individuals living in unsuitable housing is almost three times that of non-racialized individuals. Rates vary widely between specific racialized populations living in tenant households. Among individuals living in rented dwellings, those identifying as Filipino, South Asian, West Asian, Arab, Southeast Asian, and Black have the highest rates of unsuitable housing. Those reporting Japanese and Chinese backgrounds have the lowest rates.

Based on immigrant status and admission category, newcomers, refugees, and economic immigrants living in rented dwellings have the highest rates of unsuitable housing. Newcomers have almost double the rate of non-immigrants and a much higher rate than long-term immigrants.

**A**CCORDING TO STATISTICS CANADA, “Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms, as calculated using the NOS.

‘Housing suitability’ assesses the required number of bedrooms for a household based on the age, sex, and relationships among household members. Housing suitability and the National Occupancy Standard (NOS) on which it is based were developed by Canada Mortgage and Housing Corporation (CMHC) through consultations with provincial housing agencies.”<sup>58</sup>

55. With no additional persons who are not part of the census family.

56. With no additional persons who are not part of the census family.

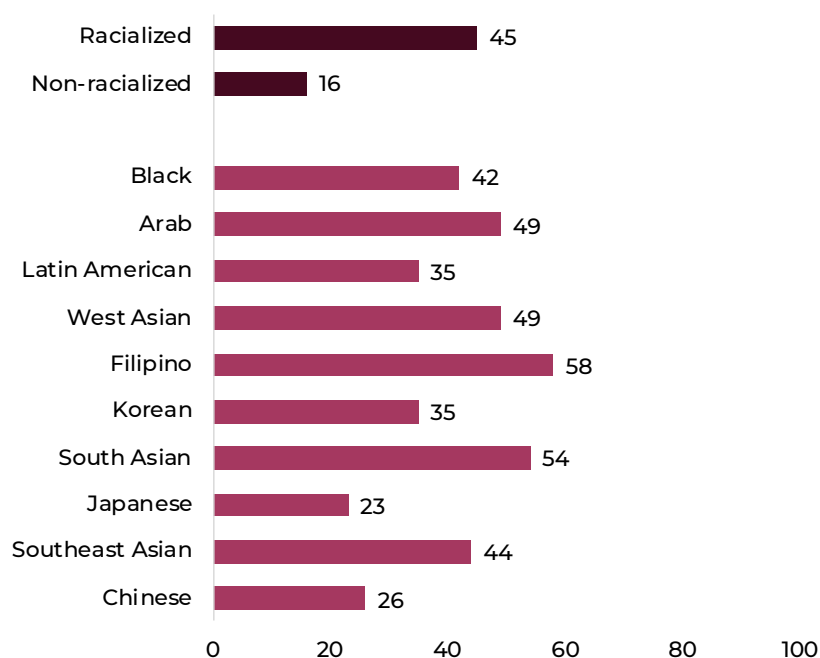
57. Among tenant households in Toronto, 1.7% of couple census families without children or additional persons lack suitable housing; 5.8% of non-census family households living in rented dwellings lack suitable housing. Non-census family households do not constitute a census family.

58. See <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage029-eng.cfm>

Related data show that recent immigrant households and racialized households<sup>59</sup> that rent tend to be larger compared to tenant households overall. In Toronto, racialized households and recent immigrant households that rent have an average size of 2.5 persons and three persons, respectively. In comparison, tenant households overall have an average size of 2.1 persons.<sup>60</sup> In Toronto, one-person households make up 40.9% of all tenant households but only 29.2% of

racialized tenant households and 13% of recent immigrant households that rent. In contrast, four-person households make up 9.2% of all tenant households compared to 13.3% of racialized tenant households and 18.9% of recent immigrant households that rent. Households with five or more people comprise 6.3% of all tenant households compared to 10.2% of racialized tenant households and 13.9% of recent immigrant households that rent.

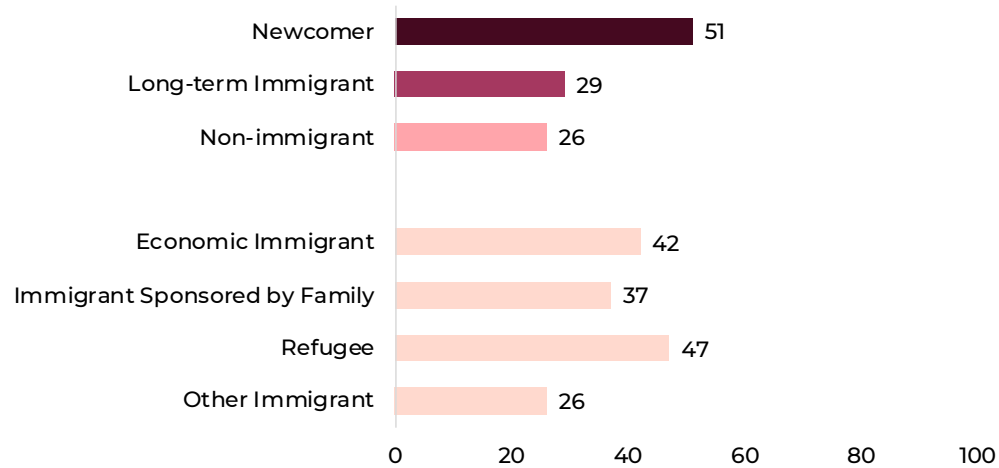
**Figure 33: Percentage of Population in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Racialized Status**



59. In this analysis, racialized households are defined as any household with at least one adult member, aged 18 or over, who is racialized/a visible minority; recent immigrant households are defined as any household with at least one adult member, aged 18 or over, who is an immigrant that gained permanent residency status between 2011 and 2016.

60. Statistics Canada, 2019e, 2019f.

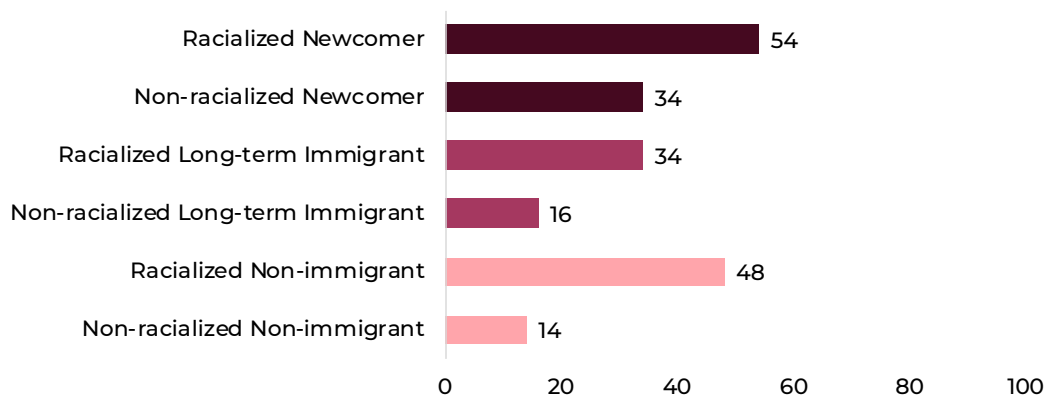
**Figure 34: Percentage of Population in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Immigrant Status and Admission Category**



Within each immigrant category, a much higher percentage of racialized than non-racialized individuals living in rented dwellings have unsuitable housing. For example, among non-immigrants living in rented dwellings, 48% of racialized individuals compared to 14% of non-racialized individuals have unsuitable housing.

As described above, the proportion of individuals living in rented dwellings that are unsuitable is almost three times the rate for the racialized population compared to the non-racialized population. Newcomers living in rented dwellings have almost twice the rate of non-immigrants and considerably higher rates than long-term immigrants. Figures 36–40 show the residential pattern of individuals living in rented dwellings that are unsuitable, based on racialized status and immigrant status.

**Figure 35: Percentage of Population in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Immigrant and Racialized Status**



Ward 7 Humber River–Black Creek (28%) and Ward 22 Scarborough–Agincourt (26%) have the highest rates of unsuitable housing among non-racialized individuals living in rented dwellings. Wards in the downtown core and most located in the old City of Toronto have the lowest rates of unsuitable housing for this population, ranging from 9–15%.

While high rates of unsuitable tenant housing are a sign of significant challenge, low rates should not be interpreted as success. In areas with lower rates of unsuitable rental housing, such as the downtown core, the average size of tenant households tends to be smaller compared to areas where rates are higher. These are areas where one-bedroom and bachelor apartments make up a substantial proportion of the rental housing stock and do not meet the housing needs of many households. These areas may have lower rates of unsuitable tenant housing, but they are also places that exclude many larger families and households that rent.<sup>61</sup>

In contrast, the rate of unsuitable housing among racialized individuals living in rented dwellings is considerably higher in every single ward in Toronto. Twelve wards have rates of unsuitable housing, affecting 46–60% of racialized individuals living in rented dwellings. For racialized

individuals living in rented dwellings, Ward 10 Spadina–Fort York (22%) and Ward 11 University–Rosedale (25%) have the lowest rates of unsuitable housing. Still, these rates are well over two times the rate of unsuitable housing among non-racialized individuals living in rented dwellings in these two wards.

In all 25 wards, the rate of unsuitable housing is more than 10 percentage points higher for racialized than non-racialized individuals living in tenant households in the same ward.

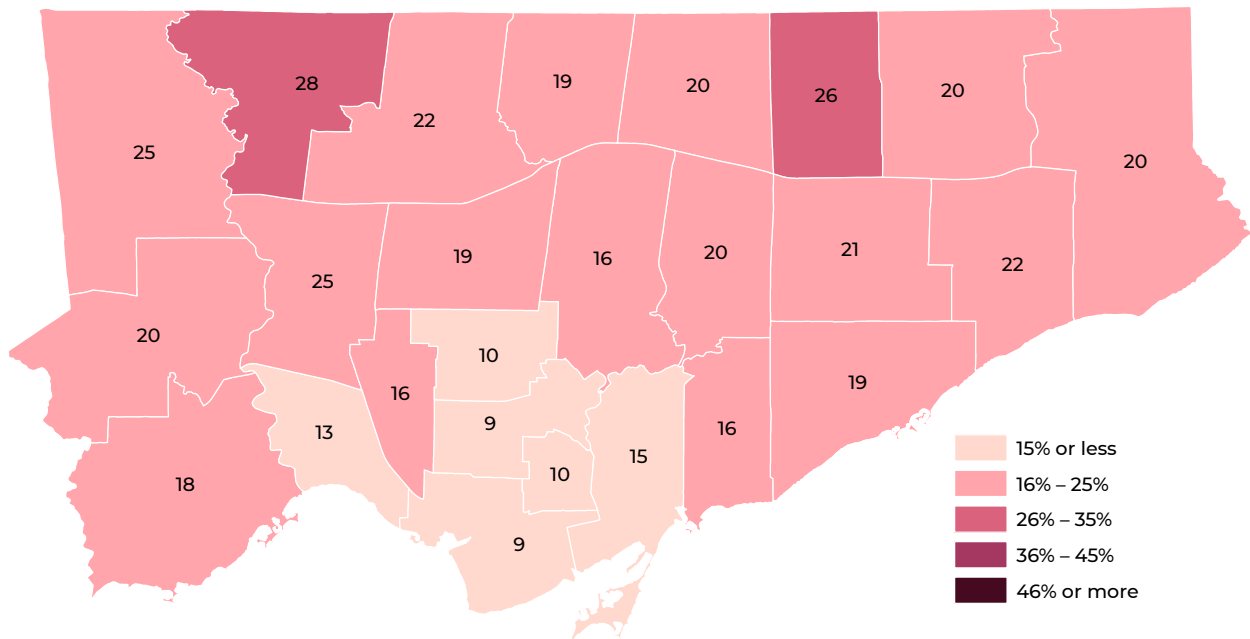
The map of newcomers living in rented dwellings with unsuitable housing shows similarly high rates in many wards of the city. Fifteen wards have rates of unsuitable housing, affecting 46–63% of the wards' newcomer population living in rented dwellings. For newcomers living in rented dwellings, Ward 10 Spadina–Fort York (21%) and Ward 11 University–Rosedale (25%) have the lowest rates of unsuitable housing. Still, these rates are much higher than those found for long-term immigrants and non-immigrants living in rented dwellings in those wards.

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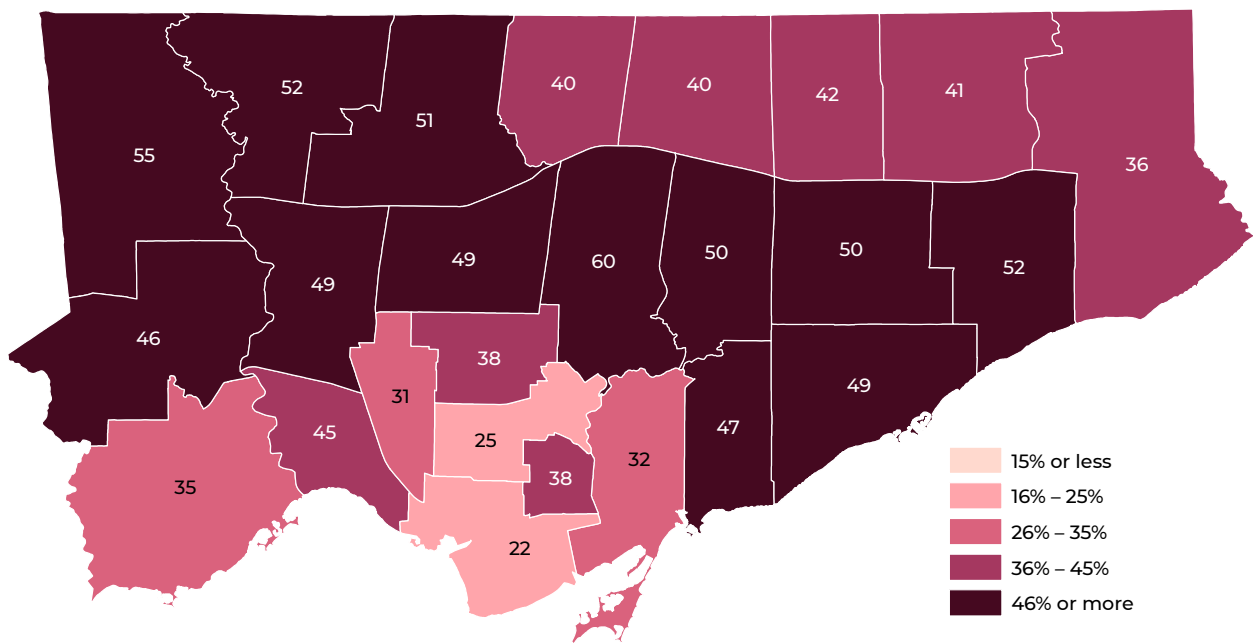
61. See the appendix for maps showing the average household size for tenant households, the percentage of rented dwellings with one bedroom or no bedrooms, and the percentage of rented dwellings with three or more bedrooms, by census tract in Toronto.



**Figure 36: Percentage of Non-racialized Individuals in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Ward**



**Figure 37: Percentage of Racialized Individuals in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Ward**



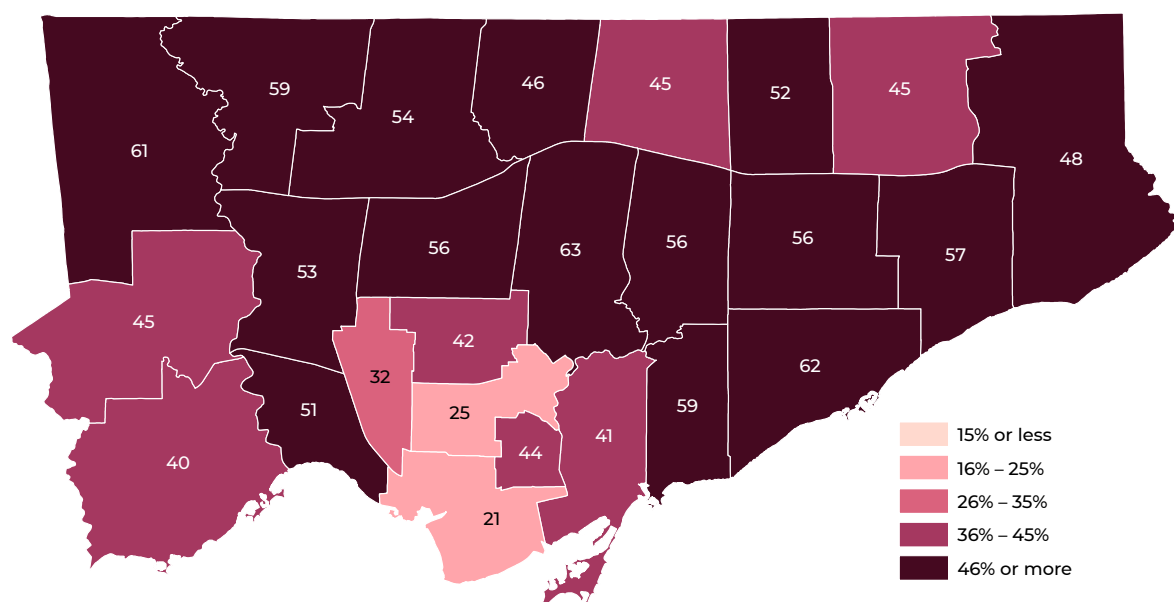
In 21 wards, the rate of unsuitable housing is more than 10 percentage points higher for newcomers than non-immigrants living in tenant households in the same ward.<sup>62</sup>

In 22 wards, the rate is more than 10 percentage points higher for newcomers than long-term immigrants living in tenant households in the same ward.<sup>63</sup>

Five wards have rates of unsuitable housing, affecting 37–41% of long-term immigrants living in rented dwellings. Ward 10 Spadina–Fort York (15%) and Ward 11 University–Rosedale (15%) in the downtown core have the lowest rates of unsuitable housing for this population.

Residential patterns show a great deal of variability in the rates of unsuitable housing for non-immigrants living in rented dwellings across wards. Ward 7 Humber River–Black Creek (49%) and Ward 1 Etobicoke North (48%) have the highest rates, affecting nearly half of this population. In contrast, Ward 11 University–Rosedale (11%), Ward 10 Spadina–Fort York (12%), and Ward 12 Toronto–St. Paul’s (13%) have the lowest rates for non-immigrants living in rented dwellings.

**Figure 38: Percentage of Newcomers in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Ward**



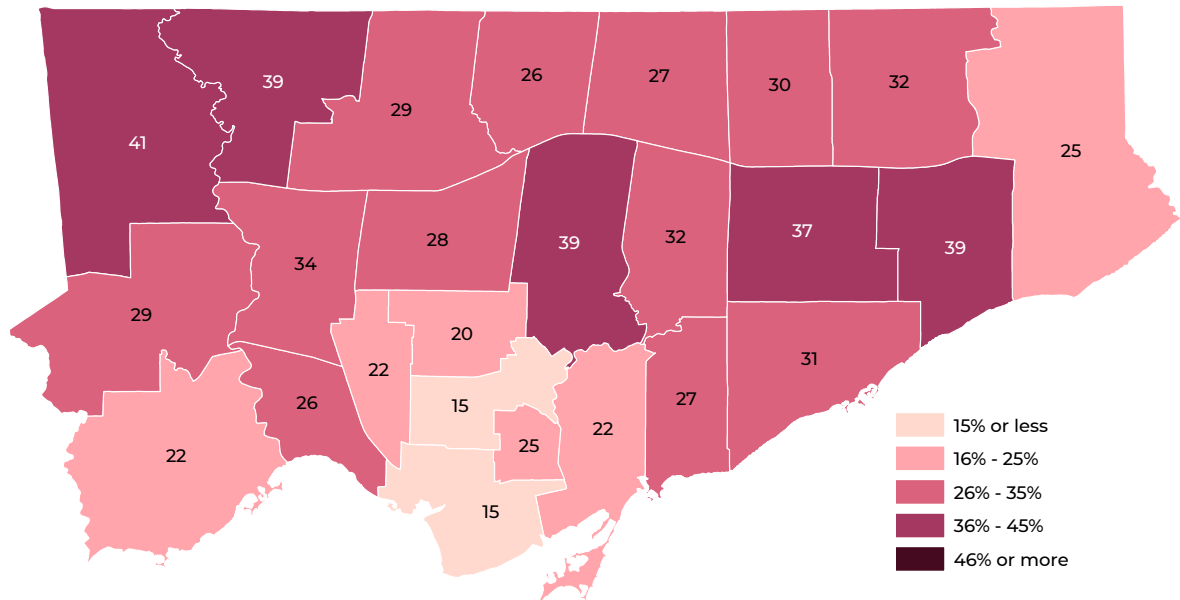
62. All wards except for Ward 5 York South–Weston, Ward 7 Humber River–Black Creek, Ward 10 Spadina–Fort York, and Ward 23 Scarborough North. In these four wards, the rate of unsuitable housing is more than 5 percentage points higher for newcomers than non-immigrants living in tenant households in the same ward.

63. All wards except for Ward 9 Davenport, Ward 10 Spadina–Fort York, and Ward 11 University–Rosedale. In these three wards, the rate of unsuitable housing is more than 5 percentage points higher for newcomers than long-term immigrants living in tenant households in the same ward.

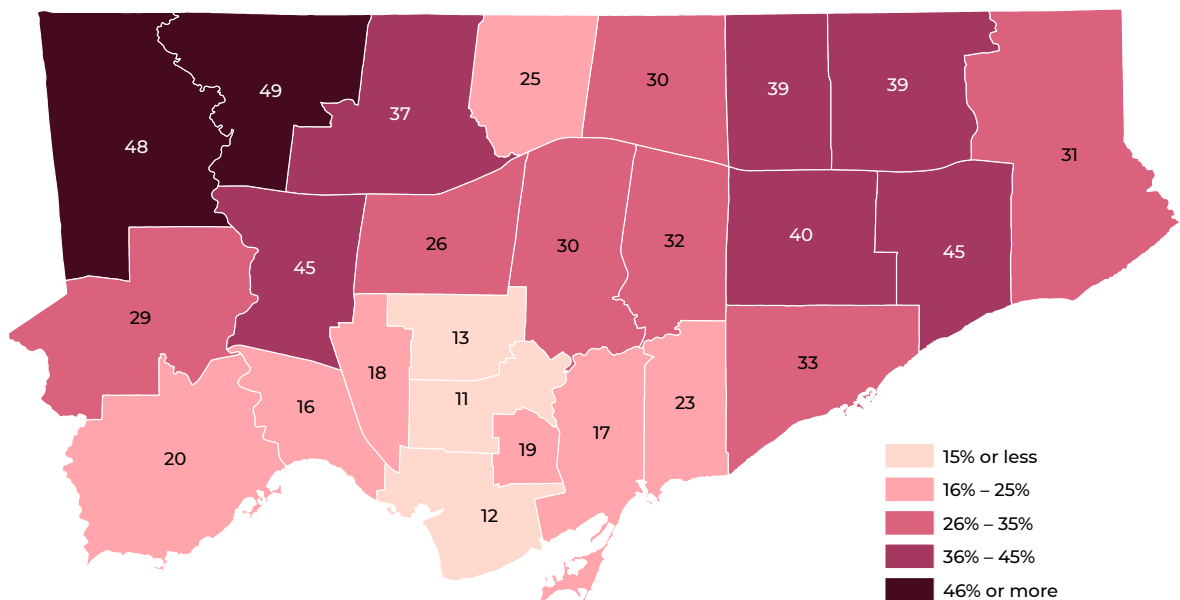
In Ward 5 York South-Weston, the rate of unsuitable housing is more than 10 percentage points higher for non-

immigrants than long-term immigrants living in tenant households.

**Figure 39: Percentage of Long-term Immigrants in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Ward**



**Figure 40: Percentage of Non-immigrants in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Ward**



## 5. INDIVIDUALS LIVING IN RENTED DWELLINGS IN NEED OF MAJOR REPAIRS

### HIGHLIGHTS

- One in 10 Toronto residents in tenant households lives in housing in need of major repairs.
- Tenant households are more likely to report housing in need of major repairs compared to homeowners in Toronto.
- Racialized and non-racialized individuals in tenant households have similar rates of living in housing in need of major repairs at 10% and 9%, respectively. However, rates differ for specific racialized population groups.
- Among individuals in tenant households, those identifying as Black show the highest rate of housing in need of major repairs, affecting 15% of this racialized population.
- 11% of non-immigrants, 10% of long-term immigrants, and 7% of newcomers in tenant households live in housing in need of major repairs, in contrast to other housing challenges where newcomers are most affected.

The census questionnaire asks respondents to assess their dwelling condition, whether it requires regular maintenance, minor repairs, or major repairs. As such, dwelling condition is based on self-report rather than a technical assessment of the property.

In Toronto, 10% of individuals living in rented dwellings reported that their dwelling was in need of major repairs. The proportion of dwellings considered in need of major repairs is related to the age of the dwelling, with older dwellings more likely to be reported in need of major repairs than those built more recently.<sup>64</sup> Three-quarters of Toronto's rental housing stock

was built prior to 1991; almost half was built prior to 1971.

In Toronto, a higher proportion of rented dwellings is considered in need of major repairs compared to owned dwellings.<sup>65</sup> Among dwellings constructed prior to 2001, the rate of dwellings in need of major repair is higher for rented compared to owned dwellings even after taking into account the period of construction of the dwelling. For example, in the City of Toronto, 11.5% of rented dwellings and 5.7% of owned dwellings built between 1961 and 1970 are considered in need of major repairs.<sup>66</sup> Among homes built after 2000, relatively few dwellings are

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64. Statistics Canada, 2019d.

65. In Toronto, 10% of individuals living in rented dwellings report that their housing is in need of major repairs. Based on dwellings rather than individuals, 9.2% of rented dwellings and 5.2% of owned dwellings are considered in need of major repairs (Statistics Canada, 2019d).

66. Statistics Canada, 2019d.

**A**CCORDING TO STATISTICS CANADA, “dwelling condition refers to whether the dwelling is in need of repairs. This does not include desirable remodelling or additions. The ‘regular maintenance needed’ category includes dwellings where only regular maintenance such as painting or furnace cleaning is required. The ‘minor repairs needed’ category includes dwellings needing only minor repairs such as dwellings with missing or loose floor tiles, bricks or shingles or defective steps, railing or siding. The ‘major repairs needed’ category includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings.”

considered in need of major repair with some differences in proportions for specific periods of construction.<sup>67</sup>

Among individuals living in rented dwellings, the proportion of the population living in dwellings in need of major repair is similar for racialized and non-racialized residents. Rates vary for specific racialized population groups, with the Black population living in rented dwellings having the highest rate (15%). Individuals reporting Chinese and Korean backgrounds who live in rented dwellings have the lowest proportion of housing in need of major repairs, affecting 5% in these racialized populations.

Unlike other indicators of housing challenge, a lower proportion of newcomers living in rented dwellings report that their housing is in need of major repairs compared to non-immigrants and long-term immigrants.

The lower rate of inadequate housing among newcomers in rented dwellings may, in part, be explained by differences in the age of the dwellings. Data from the 2016 census show a higher proportion of newcomer households<sup>68</sup> in the Toronto region<sup>69</sup> living in more recently built dwellings than long-term immigrant and non-immigrant households: 48.6% of newcomer households that rent live in

67. Rates of dwellings in need of major repairs: 1% of rented dwellings and 1% of owned dwellings for dwellings built between 2011–2016; 1% of rented dwellings and 1.6% of owned dwellings for those built between 2006–2010, and 1.9% of rented dwellings and 2.5% of owned dwellings for those built between 2001–2005.

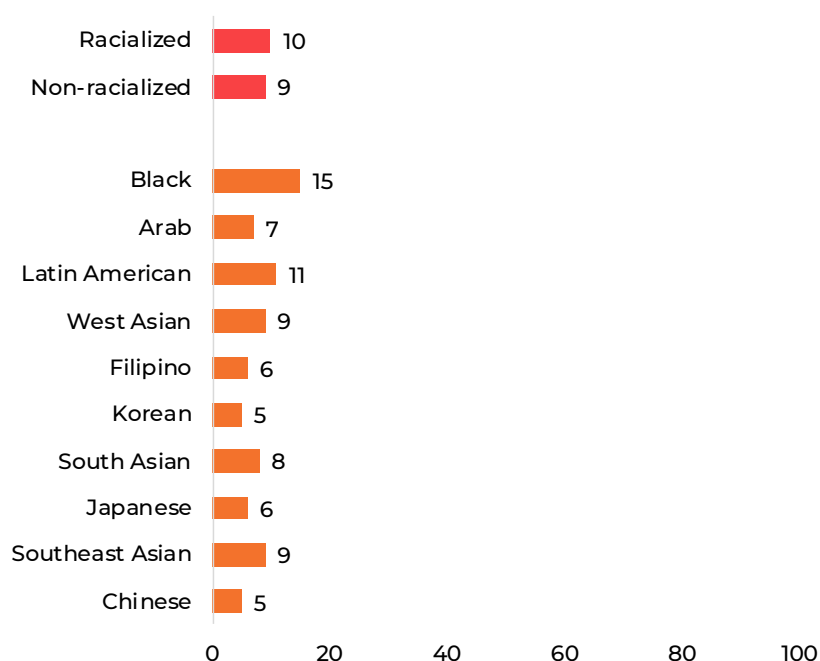
68. Newcomer households: Primary household maintainer is an immigrant who gained permanent residency status between 2006–2016. Long-term immigrant households: Primary household maintainer is an immigrant who gained permanent residency status prior to 2006. Non-immigrant households: Primary household maintainer is a non-immigrant (i.e., born in Canada).

69. Toronto Census Metropolitan Area (CMA) includes the City of Toronto, York Region, Peel Region, most of Halton Region, and the western part of Durham Region.

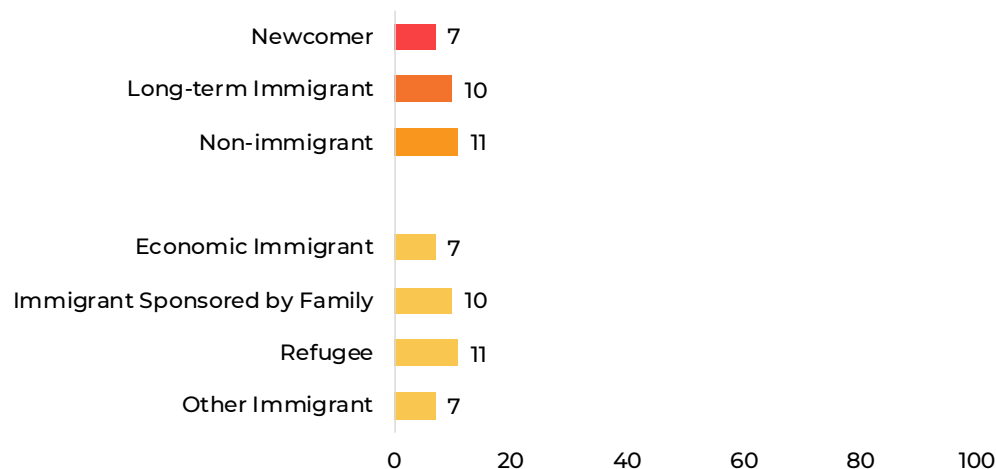
dwellings built since 1981 compared to 39.8% of long-term immigrant households and 35.9% of non-immigrant households that rent.<sup>70</sup>

Among individuals living in tenant households, a higher proportion of refugees and immigrants sponsored by family members report housing in need of major repairs compared to economic immigrants and other immigrants.

**Figure 41: Percentage of Population in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Racialized Status**



**Figure 42: Percentage of Population in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Immigrant Status and Admission Category**



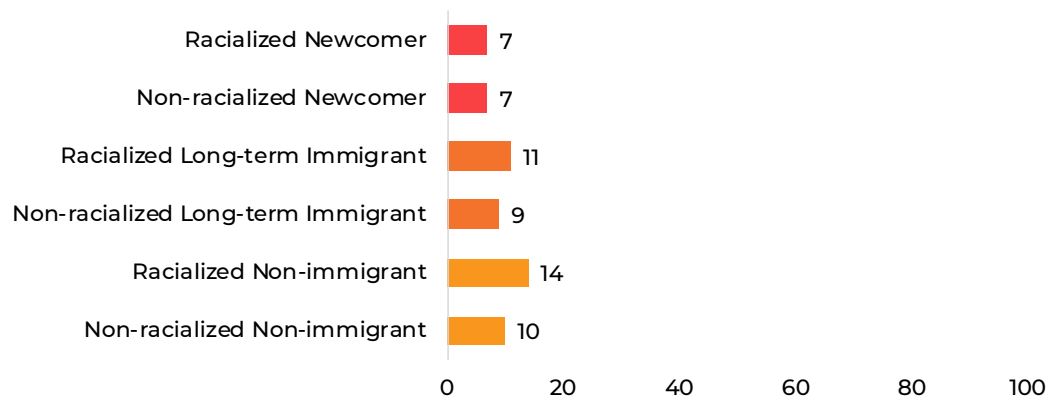
70. Statistics Canada, n.d.



Among newcomers living in rented dwellings, the same proportion of racialized and non-racialized individuals report that their housing requires major repairs. For long-term immigrants living in rented dwellings, the proportion is

similar for racialized and non-racialized individuals. For non-immigrants living in rented dwellings, a slightly higher proportion of racialized than non-racialized individuals report that their housing requires major repairs.

**Figure 43: Percentage of Population in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Immigrant and Racialized Status**



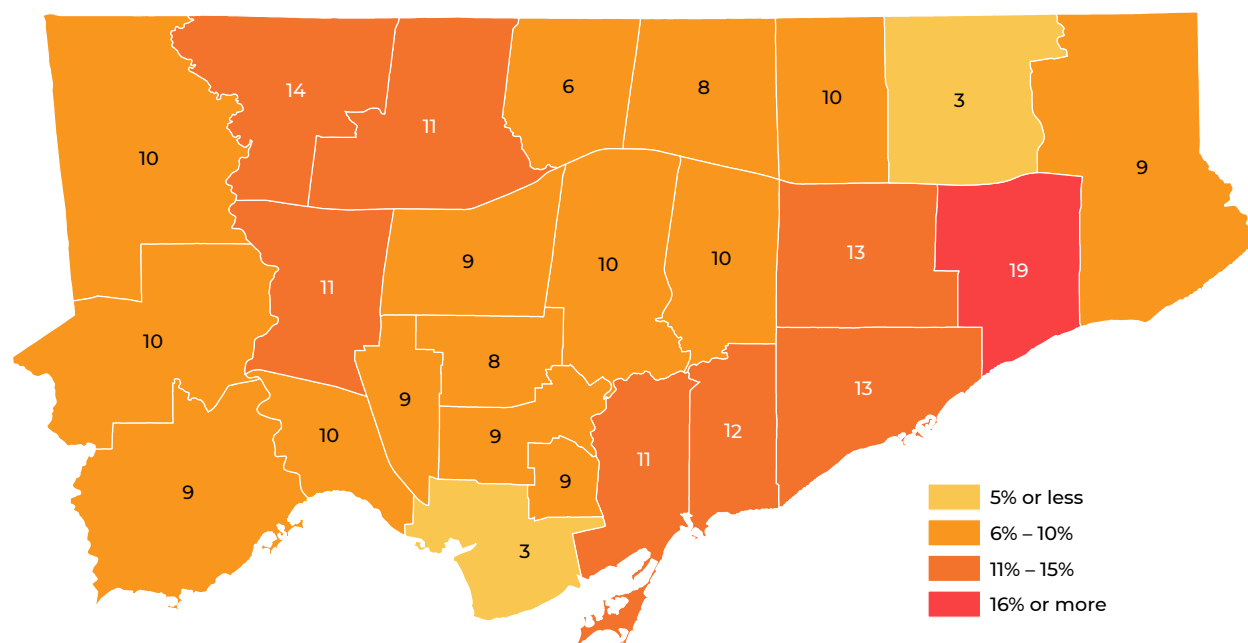
As described above, the proportion of racialized and non-racialized individuals living in rented dwellings in need of major repairs is similar; non-immigrants and long-term immigrants living in rented dwellings have higher rates than newcomers living in rented dwellings. Figures 44–48 show the residential patterns of individuals living in rented dwellings in need of major repairs, based on racialized status and immigrant status, by ward.

Ward 24 Scarborough–Guildwood has the highest rate of housing in need of major repairs for non-racialized individuals living

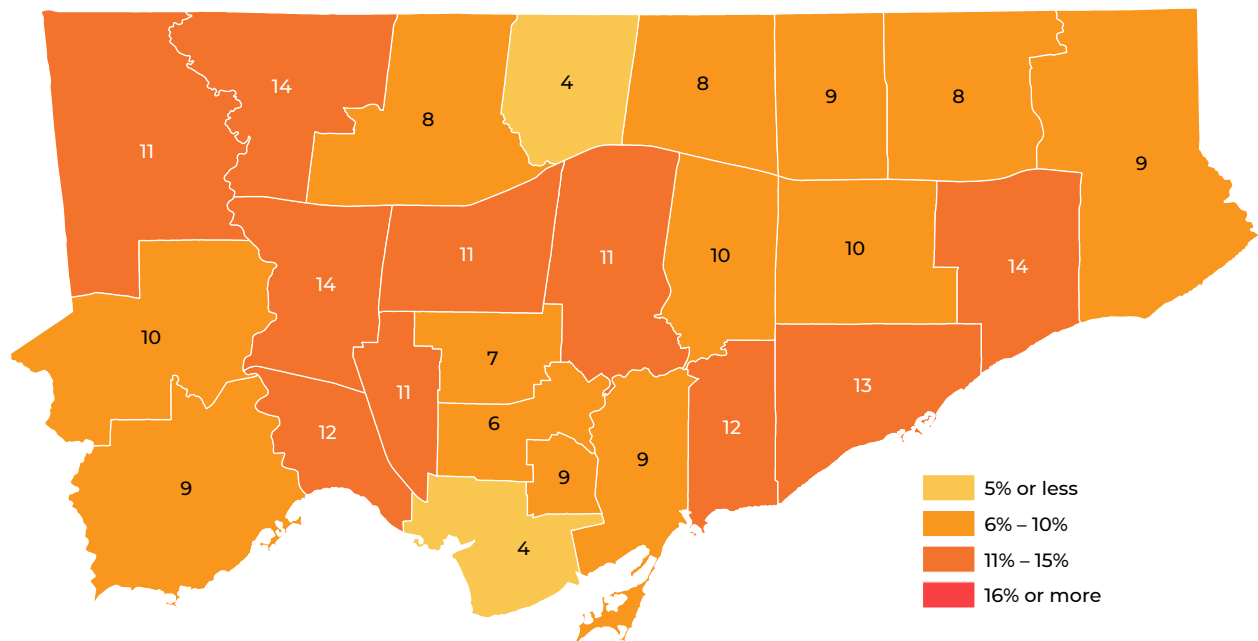
in rented dwellings, affecting almost one in five in this population. Ward 10 Spadina–Fort York (3%) and Ward 23 Scarborough North (3%) have the lowest rates for this population.

Ward 7 Humber River–Black Creek (14%), Ward 5 York–South Weston (14%), and Ward 24 Scarborough–Guildwood (14%) have the highest rates of housing in need of major repairs among racialized individuals living in rented dwellings. Ward 10 Spadina–Fort York (4%) and Ward 18 Willowdale (4%) have the lowest rates for this population.

**Figure 44: Percentage of Non-racialized Individuals in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Ward**



**Figure 45: Percentage of Racialized Individuals in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Ward**



Ward 7 Humber River–Black Creek (11%), Ward 5 York–South Weston (11%), Ward 4 Parkdale–High Park (11%), and Ward 20 Scarborough Southwest (11%) have the highest rates of housing in need of major repair among newcomers living in rented dwellings. Ward 10 Spadina–Fort York (3%) and Ward 18 Willowdale (3%) have the lowest rates for this population.

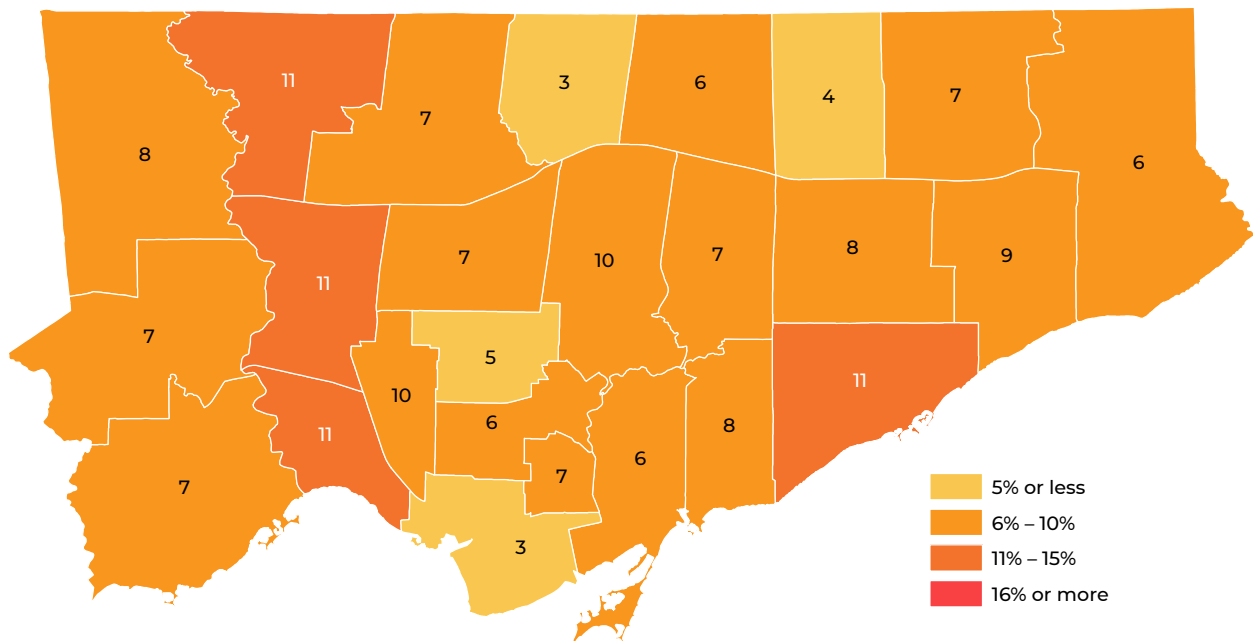
While a similar proportion of long-term immigrants and non-immigrants living in rented dwellings report that their housing is in need of major repairs, the residential patterns vary. Ward 7 Humber River–Black Creek (14%) has the highest rate of housing in need of major repairs among long-term immigrants living in rented dwellings. Ward 10 Spadina–Fort

York (5%) has the lowest rate for this population.

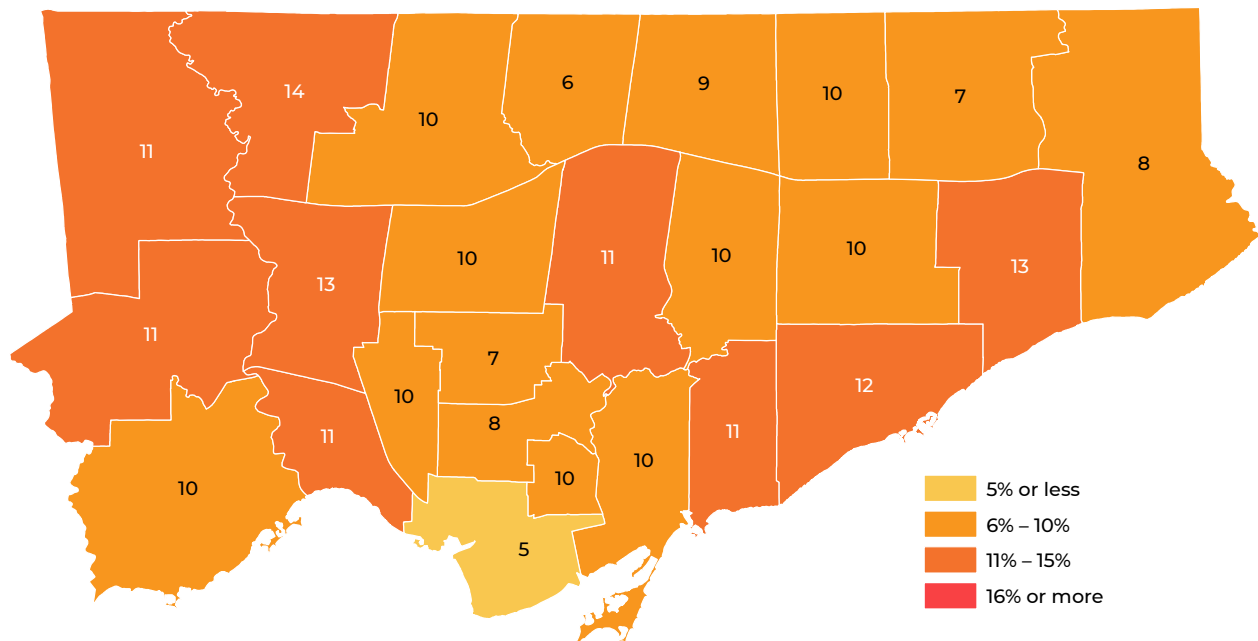
Among non-immigrants living in rented dwellings, Ward 24 Scarborough–Guildwood (20%) and Ward 7 Humber River–Black Creek (16%) have the highest rates of housing in need of major repairs. Ward 10 Spadina–Fort York (4%) has the lowest rate of housing in need of major repairs among this population.

In Ward 24 Scarborough–Guildwood, the rate of housing in need of major repairs is more than 10 percentage points higher for non-immigrants than newcomers living in tenant households.

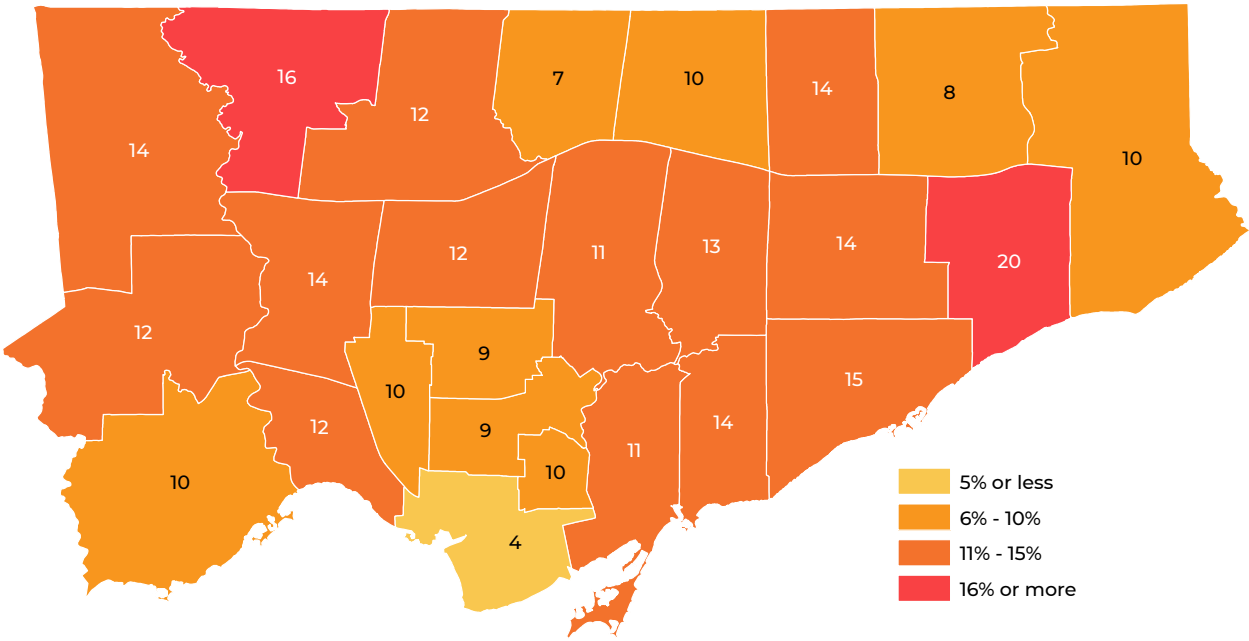
**Figure 46: Percentage of Newcomers in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Ward**



**Figure 47: Percentage of Long-term Immigrants in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Ward**



**Figure 48: Percentage of Non-immigrants in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Ward**





## DISCUSSION

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### TORONTO'S HOUSING CRISIS

This analysis of 2016 census data confirms Toronto as a major site of Canada's housing crisis with disproportionately high rates of core housing need and unsuitable and unaffordable housing among individuals in tenant households. Although our study gives only a snapshot in time, an abundance of evidence over time reveals a scene of an intensifying housing and homelessness crisis for decades.<sup>71</sup> The high and rising cost of rental housing,<sup>72</sup> low vacancy rates,<sup>73</sup> high poverty levels, inadequate and stagnant household incomes, lack of provincial rent control, and failure of governments to invest in urgently needed affordable, social, and supportive housing have all but guaranteed the current state of affairs.<sup>74</sup>

### SPATIAL EXCLUSION BY RACE: THE HOUSING CRISIS AND RACIAL DIVIDES

A critical finding of our study is that the burden of Toronto's housing crisis is not shared equally. Our findings confirm deep social inequities by race at the level of individuals, households, and wards. Dynamics of spatial exclusion disproportionately impact racialized individuals and communities, specific racialized population groups, and newcomers and refugees. For example, among individuals in tenant households, the incidence of core housing need is highest for

- racialized individuals, in particular those identifying as West Asian, Black, Arab, South Asian, Southeast Asian, Latin American, and Korean; and
- newcomers and long-term immigrants, especially individuals who were admitted to Canada as refugees and those sponsored by family members.

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71. Golden & Mayor's Homelessness Action Task Force, 1999; City of Toronto, 2019; City of Toronto, 2009.

72. Between 2010 and 2018, average rents in Toronto increased well above inflation (Wilson, 2020). Since the start of the pandemic, rents have been on the decline which is certainly helpful; however, they are still out of reach for many tenants. For example, the average asking rent for a one-bedroom apartment in Toronto was \$2,070 in September 2020 (PadBlogger, 2020).

73. For over a decade, vacancy rates in Toronto have been under 3% — an indicator that is often used to define a healthy rental market (Wilson, 2020). Since the start of the pandemic, vacancy rates have increased. For purpose-built rental units, the vacancy rate was at 1.8% in the second quarter of 2020, the highest rate in over five years (MacKay, 2020). Rising vacancy rates provide an opportunity for governments to acquire housing and expand access to affordable housing at this critical time.

74. Canadian Centre for Economic Analysis & Canadian Urban Institute, 2019; City of Toronto, Affordable Housing Office, 2019; Sirotich et al., 2018; United Way Greater Toronto & Neighbourhood Change Research Partnership, 2019; Wilson, 2020.



Our use of disaggregated data demonstrates how processes of marginalization and exclusion by racial and immigrant status intersect to produce discernible patterns in social and spatial divides. Findings on core housing need illustrate this point: Disaggregating the data by immigrant status, the incidence of core housing need among the tenant population is higher for racialized individuals and non-racialized individuals among newcomers and non-immigrants, with the largest gap between racialized and non-racialized individuals who were born in Canada. While securing adequate and affordable housing may be seen as one indicator of successful settlement for newcomer immigrants and refugees, assumed to improve with time, the racial divide among Canadian-born renters suggests long-standing structural and institutional dynamics that cannot be overcome with individual effort or interventions.

Analysis of race-based data using “racialized” and “non-racialized” as categories helps to tell part of the story of inequity in rental housing. However, use of the dichotomous “visible minority” category masks precisely racialized dynamics of spatial exclusion. For example, while similar proportions of racialized and non-racialized individuals living in rented dwellings experience housing affordability problems, rates vary widely

between specific racialized population groups. Over one-third of individuals living in tenant households identifying as Korean, West Asian, Arab, and Chinese spend 50% or more of their household income on shelter costs, compared to less than one in five individuals identifying as Filipino, Black, Southeast Asian, South Asian, and Latin American.

### **SPACES OF SOCIAL EXCLUSION: THE HOUSING CRISIS FOR INDIVIDUALS AND HOUSEHOLDS**

The study findings reveal not only deep social inequities reflected in Toronto’s housing crisis, but also how the crisis, as it is experienced and navigated for different populations, is multi-faceted. Affordability, while a key piece in the puzzle, does not tell the whole story. For example, while the proportion of the tenant population that lacks affordable housing is similar for racialized and non-racialized individuals, crowded housing conditions are far more common among racialized than non-racialized individuals. Among renters in Toronto, the proportion of racialized individuals living in unsuitable housing, indicating overcrowding, is nearly three times the rate of non-racialized individuals. Our data suggest that one way people cope with lack of affordable housing in Toronto, especially racialized tenants, is to sacrifice suitability, or space. This is a critical feature of spatial exclusion at the level of the individual and household —

more people occupy smaller spaces. These are *spaces* of social exclusion.

### **PLACES OF SOCIAL EXCLUSION: THE HOUSING CRISIS FOR COMMUNITIES AND WARDS**

Toronto's housing crisis is a story of spatial disparities and divides. Findings show that the dynamics of spatial exclusion also function at the level of communities and wards, producing *places* of social exclusion. While rates of core housing need among individuals in tenant households vary by race and immigrant status, the data demonstrate that core housing need is far more common in areas of the inner suburbs, including the north-western corner of the city, the former City of York, and much of Scarborough, for all population groups. Lower rates in the downtown core, however, are not an indication of greater access to affordable and suitable housing. Much of the private rental housing in the downtown core is out of reach to many households because of high rental costs, the small size of units that do not meet family needs, or both.

Ward maps showing rates of unsuitable or overcrowded housing for individuals in tenant households by race and immigrant status further reveal spatial divisions. For example, in seven of Toronto's 25 wards — over one-quarter of the wards — 50%

or more of racialized individuals in tenant households live in crowded housing conditions. In another five wards, the rate of unsuitable housing for racialized tenants hovers close to 50%. In another example, in 13 wards — more than half of all city wards — over 40% of newcomer tenants are in core housing need, including in northern and central Etobicoke, parts of North York, and all of Scarborough. Of note, even in the downtown core, racialized individuals and newcomers in rented dwellings have higher rates of unsuitable housing than other population groups. All together, these maps portray patterned geographies of marginalization and exclusion.

The data reveal links between precarious employment, unreliable and inconsistent income, unsuitable and unaffordable housing, and increased health risks for individuals and households. Further, we see that the residential patterns of racialized and non-racialized individuals, newcomers, long-term immigrants, and non-immigrants vary considerably across Toronto. These divides between people translate into divides between places, and an increasingly segregated city. Studies show widely divergent access to critical services and civic engagement, such as health and social services, child care, and healthy-food stores; infrastructure, such as

public transit<sup>75</sup> and cycling infrastructure;<sup>76</sup> livelihood opportunities, such as local employment, education and training, and supports for entrepreneurial initiatives; and inclusive outdoor places, such as community places for meetings,<sup>77</sup> walkable neighbourhoods, green spaces, and tree-canopied neighbourhoods.<sup>78</sup> Spatial exclusion, economic exclusion, socio-political exclusion and subjective exclusion work together to deny material and social resources. These four forms of social exclusion also function to concentrate disadvantage and devaluation in places, or stigmatized sites, that are closed off and difficult to escape. The mixing of difference — a key strength of a diverse city — is discouraged. Relationships with people unlike ourselves (in race and class, for example) are less likely to be cultivated,<sup>79</sup> giving negative stereotypes (or lies) little chance of challenge. Understanding and empathy are afforded few opportunities.

## **SPATIAL EXCLUSION AND PUBLIC HEALTH: THE HOUSING CRISIS AND COVID-19**

The COVID-19 pandemic has laid bare existing inequities and deepened social divides in Toronto and in many other cities. National data show that racialized communities, newcomers, women, youth, and low wage workers (including essential workers) are bearing the brunt of the impact of the pandemic in terms of risk of exposure to COVID-19, as well as lost income from unemployment and reduced hours.<sup>80</sup>

Local health data paints a picture of COVID-19 risk for the city's most marginalized. The City of Toronto's COVID-19 statistics revealed disturbing and widespread outbreaks among individuals experiencing homelessness and those in long-term care homes during the initial months of the pandemic.<sup>81</sup> Data released in recent months demonstrate unequal access to health care, higher rates of precarious work, and cramped housing combined to put certain neighbourhoods and population groups at far greater risk of infection.

75. Vendeville, 2019.

76. Gladki Planning Associates & DTAH in collaboration with Toronto Public Health, City of Toronto Planning, and City of Toronto Transportation Services, 2014.

77. Urban HEART @ Toronto, 2020.

78. KBM Resources Group, Lallemand Inc./BioForest, & Dillon Consulting Limited, 2018.

79. Toronto Foundation & Environics Institute, 2018.

80. Jedwab, 2020a, 2020b.

81. City of Toronto, 2020a.

Toronto Public Health data show higher COVID-19 case rates and hospitalizations in lower income areas of the city, as well as in areas with a higher percentage of racialized individuals, newcomers, people with lower education levels, and people who are unemployed.<sup>82</sup> Analysis of COVID-19 case data further demonstrate income and racial inequities. For example, 27% of COVID-19 cases are individuals living in households with incomes below \$30,000, while these households make up only 14% of all Toronto households; 25% of COVID-19 cases are individuals living in households with incomes between \$30,000 and \$49,999, while these households represent just 15% of Toronto households.<sup>83</sup> Racialized individuals make up 83% of recently reported cases while representing just 52% of the population.<sup>84</sup> Specifically, Black, South Asian/Indo-Caribbean, Southeast Asian, and Arab/Middle Eastern/West Asian communities are over-represented among COVID-19 cases.

Further analysis by the *The Star* reveals how the provincial shutdown of non-essential workplaces that commenced in March 2020 failed to reduce the spread of COVID-19 infection in low-income neighbourhoods and in neighbourhoods

with a high percentage of racialized individuals. Reported COVID-19 cases in the 20 neighbourhoods with the lowest percentage of racialized residents and the 20 highest-income neighbourhoods declined substantially following the shutdown. Meanwhile, in the 20 neighbourhoods with the highest percentage of racialized residents and the 20 lowest-income neighbourhoods, reported COVID-19 cases increased dramatically following the shutdown, revealing stark racial, spatial, and economic divides.<sup>85</sup>

Many of the areas of the city with the largest number and highest rates of COVID-19 cases are also areas with high rates of core housing need and a lack of suitable housing for individuals in tenant households, particularly among racialized individuals and newcomers.<sup>86</sup> Reflecting on the disproportionate impact of this on racialized individuals and newcomers, researchers have pointed to risk factors including crowded housing conditions and being employed in jobs that do not permit working remotely or physical distancing.<sup>87</sup> In crowded households, when an individual becomes ill or tests positive for COVID-19, there are few options to self-isolate from the rest of the household.

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82. Toronto Public Health, 2020a.

83. Toronto Public Health, 2020b.

84. Toronto Public Health, 2020b.

85. Allen et al., 2020. See, also, <https://www.thestar.com/news/gta/2020/06/28/torontos-covid-19-divide-the-citys-northwest-corner-has-been-failed-by-the-system.html>

86. City of Toronto, 2020a.

87. Chung et al., 2020; Wallace & Moon, 2020.

## **SPATIAL EXCLUSION AND PRECARIOUS LIVES: COVID-19, GOVERNMENT DECISIONS, AND THE RISK OF EVICTION**

In the early stages of the pandemic, the Ontario government placed a ban on residential evictions in response to sudden and widespread job loss in the province.<sup>88</sup> In March 2020, Ontario Premier Doug Ford gave struggling tenants a reason for hope, commenting,

No one will be kicked out of their home or their rental apartments based on not being able to pay the rent—it's just not going to happen, we won't allow it to happen....We have to make sure that we take care of the people and I'll do whatever it takes to take care of the people of Ontario. I'll be making sure I have their back—if they can't pay rent, they aren't going to be evicted.<sup>89</sup>

Despite the premier's commitment, the provincial government lifted the eviction ban a few short months later. As of August 4, 2020, residential evictions were

permitted again, leaving thousands of Ontario renters at risk of eviction and homelessness in the midst of a pandemic.<sup>90</sup>

Adding to this dire situation, the Ontario government passed *Bill 184, Protecting Tenants and Strengthening Communities Housing Act* in July 2020.<sup>91</sup> Contrary to its name, the bill paves the way for landlords to fast-track the eviction process. According to Advocacy Centre for Tenants Ontario, a legal clinic specializing in landlord-tenant and housing law,

Bill 184's amendments to the RTA [*Residential Tenancies Act*] will not protect tenants from bad faith evictions and will make it easier for landlords to evict tenants without a hearing. It will also limit tenants' ability to raise defences at arrear hearings and subject former tenants to hearings at the Board without proper service of legal documents. These changes will exacerbate the ongoing affordable housing crisis and make tenants more vulnerable to evictions and homelessness.<sup>92</sup>

88. Government of Ontario, 2020a.

89. Goodfield, 2020.

90. Karamali, 2020; Leon & Iveniuk, 2020.

91. Legislative Assembly of Ontario, 2020.

92. Advocacy Centre for Tenants Ontario, 2020.

Recent Landlord and Tenant Board application data show more than 6,000 Ontario tenant households, including over 3,000 households in Toronto, are at risk of eviction for non-payment of rent during the pandemic.<sup>93</sup> Housing advocates have estimated tens of thousands more are at risk and raised deep concern about the potential of a large wave of evictions as a result of these provincial decisions.<sup>94</sup> None of this bodes well for tenants, public health, or our collective efforts to reduce the spread of COVID-19.

At its July 28–29, 2020, meeting, Toronto City Council voted in favour of launching a legal challenge against Bill 184, arguing amendments to the *Residential Tenancies Act* included in the bill undermine the rights of tenants with regard to a fair

hearing at the Landlord and Tenant Board.<sup>95</sup> Housing activists have called for a reversal of Bill 184, reintroduction of the eviction ban, and urgent action to ensure housing for all. At the local level, activists have pushed for Toronto Mayor John Tory to use the mayor’s emergency powers to protect tenants by instituting a local eviction ban for the duration of the pandemic. However, whether the mayor has the power to enact a local moratorium on evictions or not is the point of some debate.<sup>96</sup> As the “second wave” sets in, it is important that all orders of governments take available actions to safeguard tenants, ensure access to adequate housing, and eliminate — rather than increase — homelessness as a critical public health measure.

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93. Gibson, 2020; Smee, 2020.

94. Advocacy Centre for Tenants Ontario, 2020; Federation of Metro Tenants’ Associations, 2020.

95. Toronto City Council, 2020.

96. CityNews, 2020. Whether the mayor has the power to enact an eviction moratorium has been the point of debate. See Mayor Tory’s statement: <https://twitter.com/JohnTory/status/1286336916112146434?s=20> and opinion piece by lawyer Parmbir Gill: <https://www.thestar.com/opinion/contributors/2020/07/31/mayor-tory-has-more-power-to-protect-tenants-than-he-thinks.html>



## POLICY AND RESEARCH DIRECTIONS

Reflecting on the analysis and findings presented in this report, the research team has outlined policy and research directions to address issues of social and spatial exclusion in rental housing in Toronto. These directions include principles and approaches (1–4), policies and programs (5–9), and research options (10–11) to address the dynamics and outcomes of spatial exclusion. While the recommended policies and programs include short-term and long-term measures, all are needed without delay.

### A. PRINCIPLES AND APPROACHES

**1. Implement policies and services that promote housing as a universal human right and social good.** Social inclusion by system change involves recognizing and interrupting the normal, everyday practices that reproduce spatial exclusion. For example, efforts to mitigate and redress the “financialization of housing” are essential. The financialization of housing involves the treatment of housing as a commodity to accumulate wealth, controlled by large corporate interests. “Capital investment in housing increasingly disconnects housing from its social function of providing a place to live in security and dignity”,<sup>97</sup> and thus stands

in opposition to the realization of the human right to housing. A human rights approach to addressing the housing crisis calls on the obligations of governments — local and national — to be accountable to the needs of communities first, rather than markets and investors; and an approach to housing as a social good emphasizes that we all live the consequences of our efforts.

### **2. Ensure broad and meaningful community engagement and collaboration in the development, implementation and evaluation of housing plans and strategies.**

Individuals with lived experience of the housing crisis have expertise and insights that are essential to the success of plans and strategies intended to realize the human right to housing. As Karen Carter notes, “If the very community you are looking to help is not consulted, included in, or even driving your initiative, you are very likely unintentionally making it harder for those in the community who are already doing the work”.<sup>98</sup> Furthermore, there is a need for residents across social and economic divides to build collaborative relationships to work together toward this social good. We recommend that governments establish processes and structures that facilitate the meaningful

97. Farha, 2017, p. 3. See, also, August & Walks, 2018.

98. Carter, 2020.

participation of community members, from all of Toronto's 140 neighbourhoods, in this work.<sup>99</sup> Partnerships with the housing sector, with civil society organizations, and with residents representing the full spectrum of Toronto's diversity are critical to effective policy development and community level interventions.

**3. Combine targeted and disproportionate investment in individuals and communities with universal policies toward diminishing racial inequities.** The links between core housing need, precarious employment, unreliable and inconsistent income, and increased health risks for individuals, households and whole communities are well-documented. Along with common interventions that address these social and economic issues as discrete, individual concerns, we recommend targeted investments in communities — or people-in-place — that involve residents and facilitate collective effort to achieve the shared goal of closing gaps. Special

attention is needed in wards where the gaps between racialized and non-racialized individuals, and newcomers, long-term immigrants, and non-immigrants, are more pronounced. Further, we recommend affordable housing initiatives in neighbourhoods lacking racialized and immigration diversity to encourage opportunities for building relationships across racial and class differences.<sup>100</sup> We note that universal approaches, such as rent control, must go hand-in-hand with targeted social and economic programs. Finally, critical evaluation tools for policy and service interventions must be framed by an intersectional lens, adopting benchmarks that assess racial divisions and inequities.<sup>101</sup>

**4. Resist austerity measures and focus government interventions on rising income and wealth inequality to ensure an effective and just recovery.** The financial impact of the pandemic has led to lost government revenues and increased spending on essential supports

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99. Meaningful participation of residents and communities requires expanding participation beyond the Resident Advisory Committee for the Toronto Strong Neighbourhoods Strategy 2020, which is made up of one resident volunteer and one resident alternate from each of the City's 31 NIAs and eight Emerging Neighbourhoods (ENs).

100. See Kofi Hope, 2020, [Bringing Toronto together means breaking down the systems that segregate its neighbourhoods](#).

101. It is important to note that in 2005, Toronto City Council adopted a targeted approach, identifying 22 of its 140 social planning neighbourhoods as a part of its Priority Neighbourhoods for Investment (PNIs). This designation was made as part of a strategic initiative to address historic under-investment in the social infrastructure of some Toronto neighbourhoods. In 2012, after almost seven years of work in the PNIs, Council adopted the Toronto Strong Neighbourhoods Strategy 2020, which broadened the focus beyond service access and crime. Based on low neighbourhood equity index (NEI) scores (City of Toronto, Social Policy Analysis and Research, 2014) — a composite measure of neighbourhood wellbeing based on the World Health Organization (WHO)'s Urban HEART framework — the City had expanded its list of NIAs to 31 by March 2014. In 2019, staff partnered with residents, agencies, and businesses to begin the TSNS 2020 evaluation process. Results from that evaluation have not yet been released.

for communities, organizations, and businesses. This financial assistance has supported social and economic goals by responding to struggling communities while preventing a deep recession. Yet the economic crisis provoked by the pandemic has been a financial boon for others. The Canadian Centre for Policy Alternatives reports that “the country’s top 20 billionaires have amassed an average of nearly \$2 billion each in wealth during six of the most economically catastrophic months in Canadian history, for a combined total of \$37 billion”.<sup>102</sup> Long before the COVID-19 pandemic, economists were reporting a dramatic spike in wealth inequality in Canada and a surge (up by 34%) in the share of total gross income captured by Canada’s richest 1%, trends that some analysts argue have been reinforced rather than ameliorated by changes to the country’s social welfare and taxation systems.<sup>103</sup> Such inequality is reported to undermine the economic health of the country as a whole. A focus on deficit reduction through cuts to public spending will not address this underlying economic crisis, and may even jeopardize economic recovery.<sup>104</sup> The City of Toronto

and other municipal governments need federal and provincial support to maintain services and address operating deficits, as local governments do not have the authority to raise revenues through income or wealth taxes, yet are required by law to pass balanced budgets. It is essential that all orders of government reject austerity measures that are likely to exacerbate growing national and local divides and implement progressive revenue tools to ease the economic and social stresses of the pandemic and past decades.

## B. POLICIES AND PROGRAMS

**5. Create and fully fund an independent office of the Housing Commissioner of Toronto, as committed to in the City of Toronto’s HousingTO 2020-2030 Action Plan.** The City of Toronto has committed to establish the role of Housing Commissioner of Toronto “to provide independent monitoring of the City’s progress in meeting the goals of the City’s housing strategy and in furthering the progressive realization of the right to adequate housing as recognized in international law including compliance with the Toronto Housing

102. Canadian Centre for Policy Alternatives, 2020.

103. See Lightman & Good Gingrich, 2018.

104. Economists are not in agreement on the best approach of recovery from the COVID-19 recession. CIBC and IMF economists, for example, demonstrate that austerity “could actually be self-defeating when attempting to lower debt-to-GDP ratios” (Dalgetty, 2020). Others advise targeted spending for a long-term and sustainable recovery that “delivers good jobs, is positive for the environment, and addresses inequality” (Task Force for a Resilient Recovery, 2020). Still others cite periods of economic growth that followed government spending cuts (Lau, 2020).

Charter”.<sup>105</sup> It is critical that a separate and independent office be established, that the Housing Commissioner report directly to Toronto City Council, and that full funding for the office be included in the 2021 City of Toronto budget.

**6. Adopt an eviction prevention strategy, including a moratorium on residential evictions during the pandemic.** We recommend that the Ontario government and the City of Toronto immediately adopt eviction prevention strategies to safeguard the lives, health, and housing of tenants at risk of homelessness. As part of these strategies, the Ontario government must reinstate the residential eviction ban for the duration of the pandemic and reverse Bill 184 which has allowed for the fast-tracking of the eviction process. Strategies such as targeted rent relief and support, rent control, and strong prevention and enforcement measures to stop illegal evictions are needed to support tenants.<sup>106</sup> While provincial and municipal governments have jurisdiction over specific landlord and tenant legislation and policy, all orders of government have a responsibility to address the crisis of homelessness and ensure that no one loses their home during this public health emergency.

**7. Introduce programs for individuals living in crowded housing conditions to self-isolate and protect family and other household members.**

Our research documents the extensive problem of overcrowding in tenant households, with much higher rates of unsuitable housing among racialized individuals, newcomers, and refugees. For individuals living in crowded homes, self-isolation while waiting for test results or recovering after a positive test is difficult, if not impossible. In September 2020, the City of Toronto, with federal financial support, opened a voluntary isolation centre to support up to 140 individuals.<sup>107</sup> These types of programs are critical to protecting communities, supporting public health, and providing equitable health services. Evaluation and public reporting on these programs will be important to assess their effectiveness and identify barriers to access.

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105. City of Toronto, 2019.

106. See Tranjan et al., 2020 for a discussion of eviction prevention strategies; tenant rights advocates have identified illegal evictions as a significant and growing threat to the housing security of tenants (G. Dent, Federation of Metro Tenants' Associations, personal communication, September 2, 2020).

107. City of Toronto, 2020b.

**8. Expedite housing strategies to deliver on the human right to housing. Invest in non-profit affordable housing, set targets and timelines, and evaluate progress through an intersectional lens to ensure that programs deliver for populations most adversely affected by the housing crisis.** The pandemic has reinforced the importance of access to safe, decent, and affordable housing for all. The City of Toronto and the federal government have taken some important steps in recent months. Toronto City Council adopted an implementation plan to advance HousingTO, its 10-year affordable housing plan.<sup>108</sup> The federal government identified important housing goals including the elimination of chronic homelessness in its recent Speech from the Throne.<sup>109</sup> While the Ontario government has committed to a rent freeze in 2021, it has also placed tenants at risk of homelessness by lifting a ban on residential evictions and passing legislation that allows for the fast-tracking of the eviction process.<sup>110</sup> The provincial government has also been largely absent in the work of creating affordable housing.

All orders of government need to take urgent action in response to the housing and public health crisis.

**9. Adopt housing policies and programs that address spatial exclusion and segregation through equitable access to affordable and suitable rental housing in Toronto neighbourhoods.** A variety of strategies are needed to reduce spatial exclusion and segregation, and to promote inclusion and relationships. In areas with new residential development, inclusionary housing policies requiring developers to provide a certain number or percentage of units at a below-market cost can aid in the development of more affordable housing.<sup>111</sup> Use of public lands for affordable housing, such as Toronto's Housing Now initiative, can facilitate new affordable housing developments.<sup>112</sup> Housing acquisition plans can increase the supply of affordable housing in various neighbourhoods, while also maintaining affordable rents in perpetuity and putting housing in community hands through community land trusts, co-operatives, and non-profit

108. City of Toronto, 2020c.

109. Government of Canada, 2020.

110. Government of Ontario, 2020a, 2020b.

111. See Paradis, 2018.

112. See <https://www.toronto.ca/community-people/community-partners/affordable-housing-partners/housing-now/#:~:text=Housing%20Now%20is%20an%20initiative,use%2C%20transit%2Doriented%20communities.&text=Housing%20Now%20is%20one%20component,of%20housing%20issues%20in%20Toronto>. The City of Toronto's Housing Now plan has been delayed by the pandemic. Since its introduction, housing advocates have been critical of the plan for not creating enough affordable rental housing for individuals and families in deep poverty and who face the largest housing challenges. See [https://www.thestar.com/news/city\\_hall/2020/06/12/torontos-housing-now-affordable-housing-plan-delayed-by-covid-19-planning-issues.html](https://www.thestar.com/news/city_hall/2020/06/12/torontos-housing-now-affordable-housing-plan-delayed-by-covid-19-planning-issues.html)

housing providers.<sup>113</sup>

Effective prevention and enforcement to address discrimination in rental housing is also critical. In a 2009 report, the Centre for Equality Rights in Accommodation (CERA) called on the Ontario government to fund housing discrimination audits, develop a system to monitor housing discrimination and regularly report on outcomes, and properly fund advocacy support and human rights education on discrimination in rental housing.<sup>114</sup> Eleven years later, not a single one of CERA's recommendations has been implemented.<sup>115</sup> The solutions are clear; political will is required.

Addressing social and spatial inequities in rental housing is also about increasing access to suitable housing that ensures larger families are not living in overcrowded conditions. Our research demonstrates the need for larger rental housing units, particularly for newcomers, racialized individuals, and refugees who tend to have larger households. Meeting the rental housing needs of these and other populations requires the development of large rental units, available at an affordable cost.

## C. RESEARCH OPTIONS

### 10. Conduct further research on social exclusion and rental housing that

**a) examines social dynamics and disparities associated with Indigenous identity, race, immigration status, gender, age, disability status, and LGBTQ2S identity using an intersectional lens;**

**b) explores spatial inequities at the neighbourhood level;**

**c) expands our work to include comparative analyses with other regions, cities, and towns;**

**d) ensures access to key rental housing data.**

We encourage further research in the areas of social exclusion, spatial exclusion, and rental housing that examines the social dynamics and disparities associated with Indigenous identity, race, immigration status, gender, age, disability status, and LGBTQ2S identity using an intersectional lens. A focus on economic, spatial and social divides organized by racial and immigrant status is critical. Due to data privacy constraints, our descriptive data by race and immigrant status was limited to city wards as the smallest level of geography. Where data permit, we recommend further research at a neighbourhood level. We also recommend that work in the area of social exclusion,

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113. Canadian Network of Community Land Trusts, 2020.

114. Centre for Equality Rights in Accommodation, 2009.

115. Centre for Equality Rights in Accommodation, 2020.



spatial exclusion, and rental housing be expanded to other urban and rural communities. The collection of additional rental housing data is needed to facilitate research and development of public policy.<sup>116</sup>

**11. Increase public access to disaggregated race-based and other social data to support evidence-based policymaking.**

Collection of and access to disaggregated race-based and other sociodemographic data is essential to evidence-based policymaking, evaluating access and equity goals, and measuring

the effectiveness of public policy for specific population groups. We urge all orders of government to prioritize the collection of and public access to race-based and other sociodemographic data and to integrate the collection and dissemination of this data into the ongoing work of all government bodies. We recommend strong engagement with civil society groups in the development of surveys and other data collection tools, regular public reporting on these efforts, and the development of processes and structures to support community access to data.

## CONCLUSION

The COVID-19 pandemic has reminded us of the critical need for safe, decent, and affordable housing, the recognition of housing as a human right and social good, and the role of housing as a social determinant of individual and public health. Our research findings make clear that Toronto's housing crisis is not only a broad human rights and public health concern, but also a matter of racial injustice and denial of immigrant

rights. Our analysis highlights how social dynamics defined by immigration category and racialized status intersect to produce deep economic, spatial and social inequities. The global health crisis has widened already disturbing divides, while making it impossible to ignore that we are all connected. All orders of government have a responsibility to respond to urgent housing needs, growing inequality, and intensifying segregation in Canadian cities.

116. For example, data on eviction applications is available but not on the outcomes for tenants. Data on rent charges is also limited.





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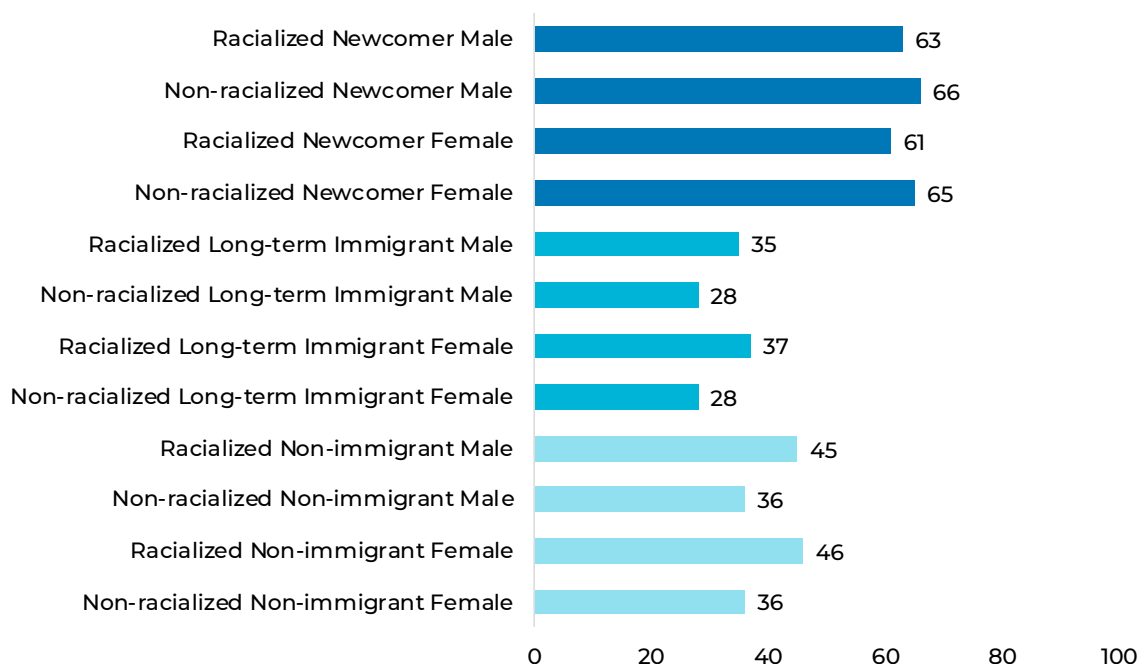
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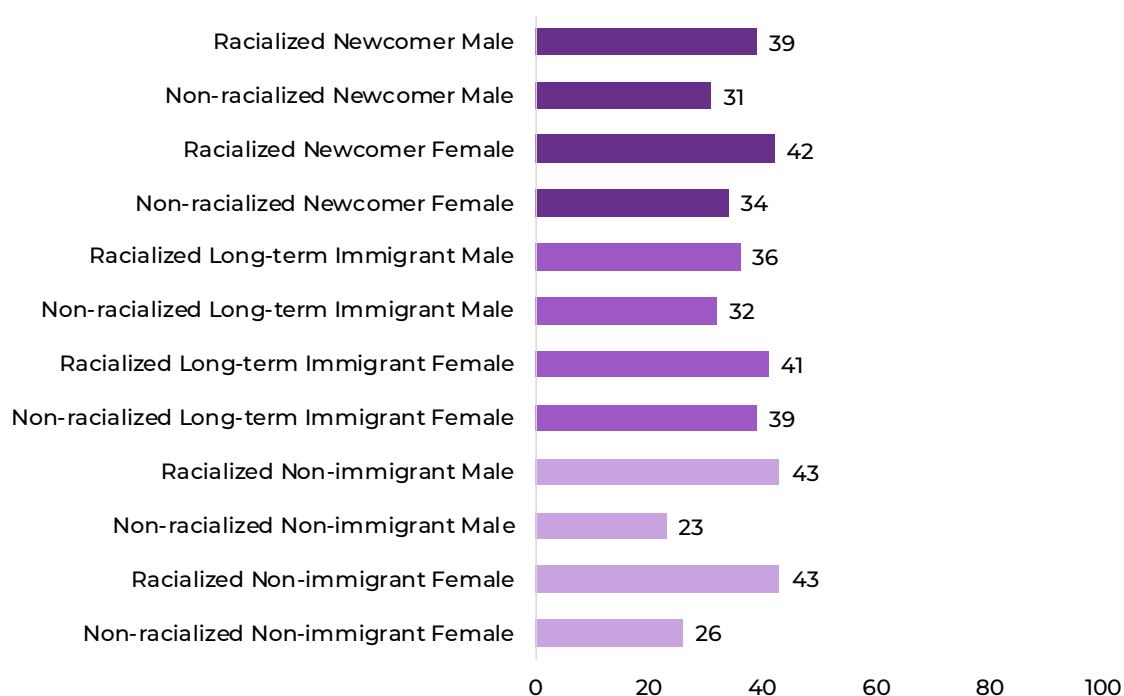
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# APPENDIX

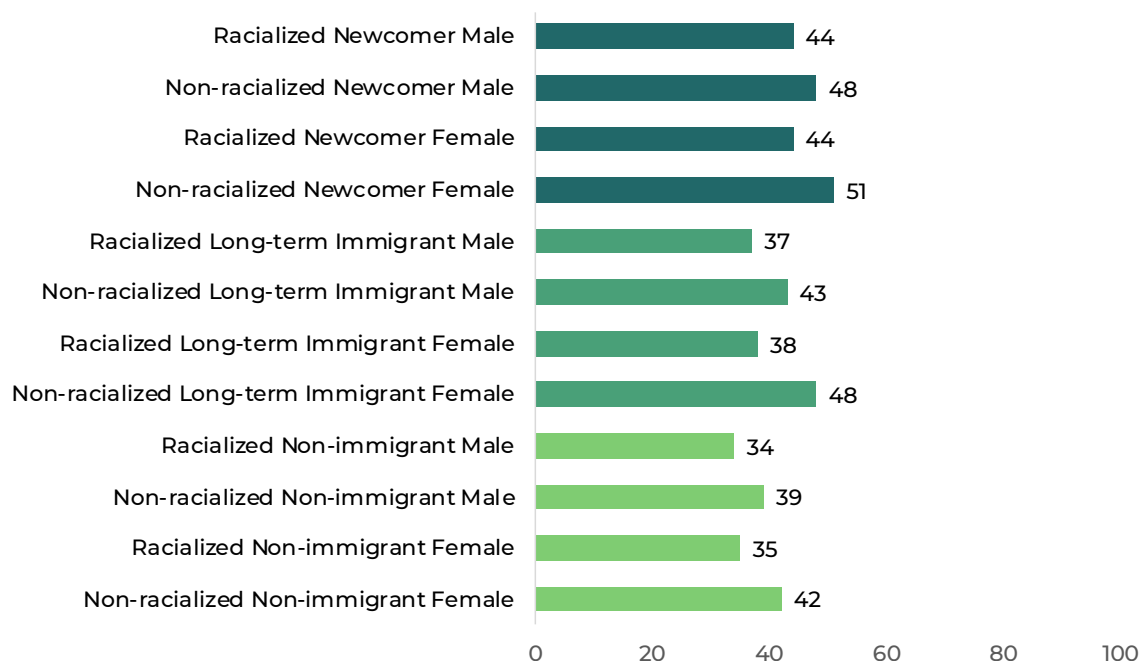
**Figure A: Percentage of Population in the City of Toronto Living in Rented Dwellings (2016), by Immigrant Status, Racialized Status, and Gender**



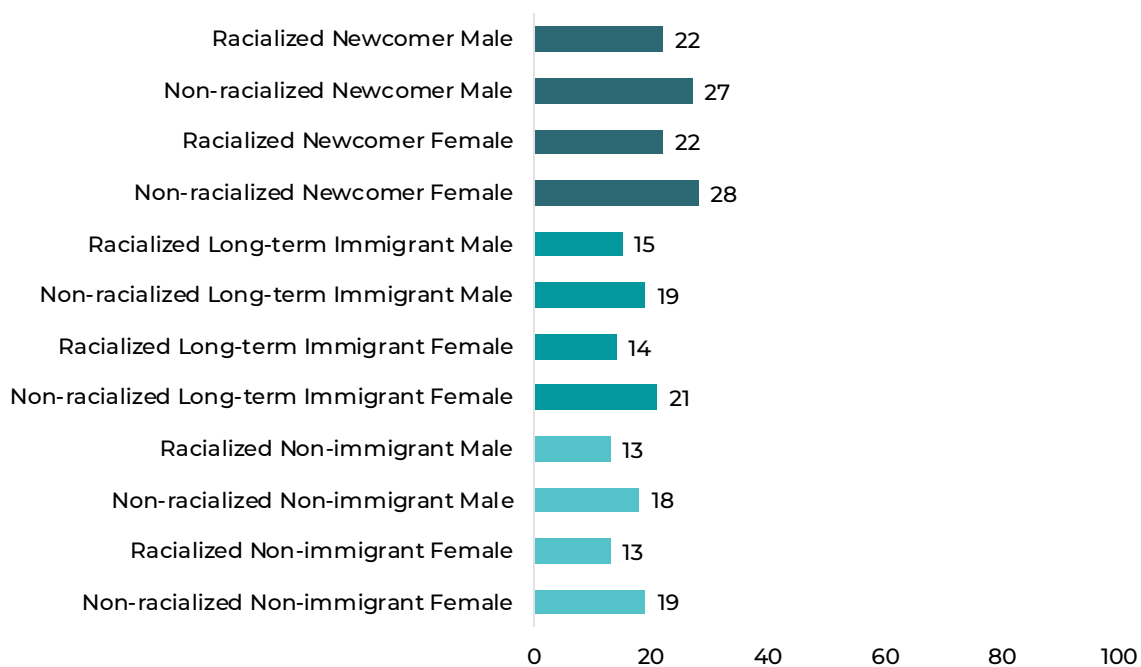
**Figure B: Percentage of Population in the City of Toronto Living in Rented Dwellings in Core Housing Need (2016), by Immigrant Status, Racialized Status, and Gender**



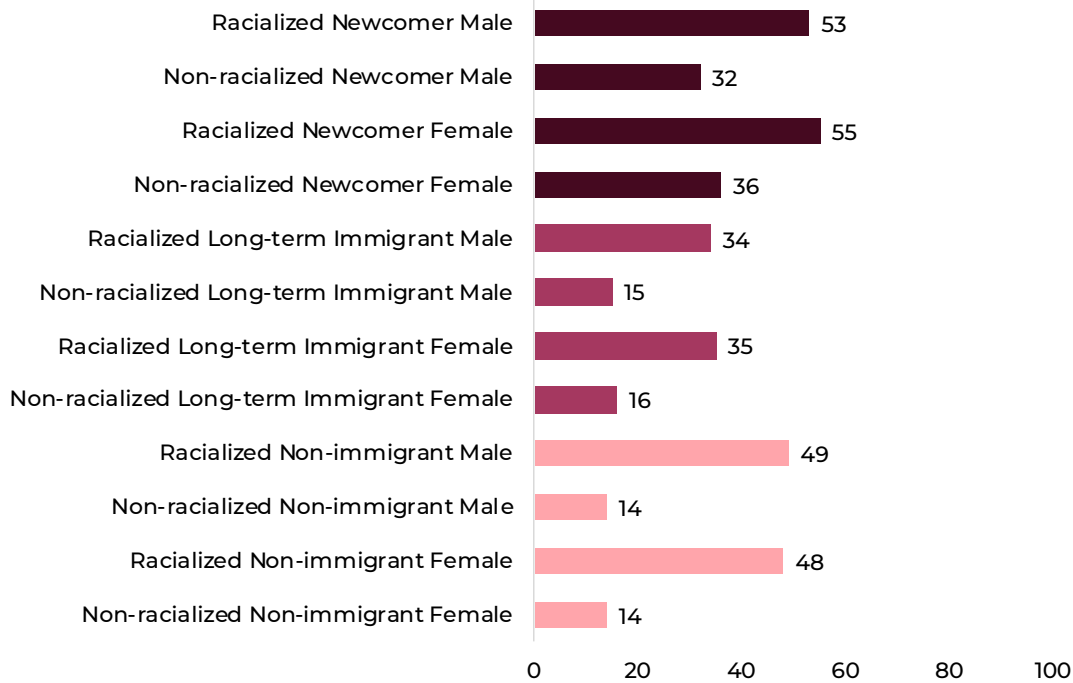
**Figure C: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Immigrant Status, Racialized Status, and Gender**



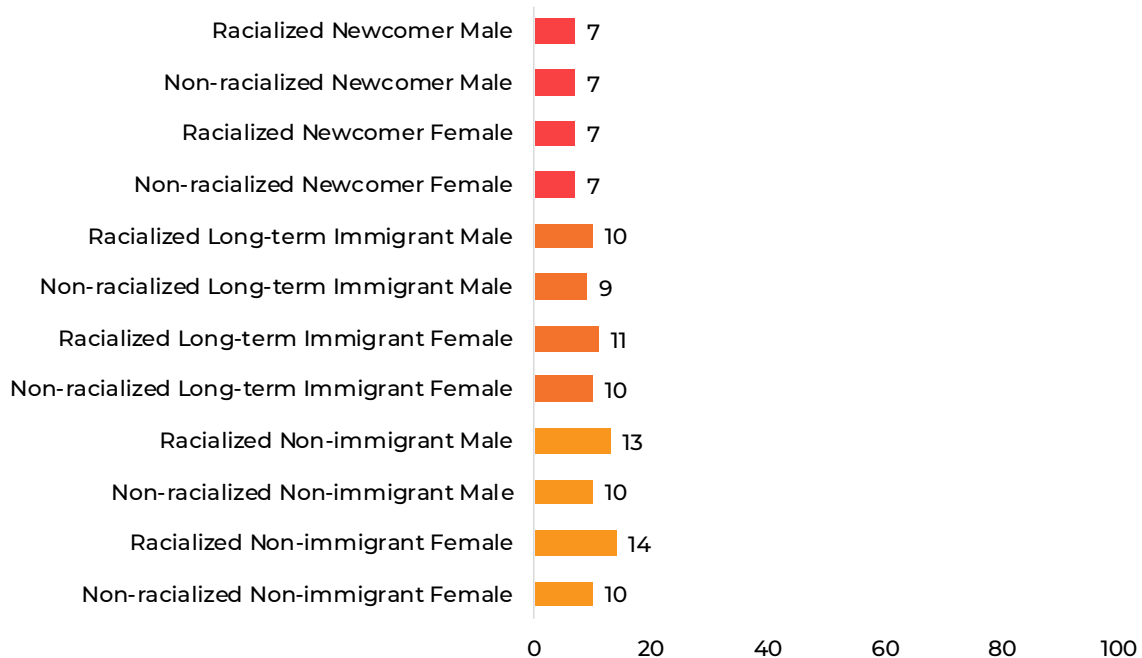
**Figure D: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Immigrant Status, Racialized Status, and Gender**



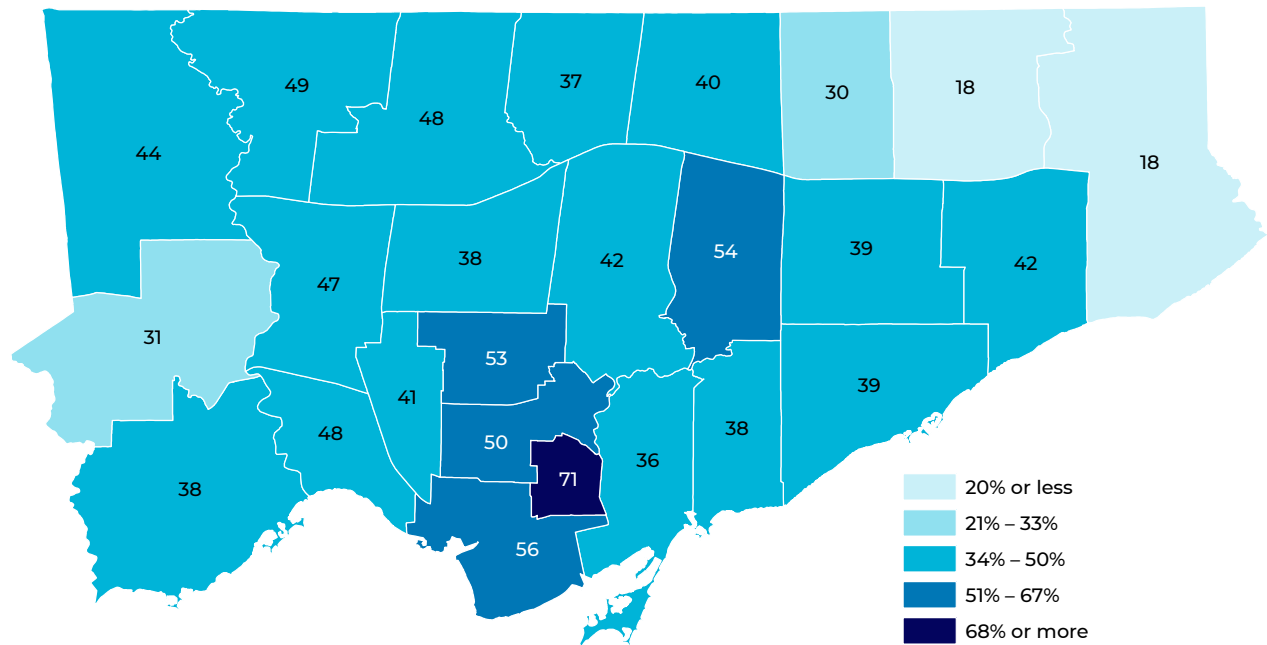
**Figure E: Percentage of Population in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Immigrant Status, Racialized Status, and Gender**



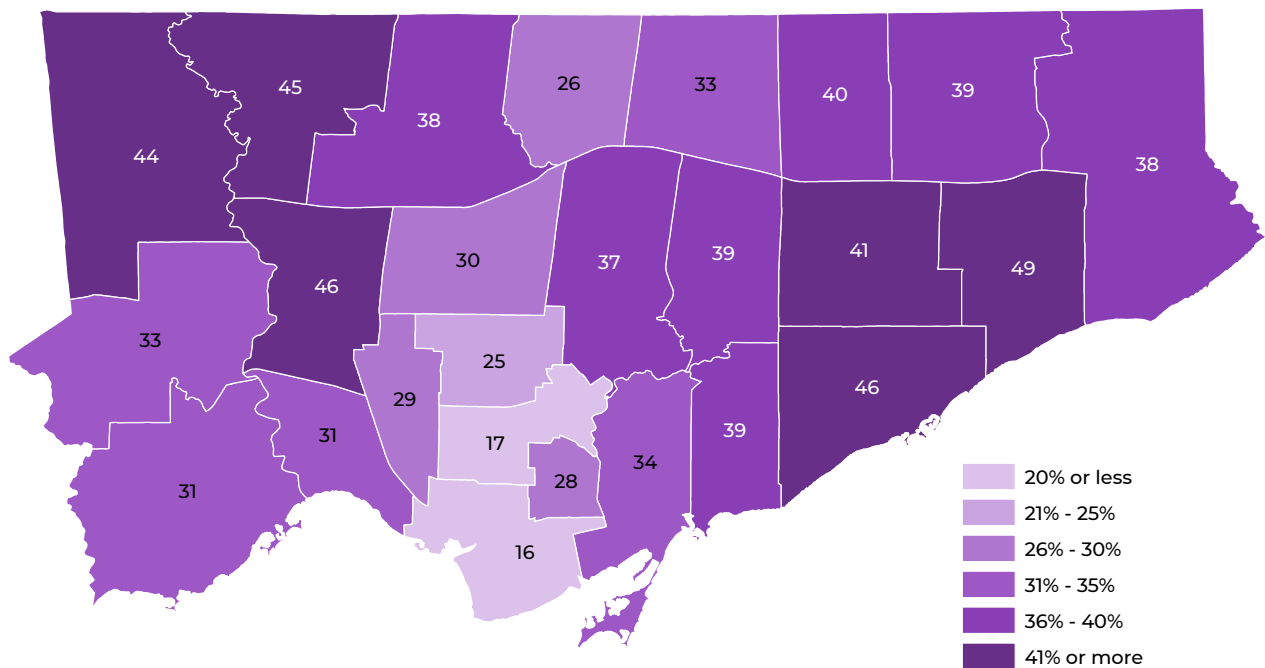
**Figure F: Percentage of Population in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Immigrant Status, Racialized Status, and Gender**



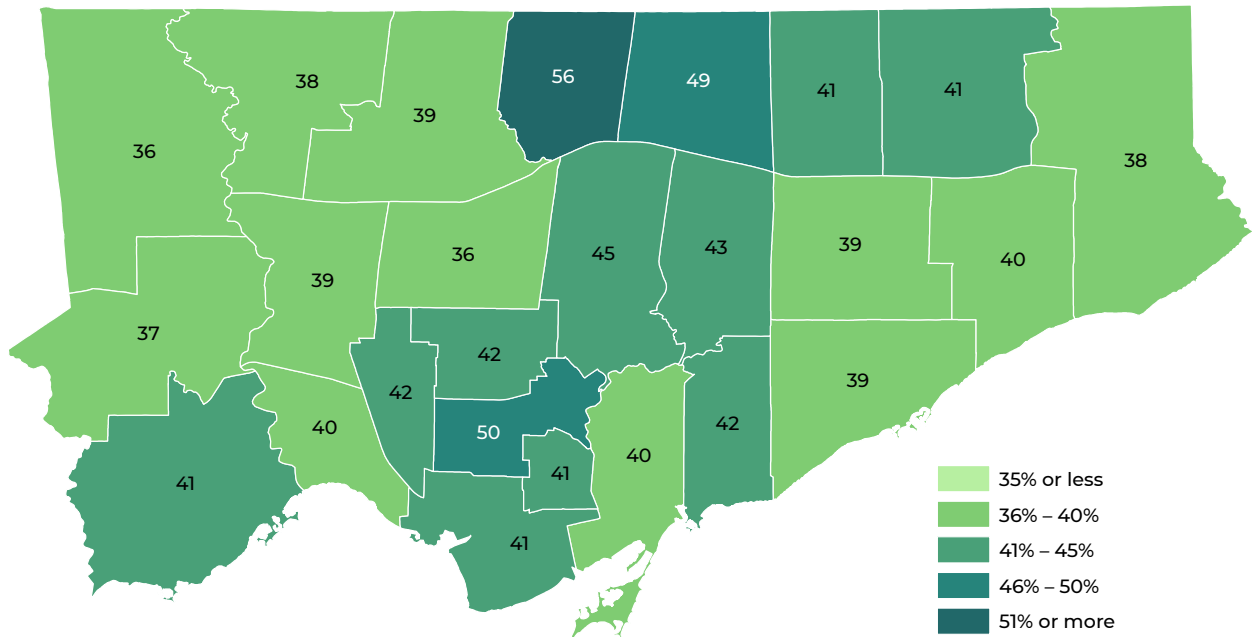
**Figure G: Percentage of Population in the City of Toronto Living in Rented Dwellings (2016), by Ward**



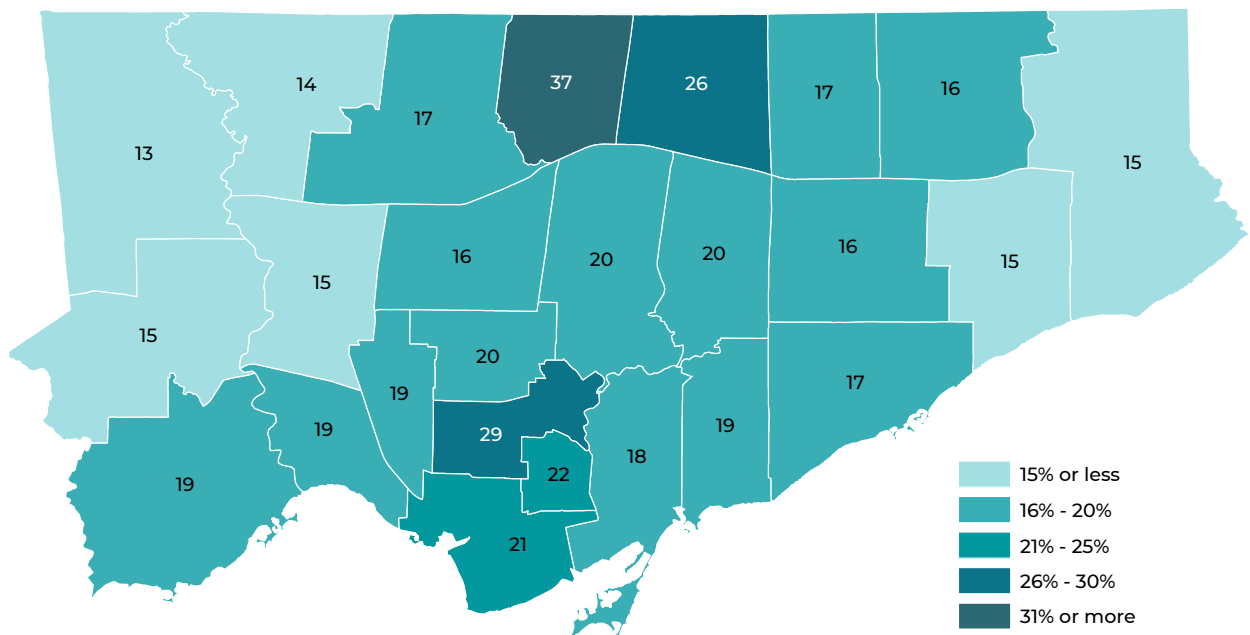
**Figure H: Percentage of Population in the City of Toronto Living in Rented Dwellings in Core Housing Need (2016), by Ward**



**Figure I: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 30% or More of Income on Shelter Costs (2016), by Ward**

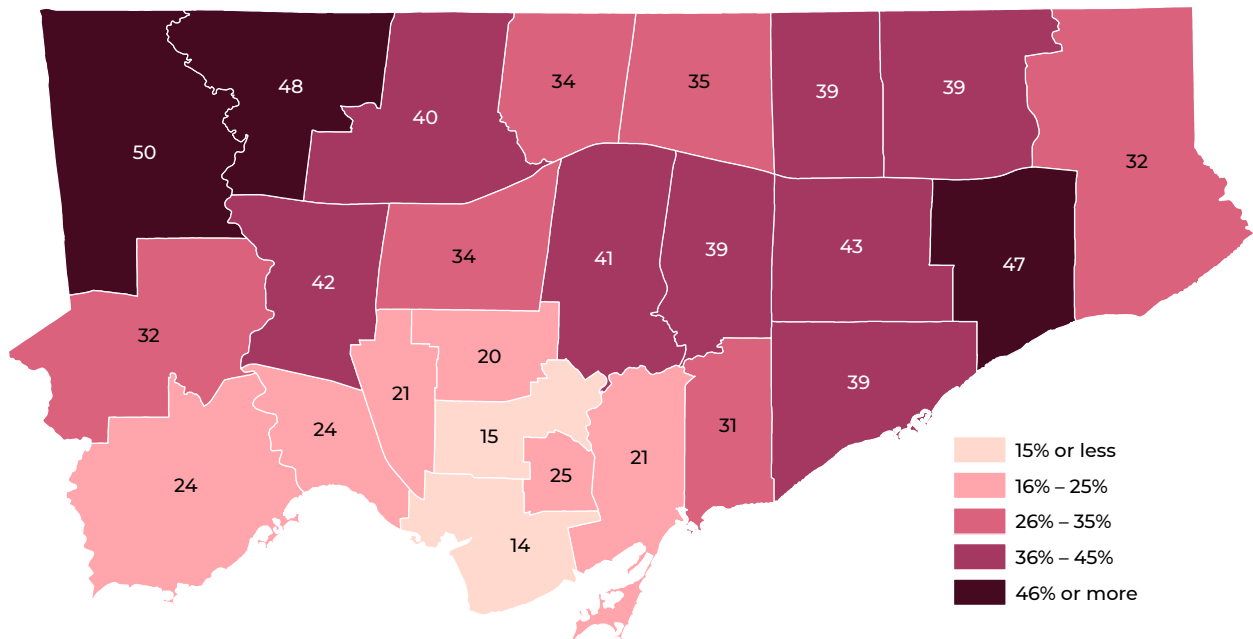


**Figure J: Percentage of Population in the City of Toronto Living in Tenant Households that Spend 50% or More of Income on Shelter Costs (2016), by Ward**

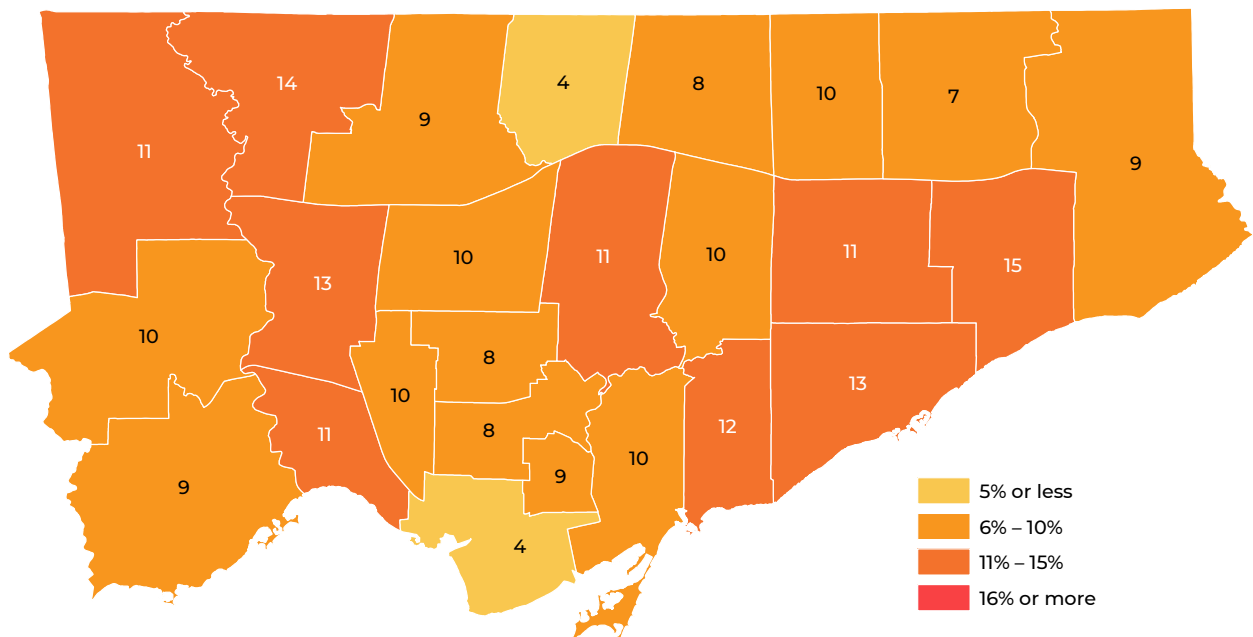




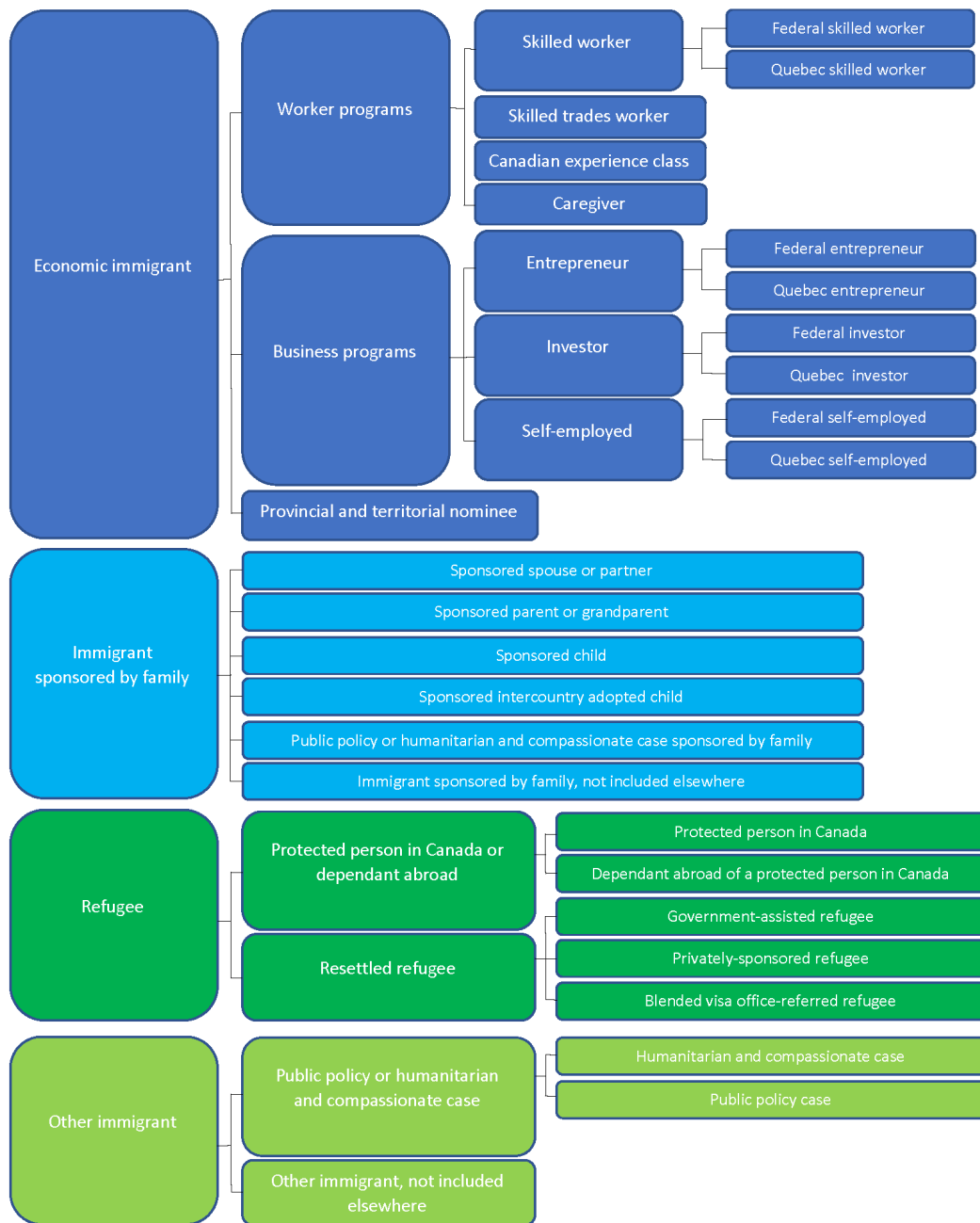
**Figure K: Percentage of Population in the City of Toronto Living in Rented Dwellings that are Unsuitable (2016), by Ward**



**Figure L: Percentage of Population in the City of Toronto Living in Rented Dwellings in Need of Major Repairs (2016), by Ward**



**Figure M: Immigrant Admission Categories, 2016 Census**



Source: [https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/figures/f5\\_4-eng.cfm](https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/figures/f5_4-eng.cfm)

**Table 1. Profile of Tenant Households and Rented Dwellings in the City of Toronto (2016)**

<b>Private households by housing tenure</b>	<b>No. of households</b>
Rented dwellings	525,835 (47.2%)
Owned dwellings	587,095 (52.8%)
<b>Tenant households by age of primary household maintainer<sup>117</sup></b>	
15–24 years	31,515 (6.0%)
25–34 years	137,170 (26.1%)
35–44 years	104,180 (19.9%)
45–54 years	95,715 (18.2%)
55–64 years	74,165 (14.1%)
65–74 years	45,895 (8.7%)
75–84 years	25,400 (4.8%)
85 years and over	10,600 (2.0%)
<b>Tenant households by household type</b>	
Family household	245,775 (51.8%)
Couple family household	167,405 (35.3%)
Couple family household with children	85,800 (18.1%)
Couple family household without children	81,605 (17.2%)
Lone-parent family household	70,925 (14.9%)
Lone-parent family household with at least one child less than 18 years old	40,425 (8.5%)
Multiple-family household	7,445 (1.6%)
Multiple-family household with at least one child less than 18 years old	5,915 (1.2%)
Non-family household	229,070 (48.2%)
<b>Incomes of tenant households</b>	
Average after-tax household income in 2015	\$51,334
Median after-tax household income in 2015	\$41,952
Low income rate (based on After-Tax Low Income Measure) in 2015	35.7%
<b>Tenant households by household size</b>	
1 person	215,675 (41.0%)
2 persons	155,960 (29.7%)
3 persons	72,895 (13.9%)
4 persons	48,455 (9.2%)
5 or more persons	32,845 (6.2%)
Number of persons in private households	1,125,435
Average household size	2.1

117. According to Statistics Canada, the primary household maintainer is the “first person in the household identified as someone who pays the rent or the mortgage, or the taxes, or the electricity bill, and so on, for the dwelling. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer. The order of the persons in a household is determined by the order in which the respondent lists the persons on the questionnaire. Generally, an adult is listed first followed, if applicable, by that person’s spouse or common-law partner and by their children. The order does not necessarily correspond to the proportion of household payments made by the person.” See <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

<b>Rented dwellings by number of bedrooms</b>	<b>No. of households</b>
No bedrooms	20,580 (3.9%)
1 bedroom	242,910 (46.2%)
2 bedrooms	183,930 (35.0%)
3 bedrooms	61,555 (11.7%)
4 or more bedrooms	16,860 (3.2%)
<b>Rented dwellings by structural type of dwelling</b>	
Single-detached house	19,410 (3.7%)
Apartment in a building that has five or more storeys	336,295 (64.0%)
Other attached dwelling	170,095 (32.3%)
Semi-detached house	7,830 (1.5%)
Row house	18,915 (3.6%)
Apartment or flat in a duplex	18,855 (3.6%)
Apartment in a building that has fewer than five storeys	123,585 (23.5%)
Other single-attached house	910 (0.2%)
Movable dwelling	30 (< 0.1%)
<b>Rented dwellings by condominium status</b>	
Condominium	96,965 (18.4%)
Not condominium	428,865 (81.6%)
<b>Rented dwellings by period of construction</b>	
1920 or before	27,220 (5.2%)
1921–1945	31,965 (6.1%)
1946–1960	80,180 (15.2%)
1961–1970	109,265 (20.8%)
1971–1980	94,670 (18.0%)
1981–1990	53,890 (10.2%)
1991–1995	24,470 (4.7%)
1996–2000	17,465 (3.3%)
2001–2005	18,675 (3.6%)
2006–2010	25,570 (4.9%)
2011–2016	42,465 (8.1%)
<b>Shelter costs for tenant households</b>	
Median monthly shelter costs	\$1,201
Average monthly shelter costs	\$1,242
Average percentage of before-tax household income spent on shelter costs	31%

Source: Statistics Canada. (2017). Toronto, CDR [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa, ON. Released November 29, 2017. Retrieved June 26, 2020 from <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

Statistics Canada. (2017). 2016 Census of Population. Catalogue no. 98-400-X2016231.

Statistics Canada. (2018). 2016 Census of Population. Catalogue no. 98-400-X2016220.

Statistics Canada. (2018). 2016 Census of Population. Catalogue no. 98-400-X2016222.

Statistics Canada. (2019). 2016 Census of Population. Catalogue no. E03139-T1\_CD-CSD-DA. Accessed through the Community Data Program.

Statistics Canada. (2020). 2016 Census of Population. Catalogue no. E02767-Table12A (CDCSD QC\_ON). Accessed through the Community Data Program.

Statistics Canada. (2020). 2016 Census of Population. Catalogue no. E03292 CDCSD. Accessed through the Community Data Program.

**Table 2. Population in the City of Toronto (2016), by Immigrant and Racialized Status and Admission Category<sup>118</sup>**

<b>Racialized/visible minority status</b>	<b>Population</b>
Total racialized/visible minority population	1,385,855 (51.5%)
South Asian	338,965 (12.6%)
Chinese	299,465 (11.1%)
Black	239,850 (8.9%)
Filipino	152,715 (5.7%)
Latin American	77,165 (2.9%)
Arab	36,030 (1.3%)
Southeast Asian	41,650 (1.5%)
West Asian	60,320 (2.2%)
Korean	41,640 (1.5%)
Japanese	13,415 (0.5%)
Visible minority, not indicated elsewhere	36,975 (1.4%)
Multiple visible minorities	47,670 (1.8%)
Non-racialized/not a visible minority <sup>119</sup>	1,305,815 (48.5%)
<b>Immigrant status and period of immigration</b>	
Non-immigrants	1,332,090 (49.5%)
Immigrants	1,266,005 (47.0%)
Before 1981	294,065 (10.9%)
1981–1990	171,565 (6.4%)
1991–2000	281,870 (10.5%)
2001–2010	330,550 (12.3%)
2001–2005	162,775 (6.0%)
2006–2010	167,780 (6.2%)
2011–2016	187,950 (7.0%)
Non-permanent residents	93,580 (3.5%)
<b>Admission category</b>	
Economic immigrants	475,155 (48.1%)
Immigrants sponsored by family	320,945 (32.5%)
Refugees	176,120 (17.8%)
Other immigrants <sup>120</sup>	16,105 (1.6%)

Source: Statistics Canada (2017). Toronto, CDR [Census division], Ontario and Ontario [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa, ON. Released November 29, 2017. Retrieved June 26, 2020 from <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

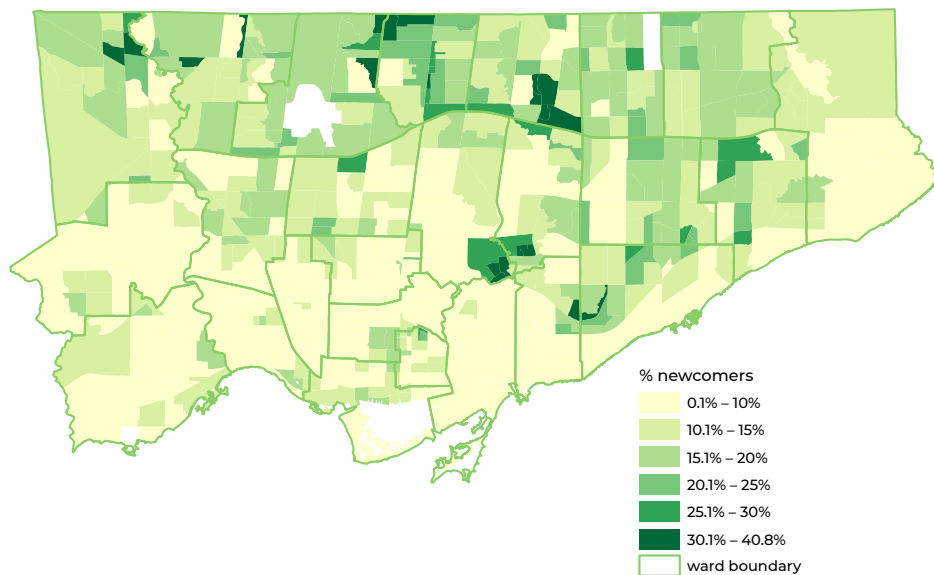
118. Table includes total population, including individuals living in rented and owned dwellings.

119. In this table, non-racialized/not a visible minority group includes a small number of individuals who identified as Aboriginal, due to the data source used. This is not the case for the findings presented in this report. In the results section, the non-racialized/not a visible minority group excludes any individuals who identified as Aboriginal.

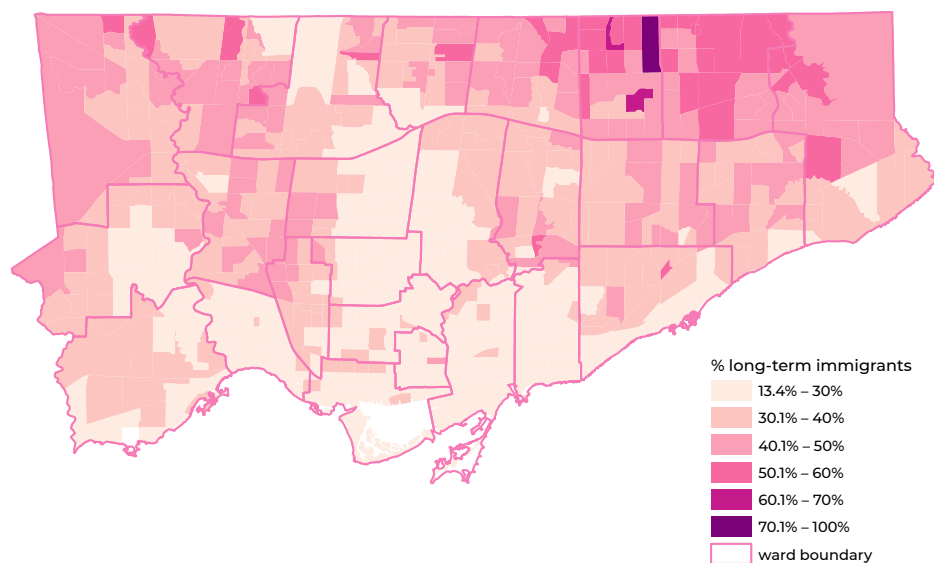
120. See definition in methods section above.

To provide context for the results presented in this report, we have mapped the residential patterns of racialized individuals, non-racialized individuals,<sup>121</sup> newcomers, long-term immigrants, and non-immigrants in the City of Toronto, by census tract. The following maps include individuals living in both rented and owned dwellings for each population category.

**Figure N: Percentage of the Population in the City of Toronto who are Newcomers (2016), by Census Tract**

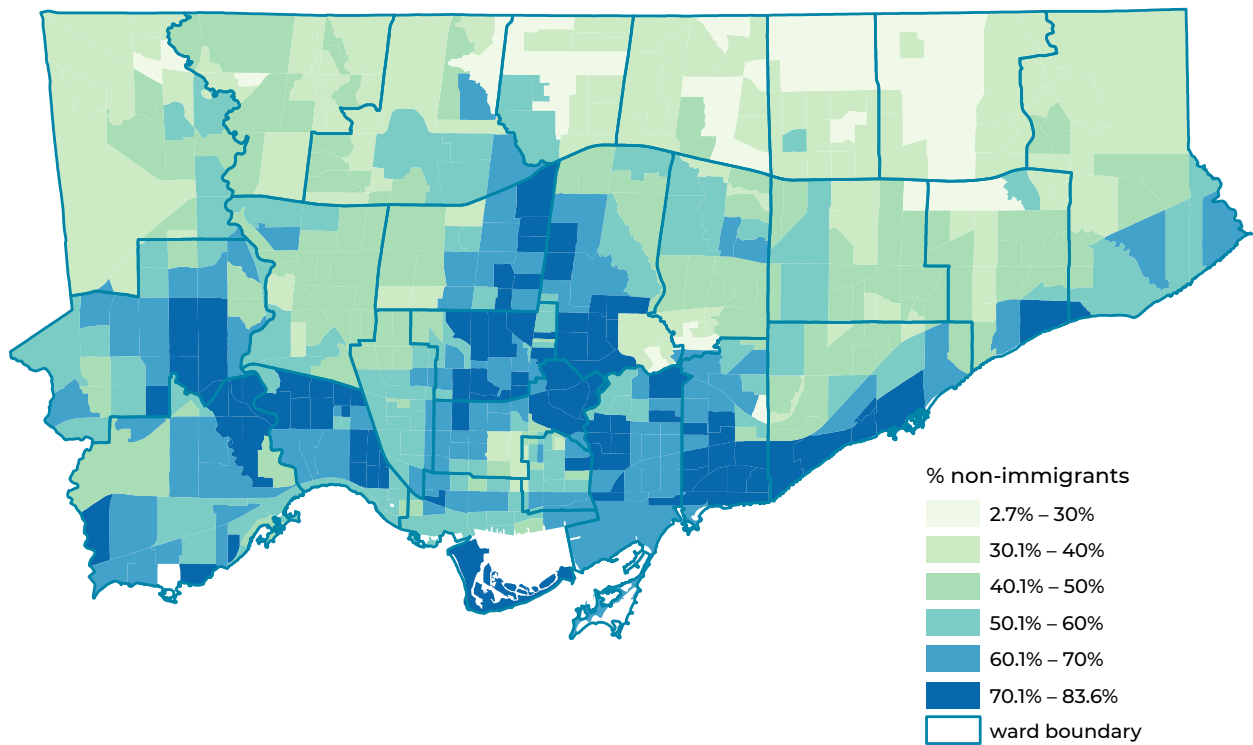


**Figure O: Percentage of the Population in the City of Toronto who are Long-term Immigrants (2016), by Census Tract**

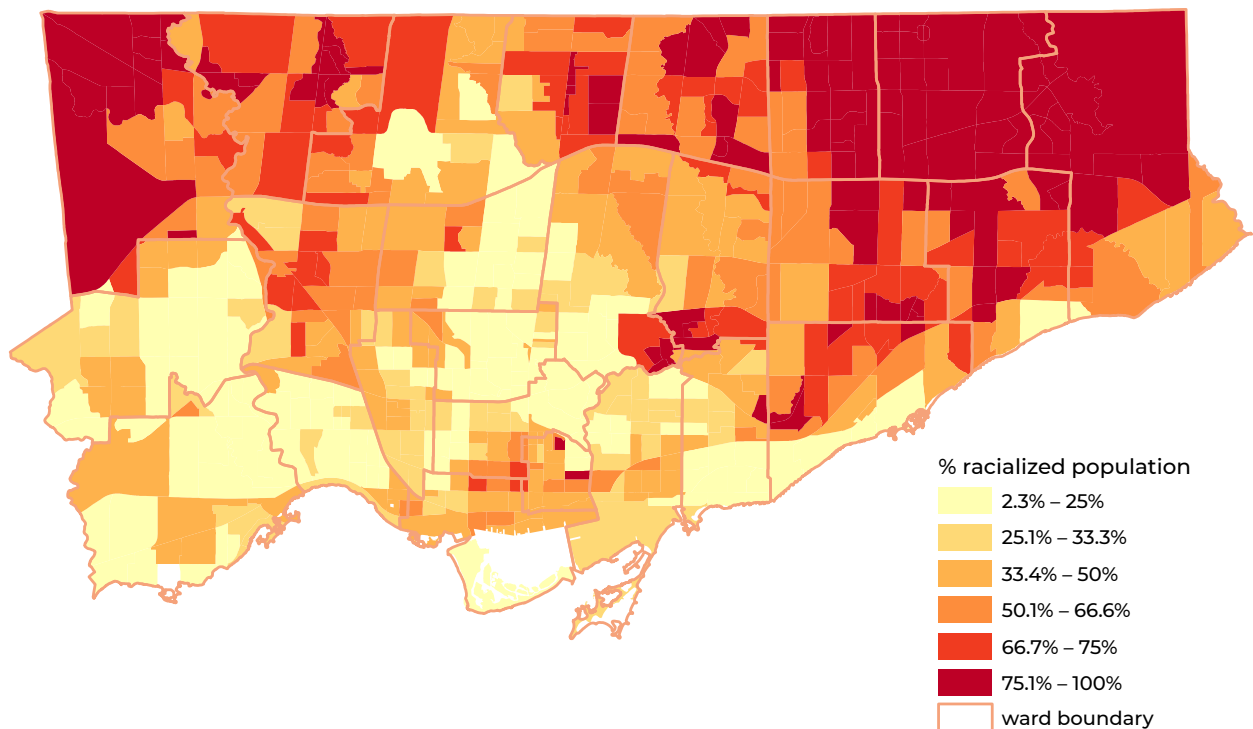


121. In this map, the non-racialized/not a visible minority group includes a small number of individuals who identified as Aboriginal. This is not the case for the findings presented in the results section of this report. In the results section, the non-racialized/not a visible minority group excludes any individuals who identified as Aboriginal.

**Figure P: Percentage of the Population in the City of Toronto who are Non-immigrants (2016), by Census Tract**

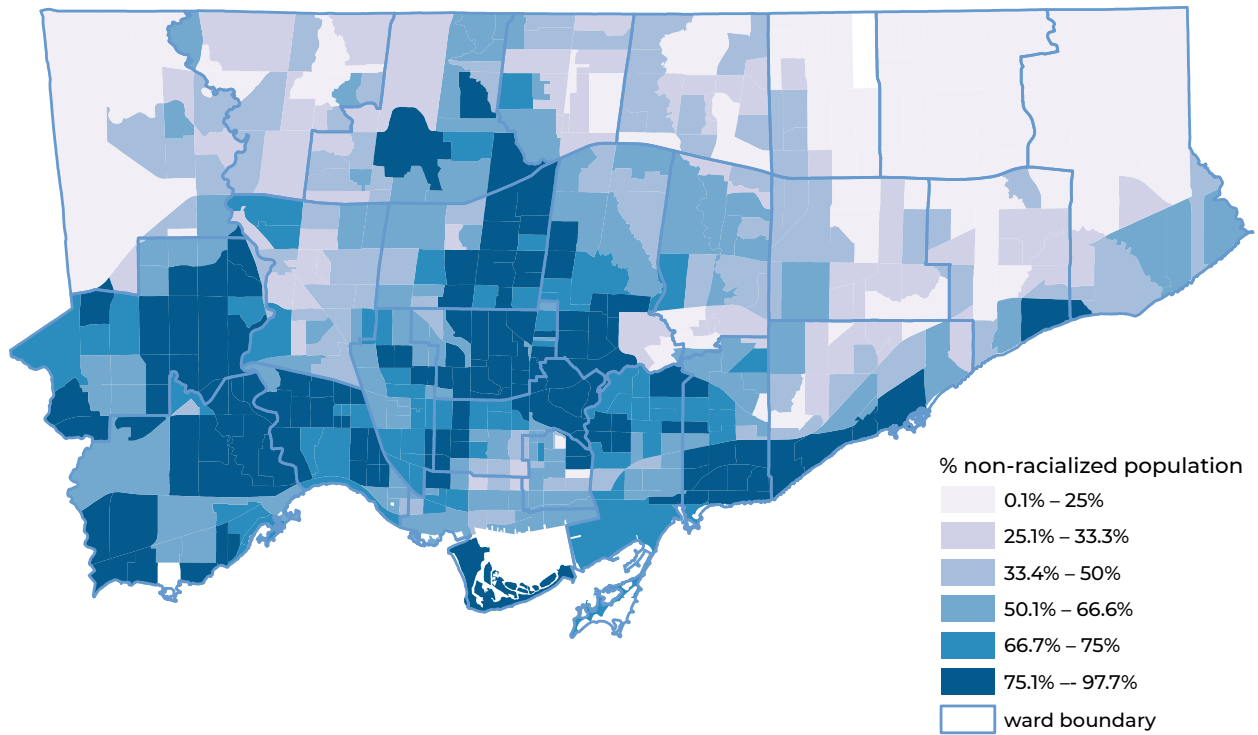


**Figure Q: Percentage of the Population in the City of Toronto who are Racialized Individuals (2016), by Census Tract**



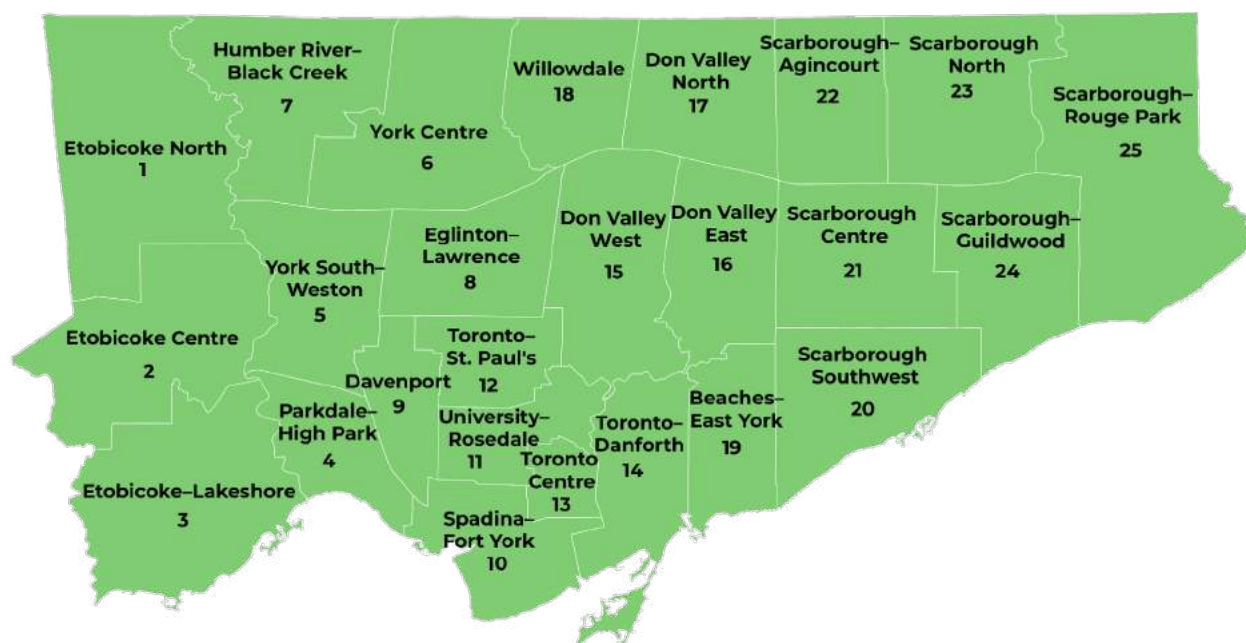


**Figure R: Percentage of the Population in the City of Toronto who are Non-racialized Individuals (2016), by Census Tract**



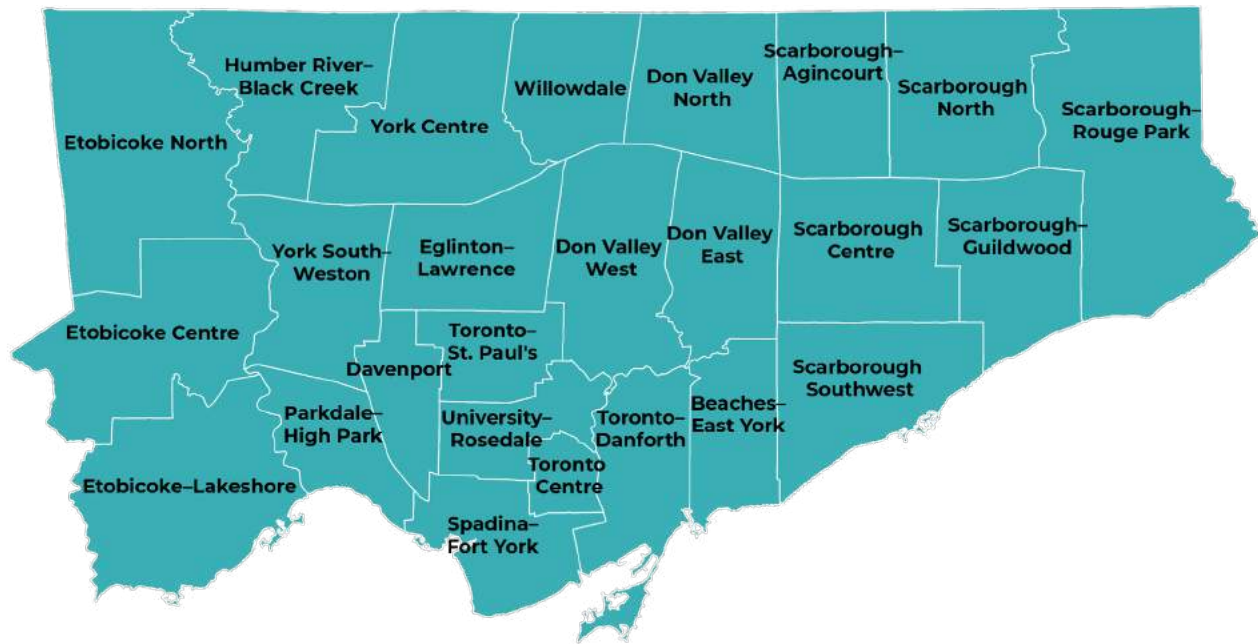
Source for five population maps: Statistics Canada. (2017). Census of Population. Catalogue no. 98-401-X2016043.

Figure S: City of Toronto Wards, 2020

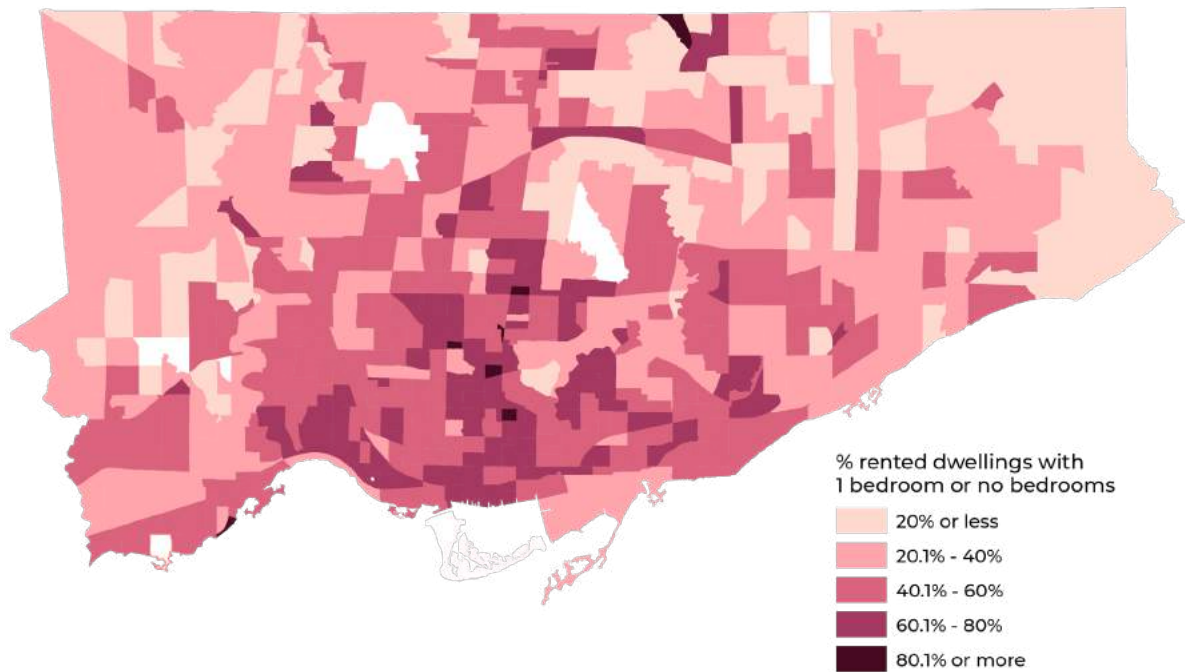


Ward 1 Etobicoke North	Ward 14 Toronto–Danforth
Ward 2 Etobicoke Centre	Ward 15 Don Valley West
Ward 3 Etobicoke–Lakeshore	Ward 16 Don Valley East
Ward 4 Parkdale–High Park	Ward 17 Don Valley North
Ward 5 York South–Weston	Ward 18 Willowdale
Ward 6 York Centre	Ward 19 Beaches–East York
Ward 7 Humber River–Black Creek	Ward 20 Scarborough Southwest
Ward 8 Eglinton–Lawrence	Ward 21 Scarborough Centre
Ward 9 Davenport	Ward 22 Scarborough–Agincourt
Ward 10 Spadina–Fort York	Ward 23 Scarborough North
Ward 11 University–Rosedale	Ward 24 Scarborough–Guildwood
Ward 12 Toronto–St. Paul's	Ward 25 Scarborough–Rouge Park
Ward 13 Toronto Centre	

Figure T: Provincial Electoral Districts (Ridings) in Toronto, 2020

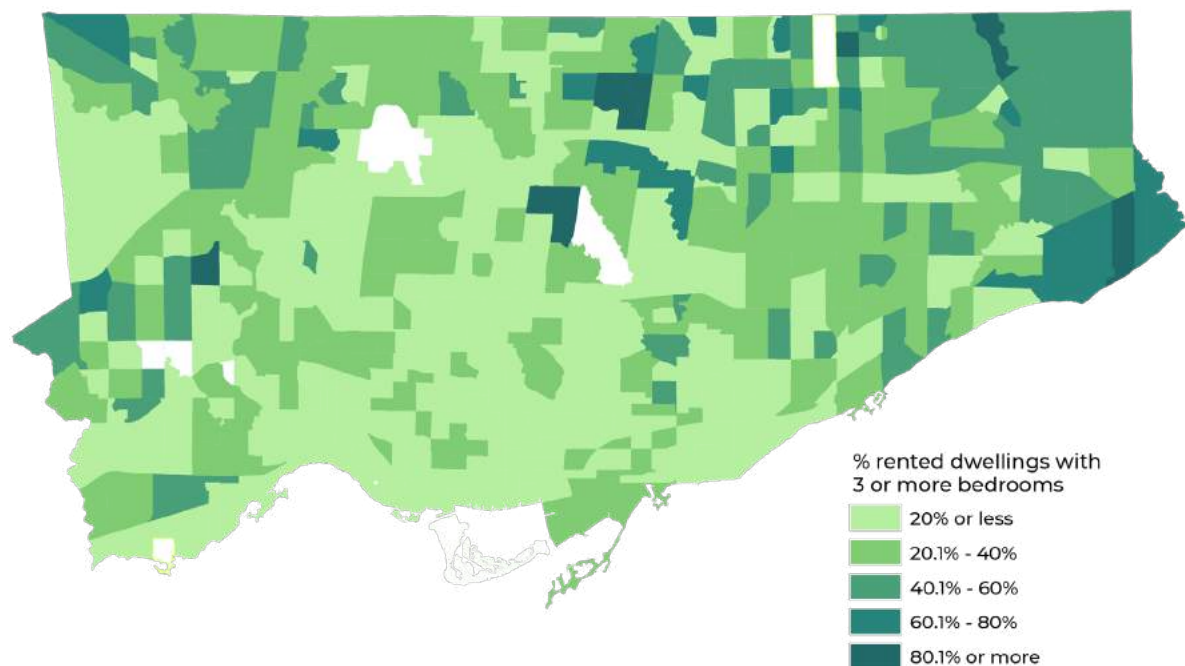


**Figure U: Percentage of Rented Dwellings with 1 Bedroom or no Bedrooms in the City of Toronto (2016), by Census Tract**



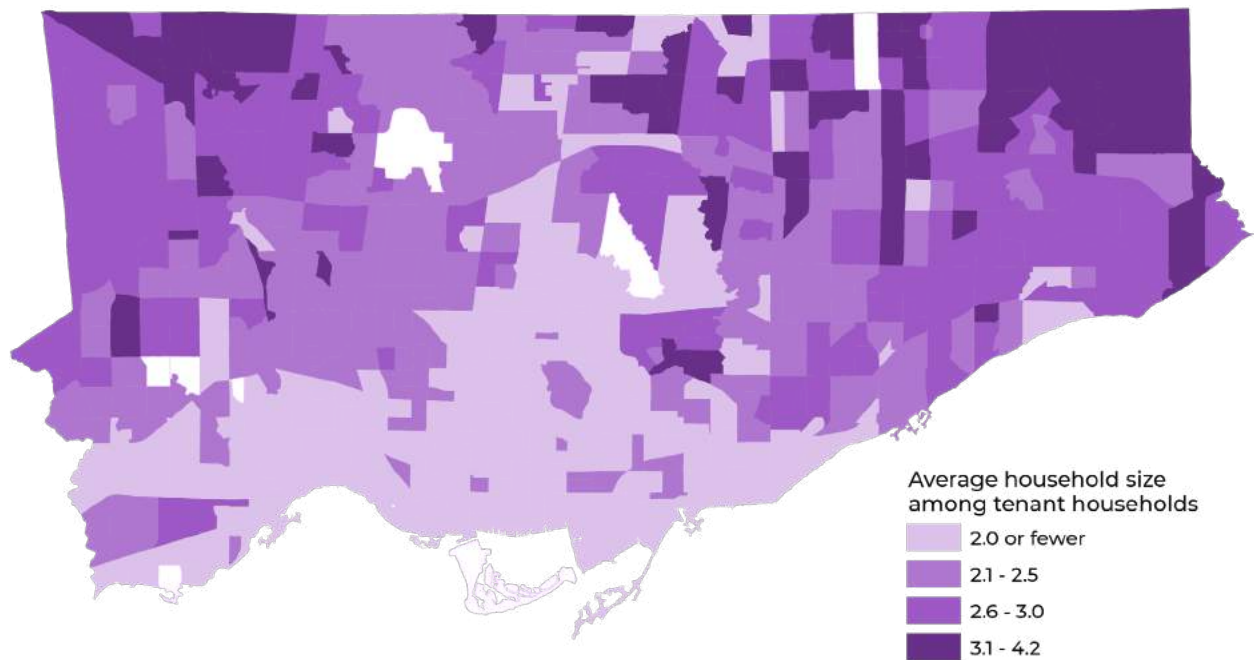
Source: Statistics Canada (2019). 2016 Census of Population. Catalogue no. E03133\_CMACACT. Accessed through the Community Data Program.

**Figure V: Percentage of Rented Dwellings with 3 or More Bedrooms in the City of Toronto (2016), by Census Tract**



Source: Statistics Canada (2019). 2016 Census of Population. Catalogue no. E03133\_CMACACT. Accessed through the Community Data Program.

**Figure W: Average Household Size of Tenant Households in the City of Toronto (2016), by Census Tract**



Source: Statistics Canada (2019). 2016 Census of Population. Catalogue no. E03133\_CMACACT. Accessed through the Community Data Program.



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