

**METCALF
FOUNDATION**

The Working Poor in the Toronto Region:

**Mapping working poverty in
Canada's richest city**

**John Stapleton
Metcalf Foundation
2015**

#WorkingPoor

Working Poor Definition

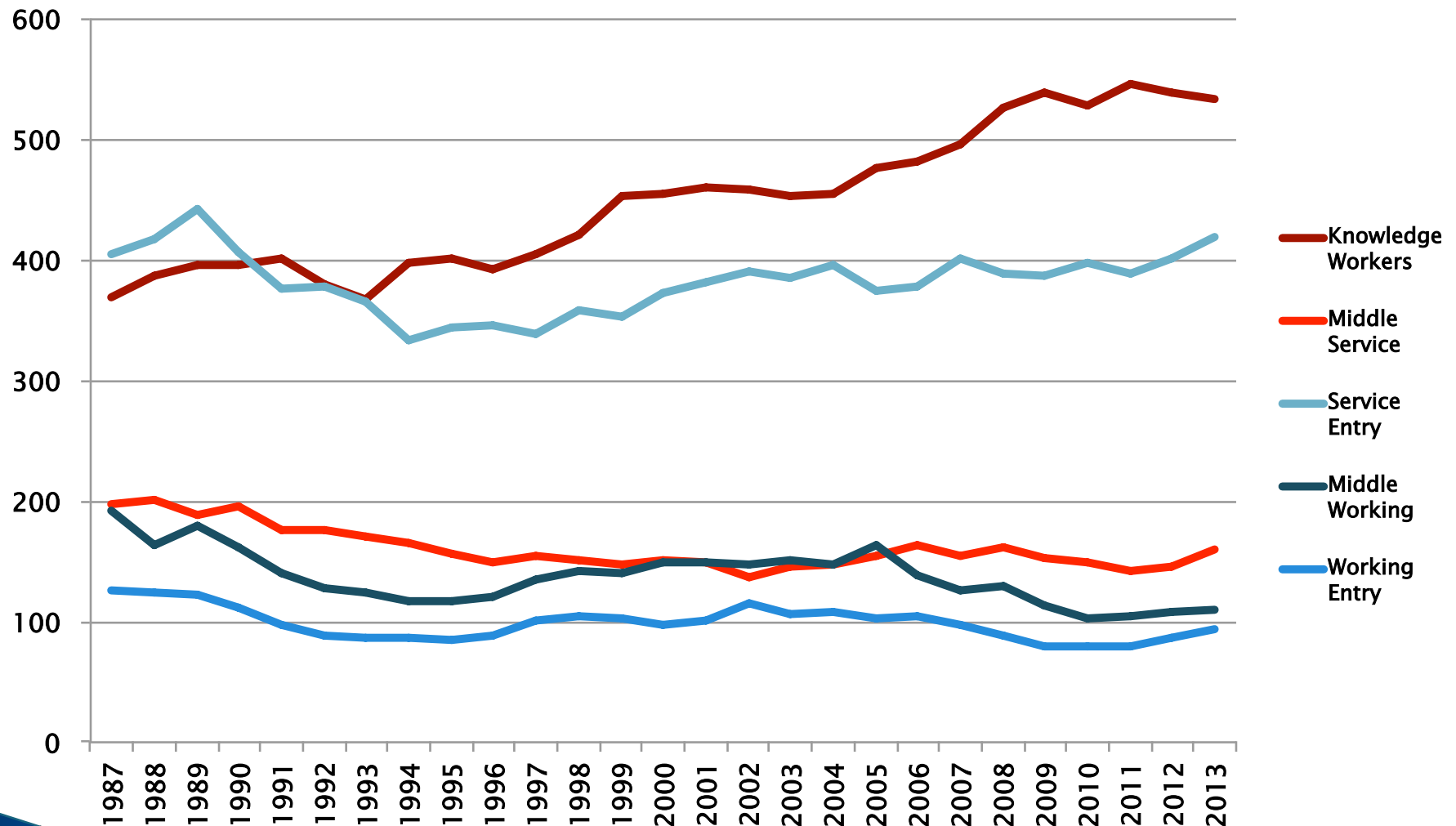
- ▶ A person is a member of the working poor if he or she:
 - has an after-tax income below the Low Income Measure (LIM),
 - has earnings of at least \$3,000 a year,
 - is between the ages of 18 and 64,
 - is not a student, and
 - lives independently.



City of Toronto

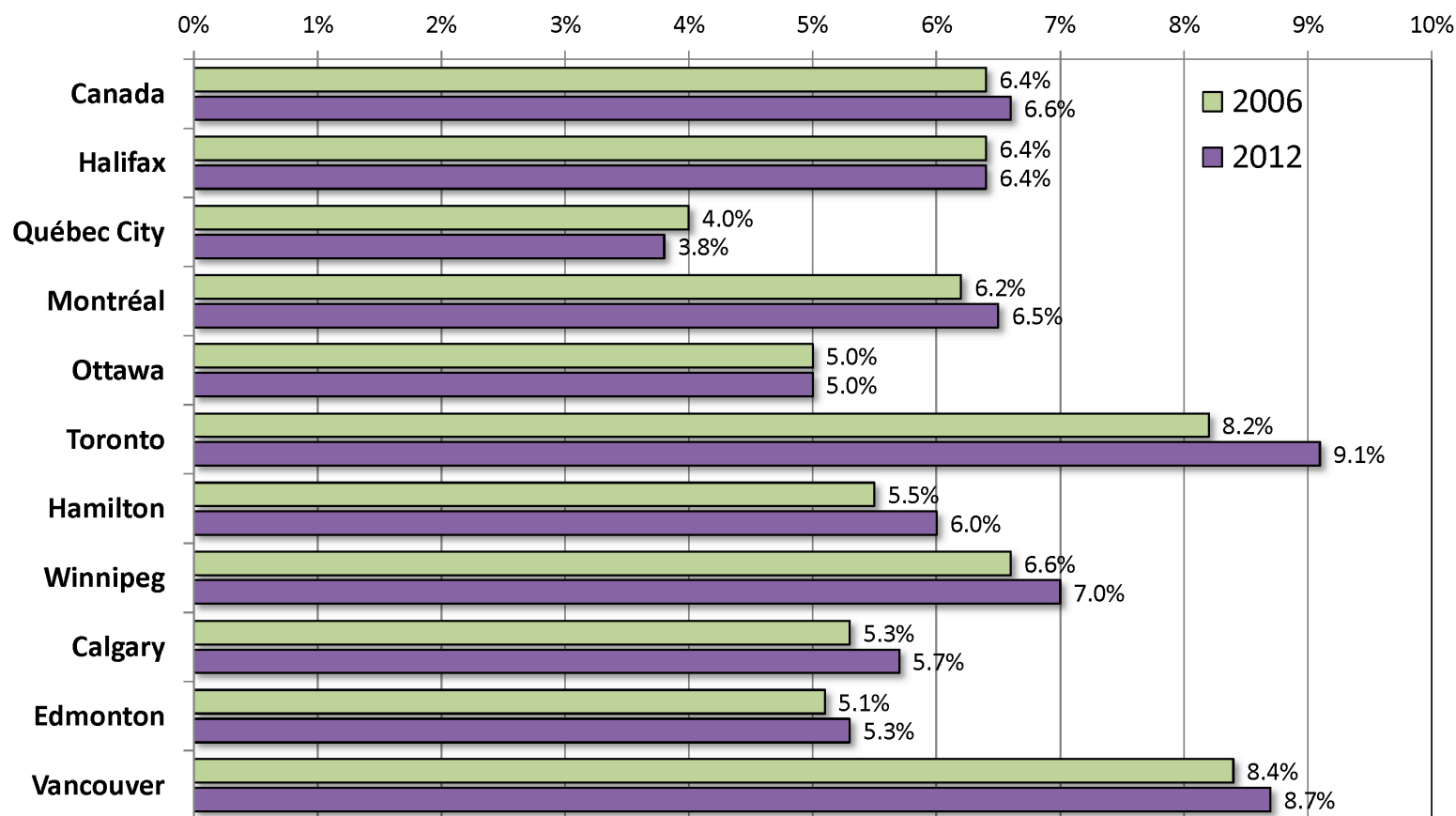
- ▶ 'Manhattanizing' – working poor finding Toronto less affordable place to live
- ▶ Turning into a giant 'Downton Abbey' – High paid Creative/knowledge class of doctors, lawyers, bankers, professors, engineers, other professionals require a cadre of working poor to:
 - Pour coffee
 - Serve food
 - Care for children
 - Clean offices
 - Do the gardening
 - Relay documents etc.

Labour Market in Toronto over past 25 years



Vancouver & Toronto are the two richest and poorest cities in Canada

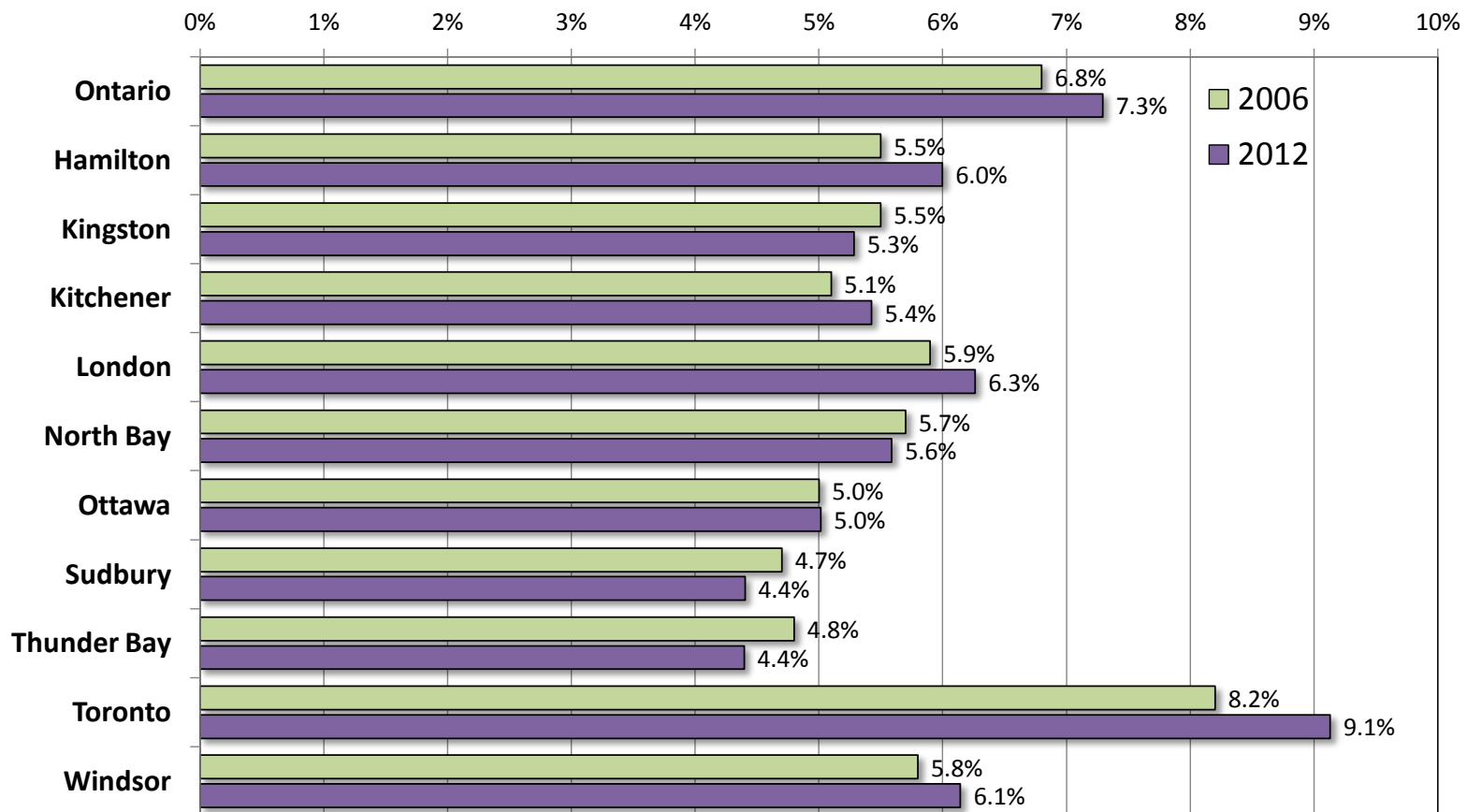
Percentage of Working Poor Individuals Among the Working-Age Population, Canada and Ten CMAs, 2006 and 2012



Note: Working age population defined as individuals who are between 18 and 64, non-students and living on their own. Working status refers to persons having earnings no less than \$3,000. Poor status refers to individuals with census family income below the Low Income Measure (50% of adjusted after-tax median income of all Canadians). Working poor status 2006 and 2012 determined from taxfiler data (T1FF).

Toronto CMA has most working poor in Ontario

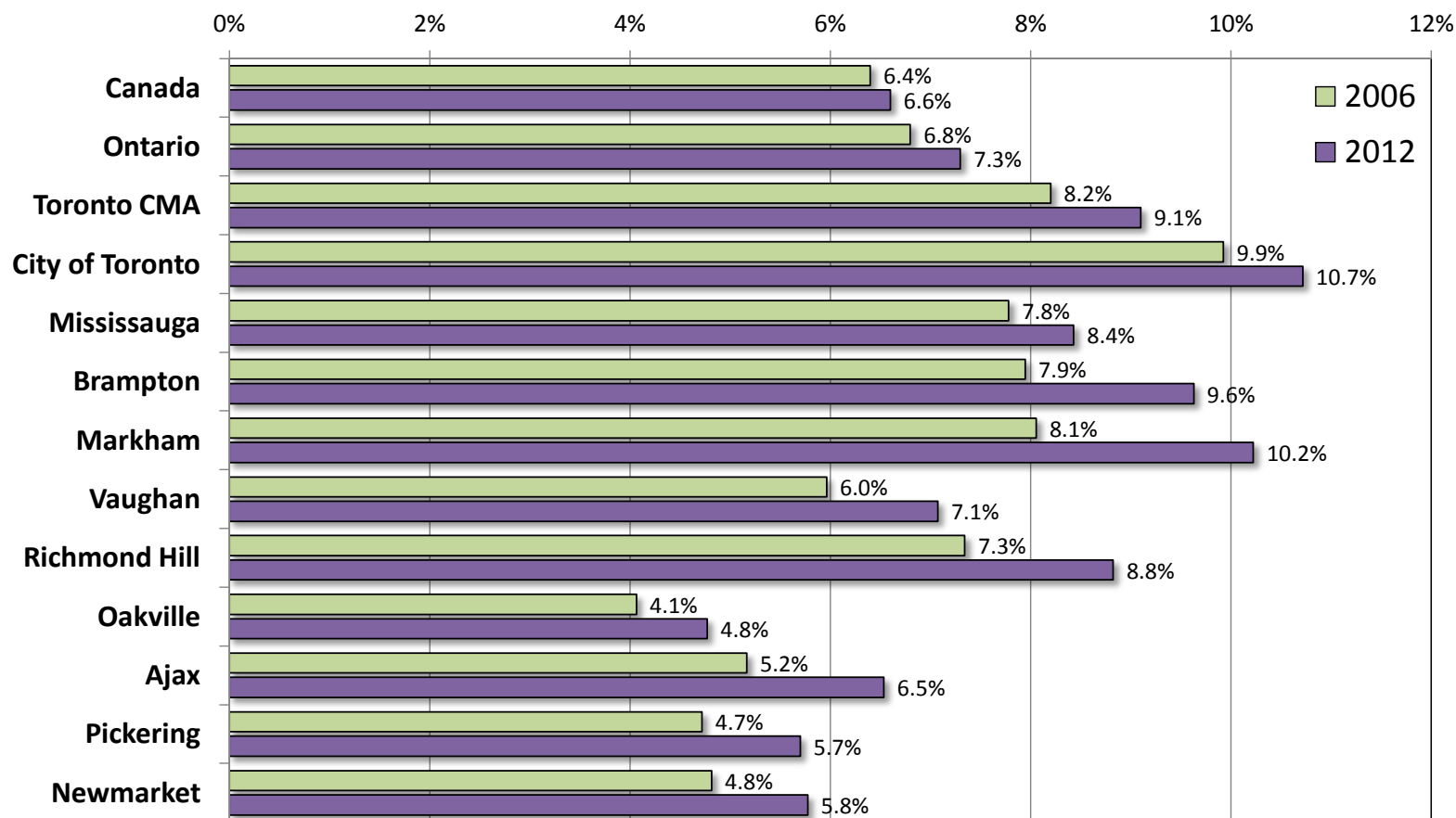
Percentage of Working Poor Individuals Among the Working-Age Population, Ten Ontario CMAs, 2006 and 2012



Note: Working age population defined as individuals who are between 18 and 64, non-students and living on their own. Working status refers to persons having earnings no less than \$3,000. Poor status refers to individuals with census family income below the Low Income Measure (50% of adjusted after-tax median income of all Canadians). Working poor status 2006 and 2012 determined from taxfiler data (T1FF).

City of Toronto has most working poor in Toronto Region

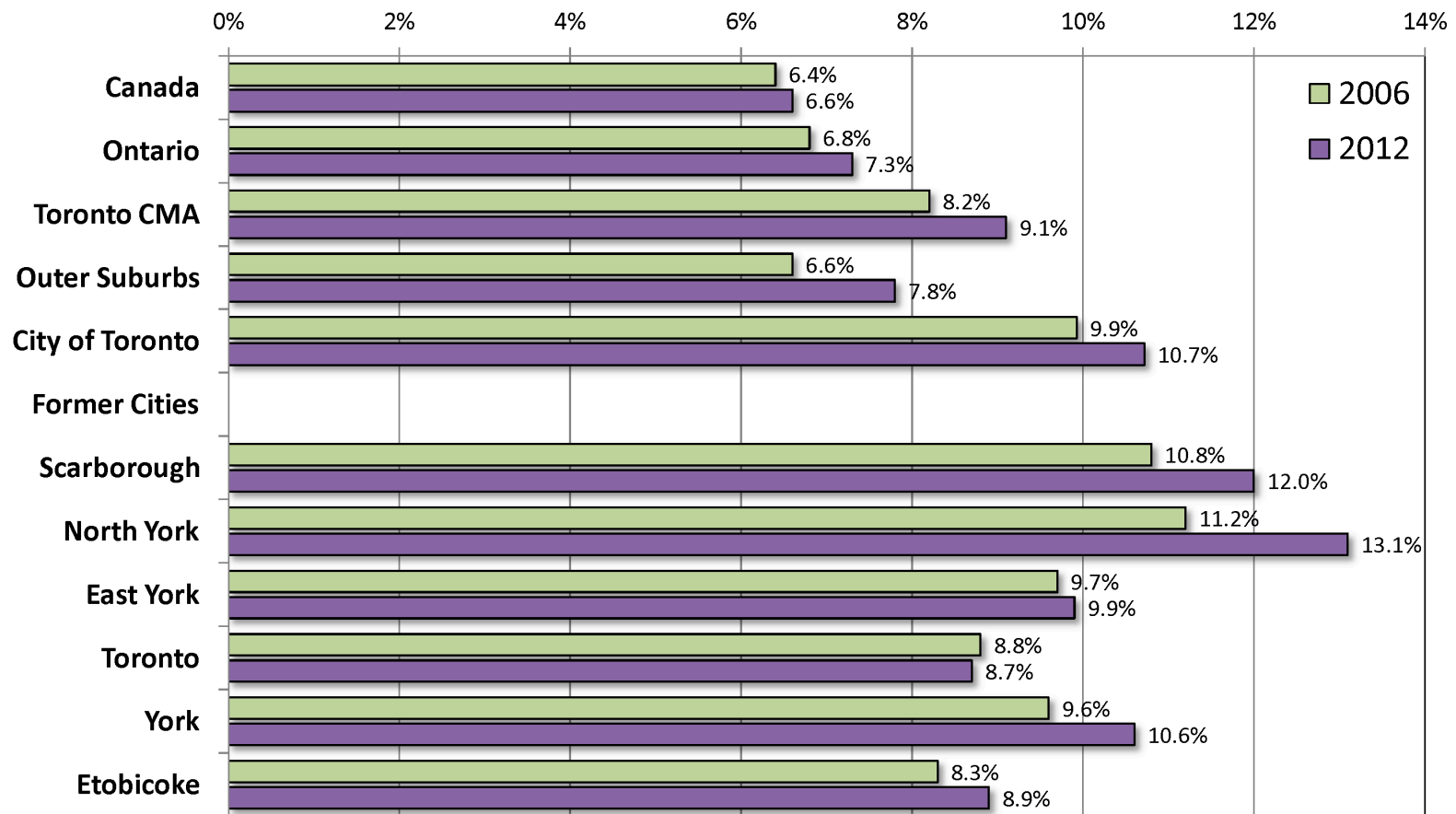
Percentage of Working Poor Individuals Among the Working-Age Population, Ten Largest Cities in Toronto CMA, 2006 and 2012



Note: Working age population defined as individuals who are between 18 and 64, non-students and living on their own. Working status refers to persons having earnings no less than \$3,000. Poor status refers to individuals with census family income below the Low Income Measure (50% of adjusted after-tax median income of all Canadians). Working poor status 2006 and 2012 determined from taxfiler data (T1FF).

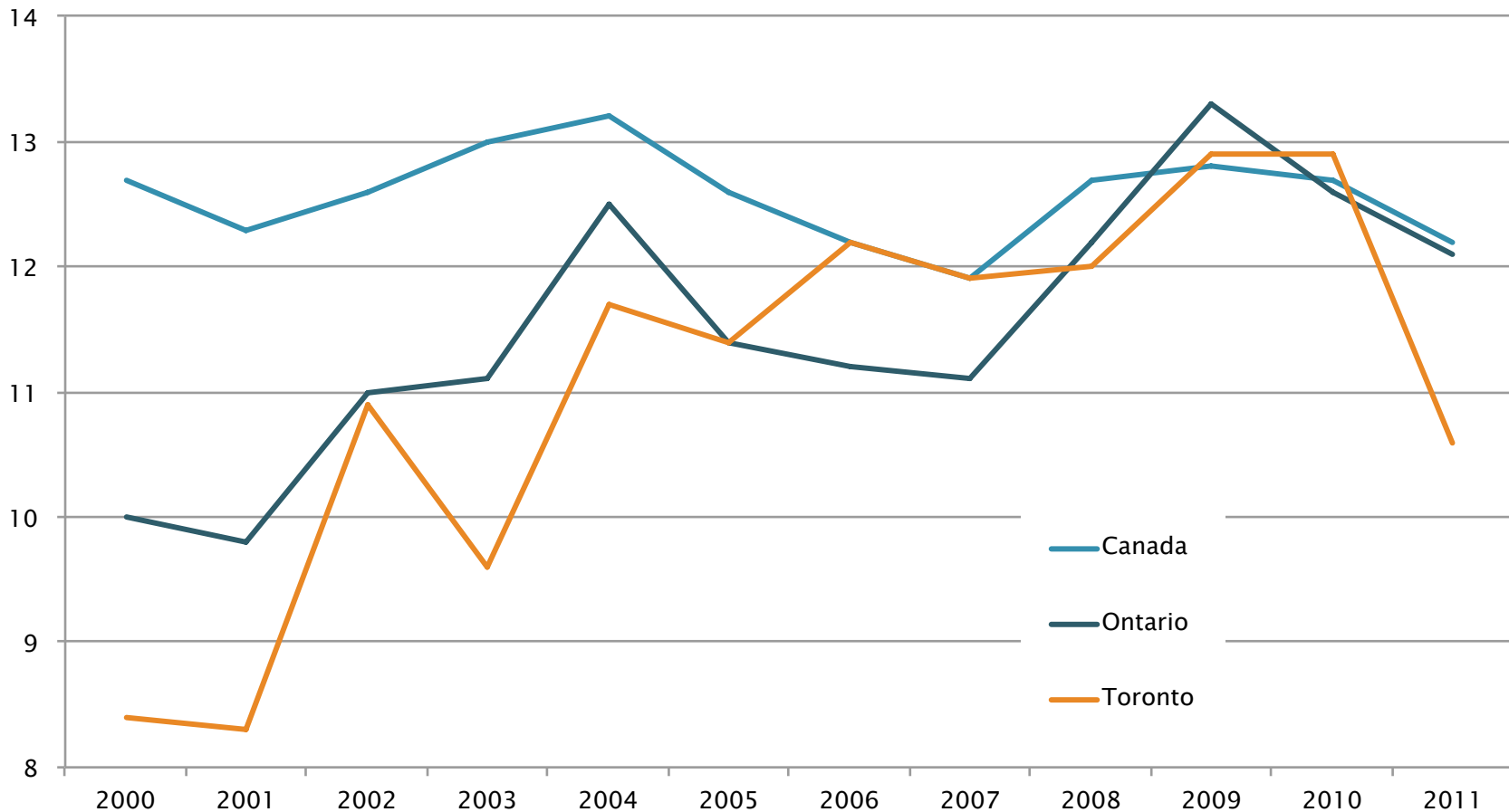
Inner Toronto suburbs have most working poor: North York & Scarborough lead

Percentage of Working Poor Individuals Among the Working-Age Population, City of Toronto Former Cities, 2006 and 2012

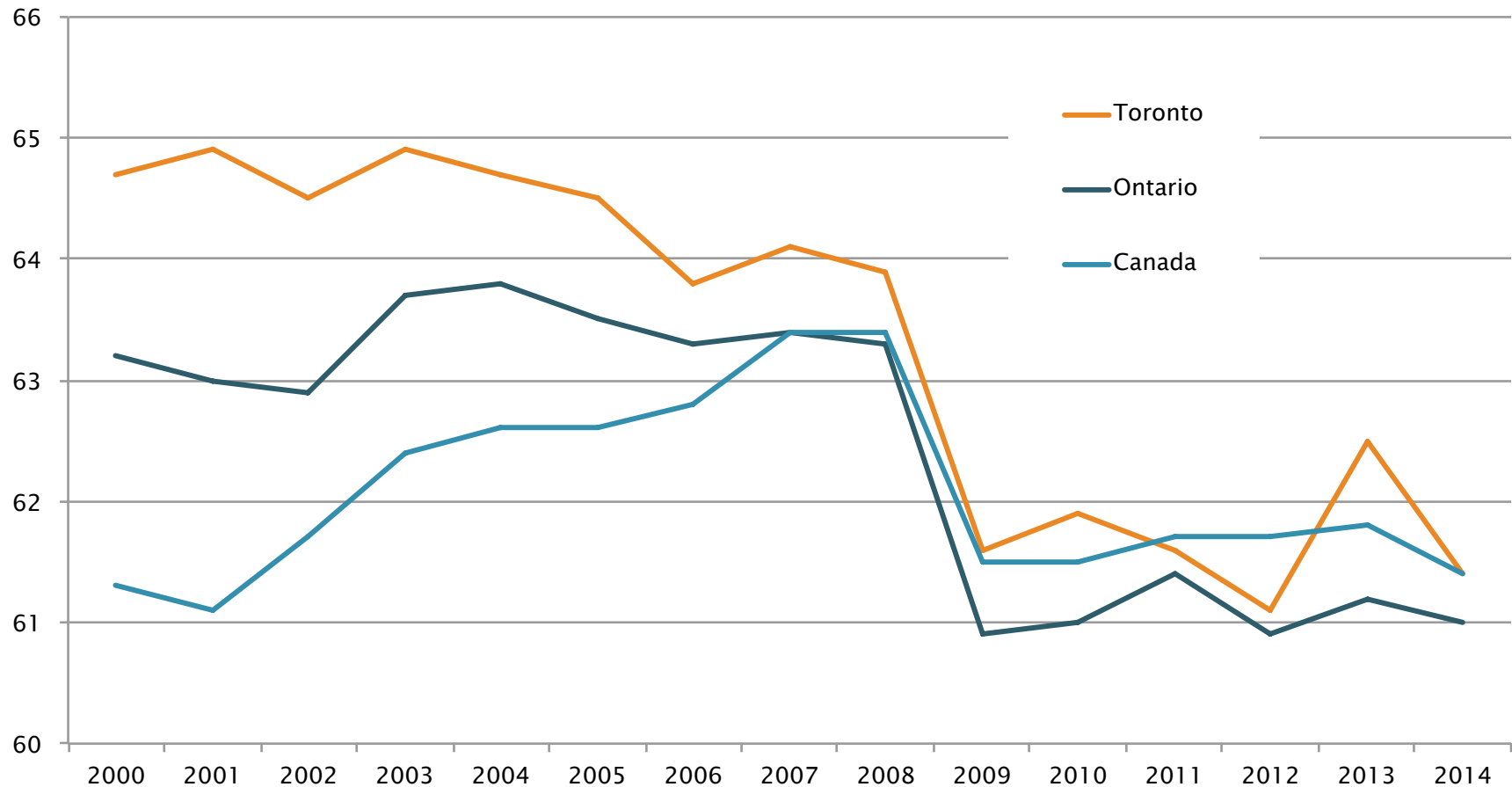


Note: Working age population defined as individuals who are between 18 and 64, non-students and living on their own. Working status refers to persons having earnings no less than \$3,000. Poor status refers to individuals with census family income below the Low Income Measure (50% of adjusted after-tax median income of all Canadians). Working poor status 2006 and 2012 determined from taxfiler data (T1FF).

Low Income (LIM) Incidence gaining (and dropping) in Toronto



Employment Rates dropping while working poor share increases

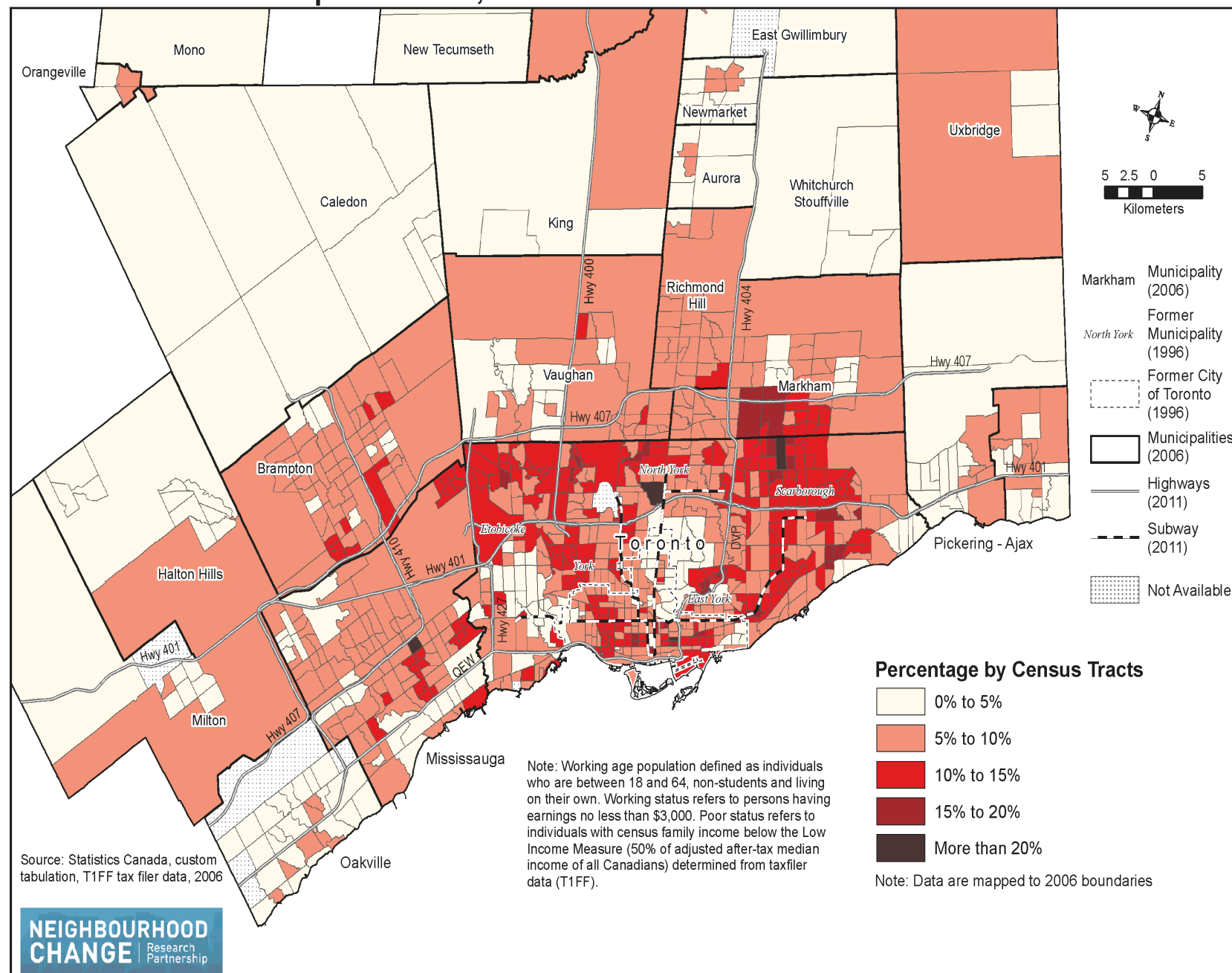


Six Maps

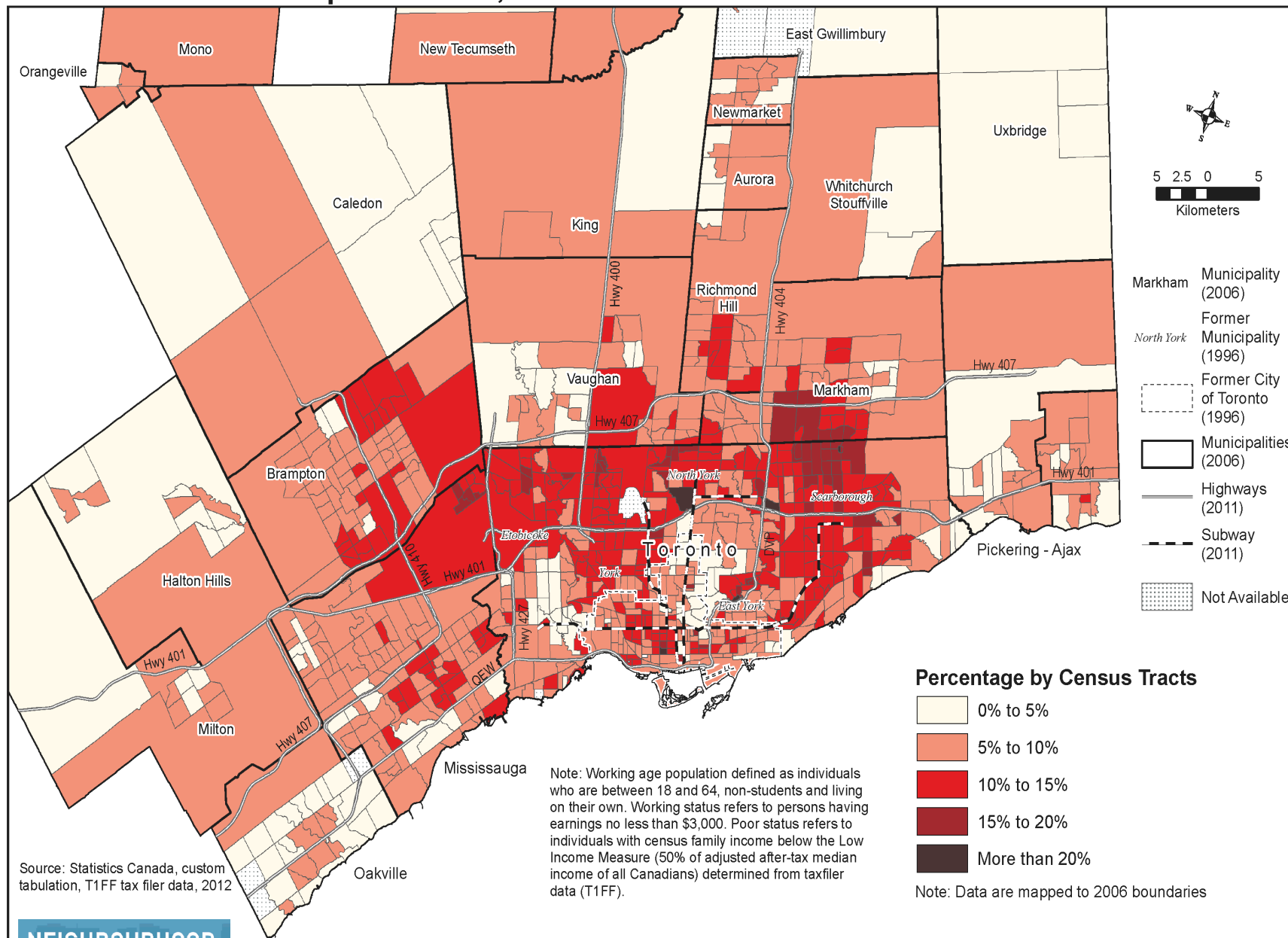
- ▶ CMA: 2006 and 2012
- ▶ City of Toronto: 2006 and 2012
- ▶ Change over time: CMA and City
- ▶ They show:
 - Working Poverty moving north in the City of Toronto and outside
 - Working poverty moving lower nearer Lake Ontario
 - No more bias toward eastward movement
 - Working poverty does not stop at Steeles but intensifies north of the 401



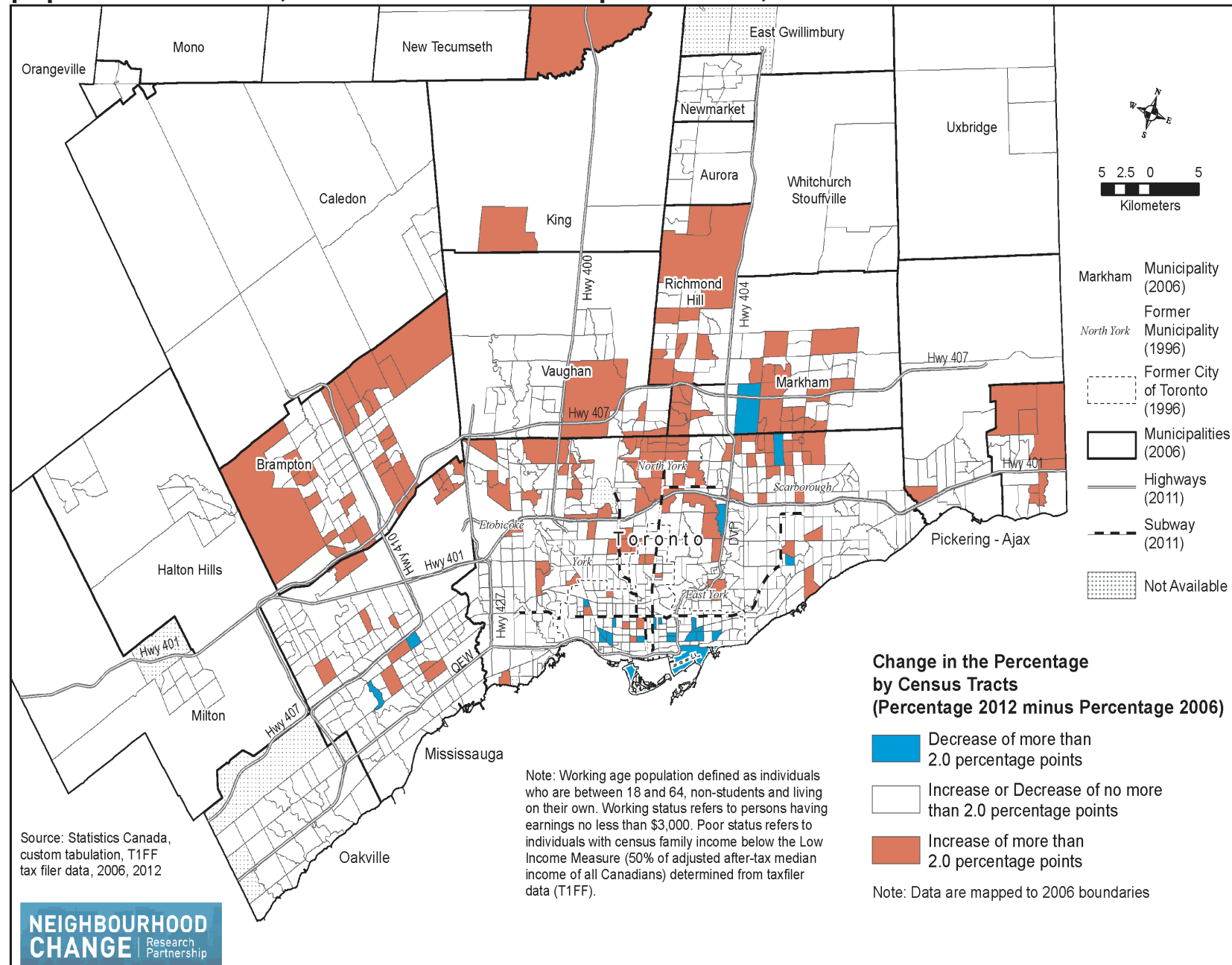
Percentage of working poor individuals among the working-age population after-tax, Toronto census metropolitan area, 2006



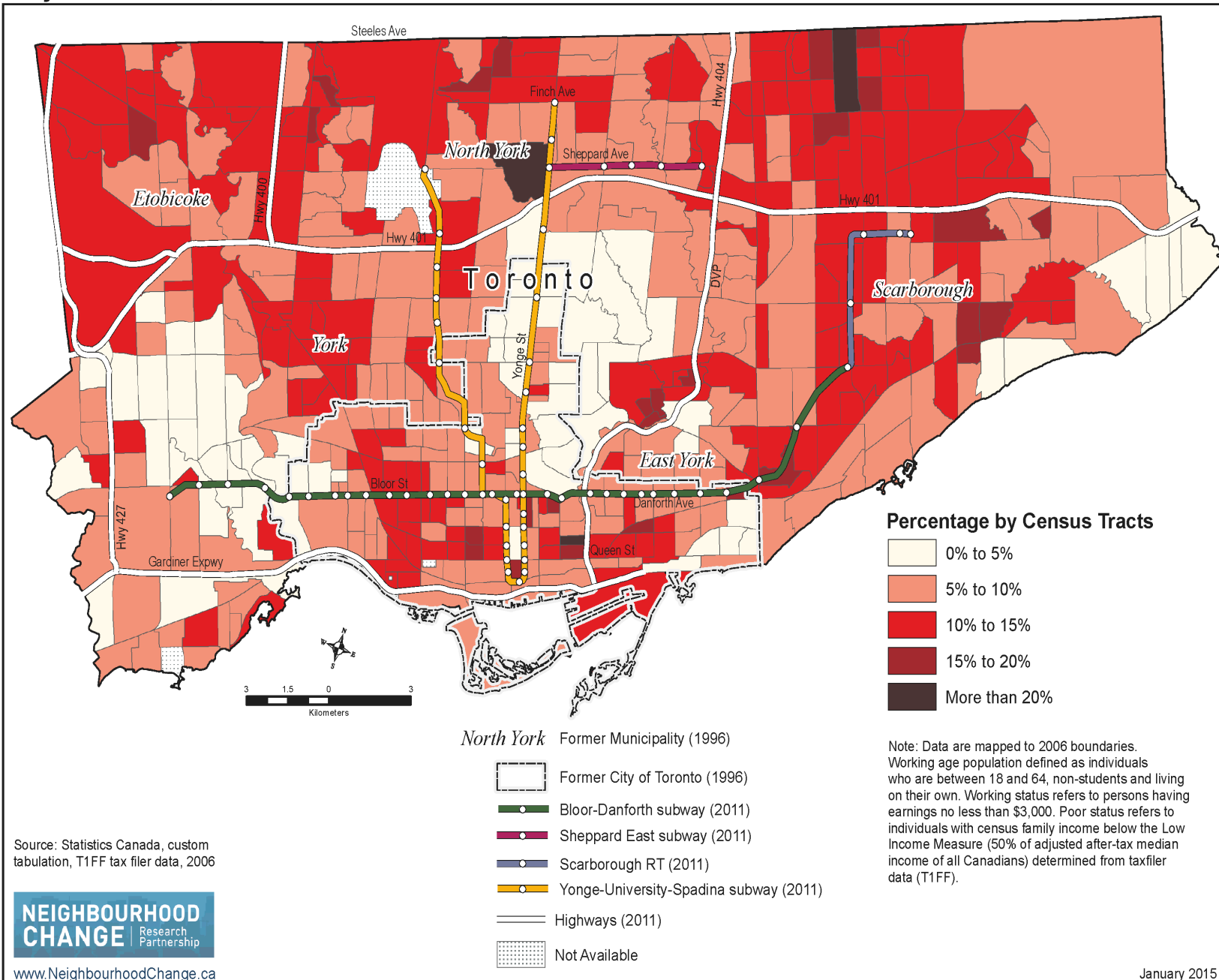
Percentage of working poor individuals among the working-age population after-tax, Toronto census metropolitan area, 2012



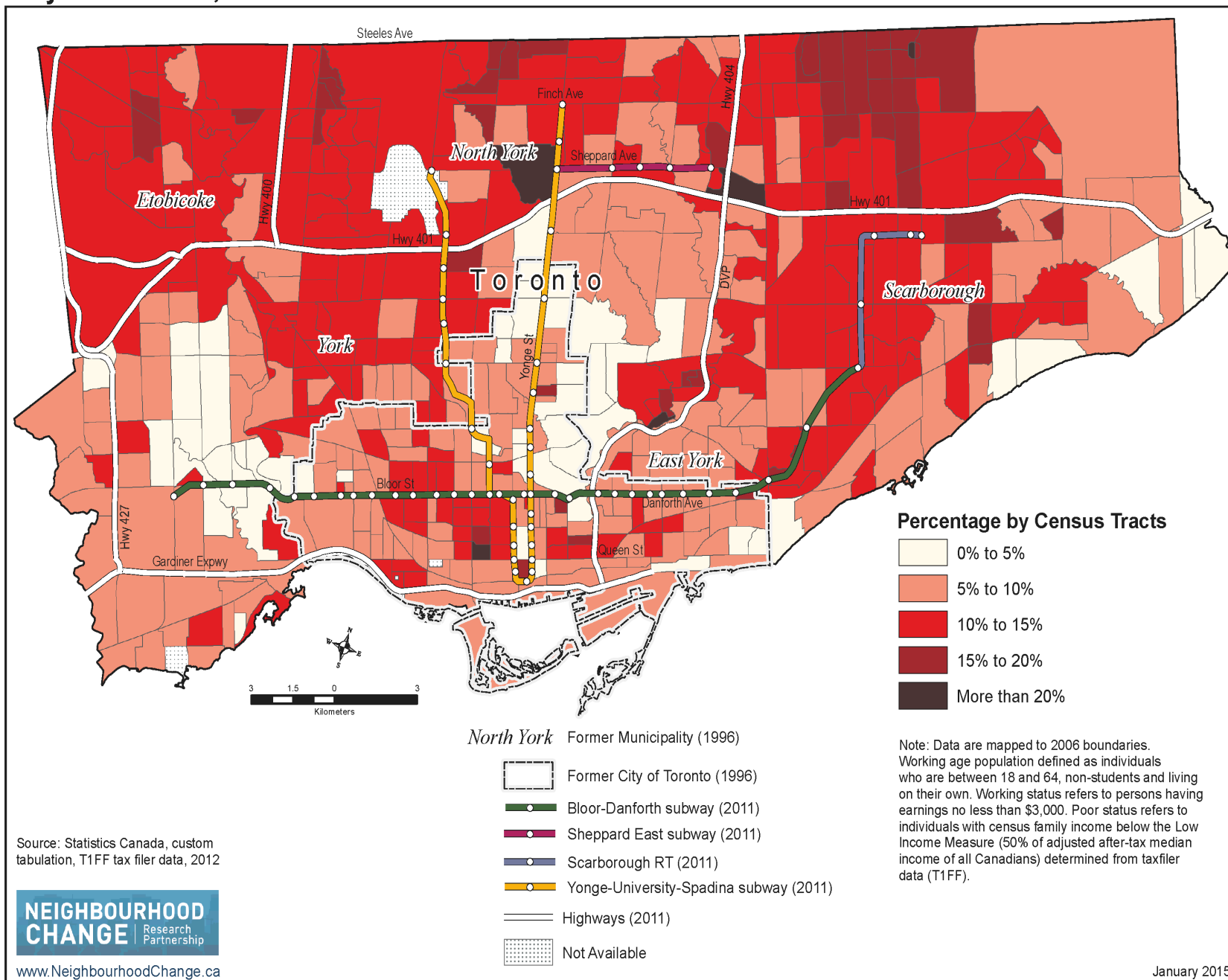
Change in the Percentage of working poor individuals among the working-age population after-tax, Toronto census metropolitan area, 2006-2012



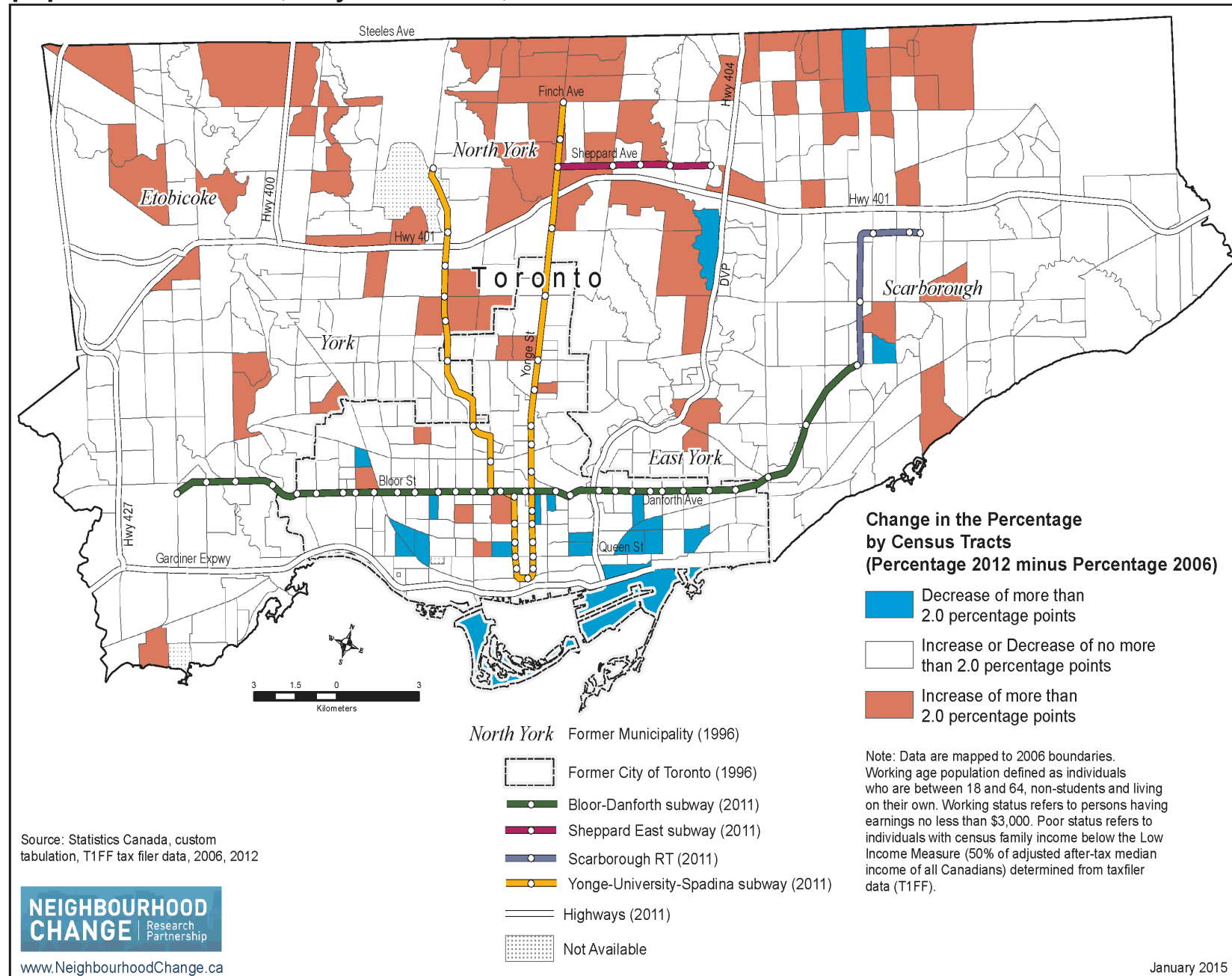
Percentage of working poor individuals among the working-age population after-tax, City of Toronto, 2006



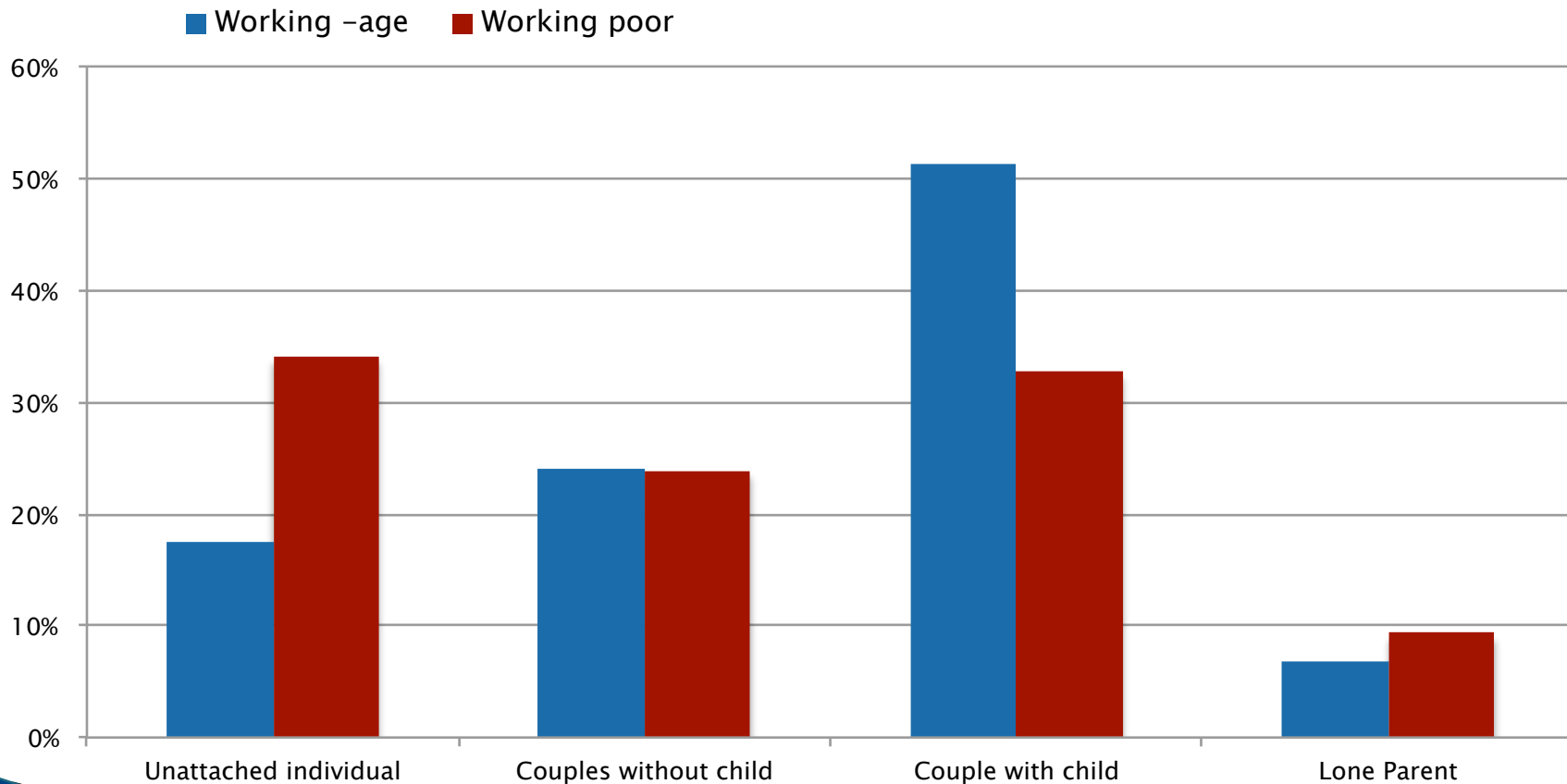
Percentage of working poor individuals among the working-age population after-tax, City of Toronto, 2012



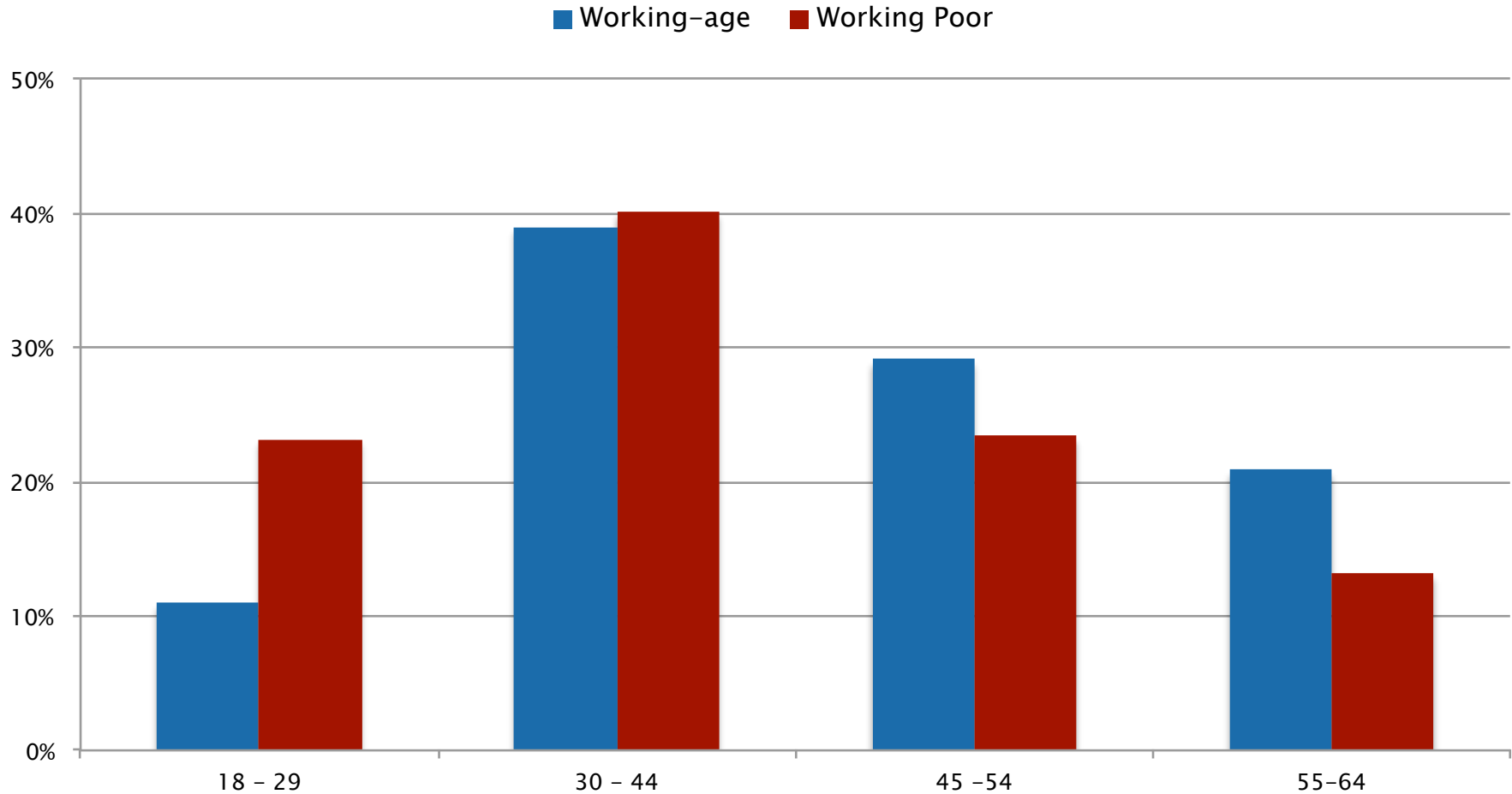
Change in the Percentage of working poor individuals among the working-age population after-tax, City of Toronto, 2006-2012



Distribution of family status for working-age and working poor people, Toronto Region: More singles and lone parents...fewer 2 parent families



Working Poor are younger: Toronto CMA



Thank You

Questions?



METCALF
FOUNDATION

metcalffoundation.com

John Stapleton
jsbb@rogers.com



#WorkingPoor