



Falling Fortunes:

A Report on the Status of Young Families in Toronto

Family Service Association of Toronto
Community Social Planning Council of Toronto

July 2004



About Prospects for Young Families in Toronto

Prospects for Young Families is a collaborative research project of the Family Service Association of Toronto and the Community Social Planning Council of Toronto. The goal of this project was to investigate how social and economic circumstances are having an impact on young families and to build support for public policies that can assist them. Our project focused on young families whose head was under the age of 35.

The year-long project worked with young families, staff from community agencies, academics and others in generating strategies and solutions that can help young families in Toronto. This project built on findings of previous research about young families conducted in 1994-95 by the Family Service Association of Toronto, the (then) Social Planning Council of Metropolitan Toronto and the Child Poverty Action Group.

There were three phases to this project. In phase one, we held eight focus groups with young families throughout Toronto to explore their economic circumstances, the range of available social supports, and the impacts on family life.

In phase two, the project prepared a discussion paper that looked at a range of social and economic forces that are having an impact on young families and laid out some policy options for how to support young families. The discussion paper was a basis for three roundtables (Toronto, Scarborough and North York) with front-line and community workers, administrators from social agencies, policy makers, foundations and academics working in a range of areas related to young families. These roundtables contributed significantly to gaining a deeper understanding of what is happening to young families in Toronto and helped to define the policy directions that can address their needs and aspirations.

In the final phase of the project, we produced two reports stemming from this work. This report examines the main economic and social trends that young families are facing and compares them to younger families over the past two decades. It also sets out recommendations for action based on the policy roundtables and focus groups. An accompanying report, entitled *Community Voices: Young Parents in Toronto Speak Out About Work, Community Services and Family Life*, is based on the focus groups with young families in Toronto.

This project is funded by the United Way of Greater Toronto and the Atkinson Charitable Foundation.

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ABOUT US: *Family Service Association of Toronto (FSA)* helps people dealing with a wide variety of life challenges. For 90 years, we have been assisting families and individuals through counselling, community development, advocacy and public education programs. The *Community Social Planning Council of Toronto (CSPC-T)* is committed to independent social planning at the local and city-wide levels in order to improve the quality of life for all people in Toronto. CSPC-T promotes diversity, social and economic justice, and active citizen participation in all aspects of community life. For more information visit www.fsatoronto.com and www.socialplanningtoronto.org

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Executive Summary

Young people today are highly adaptable, better educated, and just as motivated as previous generations to succeed in the labour market. The Ontario economy has been growing strongly since the mid-1990s. Yet disadvantage among young families in Toronto is spreading and becoming entrenched.

According to *Falling Fortunes: A Report on the Status of Young Families in Toronto*, the face of poverty in Ontario's largest city is increasingly that of the young - particularly young parents with children, young families from racialized groups, and young immigrant and Aboriginal families.

What is most striking about the data from 2001 on families whose head of household is under age 35 is the dramatic downturn in economic well-being compared to previous generations of young families and compared to older families today.

- Between 1981 and 2001, the poverty rate among young families with children in Toronto increased by 56%.
- In 2001, 38.1% of all young families with children in Toronto lived in poverty, compared to 24.4% in 1981. Young families with children are more likely to be struggling than young families without children.
- Between 1981 and 2001, median incomes for Toronto's young families with children fell by 27.1% for the under-25 age group and by 18.4% for those 25-34.
- The median income for families aged 55-64 was more than 80% higher than those of families aged 25-34 in 2001. In 1981, it was only 34% higher.
- Immigrant families with children and families with children in racialized groups make up a higher proportion of the city's poor than they do the population as a whole.
- Toronto's poor families with children, regardless of the parents' age, are so poor that it would take, on average, more than \$15,000 a year to get them up to the poverty line.

Social and economic stresses on young families are hindering their path to autonomy, family-building and childbearing. To compete for jobs in the knowledge-based economy, young people are becoming better educated than their predecessors. They are leaving the education system with higher debts because of the rising cost of post-secondary studies. They are joining a precarious labour market where non-standard work, defined as part-time, contract, seasonal or own-account self-employment, is increasing, and secure jobs with good pay and benefits are hard to find.

When the current generation of young families need them most, income security and other social and community supports have

been severely weakened after several years of government de-investment that is only now starting to turn around.

Access to Employment Insurance and parental leave have been restricted, and the support provided by social assistance has been so eroded that it provides families with about half of a poverty-line income. Many community-based agencies are struggling to provide needed services - such as finding affordable housing and providing immigrant settlement services to young families - in a funding environment that is undermining the capacity of their organizations to stay afloat.

Young families today are becoming increasingly more vulnerable, fragile and threatened. As society ages, and the huge baby boom generation begins to retire in large numbers, we will expect these families to sustain the traditional intergenerational "contract" by which each generation supports the next one (children) and the one before (the elderly). In other words, our collective well-being depends on the resiliency of these young families.

After consulting with young families across Toronto, holding community roundtables, and reviewing socio-economic trends over the past 20 years, this report suggests a number of policy directions to improve the situation of young families.

It calls for innovative approaches across all levels of government, business and civil society. Federal and provincial governments have a responsibility to increase their investments in young families. The "new deal" for cities should give local government the capacity to do what needs to be done. The rebuilding of Toronto's crumbling social and community infrastructure is as vital to the future of the city as the renewal of transit and other physical infrastructure.

We propose action in the following key areas:

- ❶ **Labour market policies** that promote jobs with good wages and working conditions and that invest in maximizing people's potential through training and educational opportunities.
- ❷ **Income security programs** that provide benefits to support the extra costs associated with raising children, reduce and prevent poverty, and support parents who are out of the labour force.
- ❸ **A strong community infrastructure** that supports families and includes quality, affordable early learning and child care, safe affordable housing, accessible recreation programs, as well as other community supports.

Detailed recommendations for the City of Toronto and for the provincial and federal governments are included at the end of this report.

Sources of Data and Definitions of Terms Used in this Report

Sources of data: Unless otherwise noted, demographic, income and poverty data in this report draw on custom tabulations by Statistics Canada from the 1981, 1991 and 2001 Census. The focus of the data is primarily on the City of Toronto, comprising the former municipalities of Toronto, Etobicoke, York, North York, East York and Scarborough. References to the Toronto Census Metropolitan Area (CMA) are indicated in each case. The Toronto Census Metropolitan Area (CMA) includes the City of Toronto, plus 23 surrounding municipalities.

Families are defined according to Statistics Canada's "economic family" concept. An economic family is a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. By definition, all persons who are members of a census family are also members of an economic family. Examples of the broader concept of economic family include: two co-resident families who are related to one another are considered an economic family, and two co-resident siblings who are not living with parents are considered an economic family. It should be noted that this measure tends to undercount the incidence of families and poverty because families who are doubled or tripled up are counted as only one 'economic family'.¹¹

Young families are those where the economic family reference person is less than 35 years of age. Statistics Canada designates the male spouse or partner as the reference person in couple families. In lone-parent families, the male or female lone-parent is the reference person.

Children are under 18 years of age, never married son(s)/daughter(s) of economic family reference person.

Poverty is measured using Statistics Canada's, pre-tax low-income cut-off (LICO), which is the only measure available from the Census. The LICO is a measure used by Statistics Canada to compare relative economic well-being among Canadians households and has been historically used by social researchers as an indicator of poverty. The LICO defines the amount that a family of a particular size and living in a community of a certain size would need in order to achieve a decent standard of living. In Toronto, the LICO for a couple with two children in 2000 was \$34,572 and in 2004 it is \$36,247.

Immigrant families refer to people who are, or have been, landed immigrants in Canada. A landed immigrant is a person who has been granted the right to live in Canada permanently by immigration authorities. Most immigrants are born outside Canada, but a small number were born in Canada. For 1981 data, the immigrant population was defined as people who were not Canadian citizens by birth as there was no question on the 1981 Census for Landed Immigrants.

Families in racialized groups or communities (referred to by Statistics Canada as "visible minorities") are those where the reference persons, under the *Employment Equity Act*, are not white in race or colour (excluding Aboriginal persons).

Median income is that amount which divides families' income distribution into two halves, i.e. the incomes of the first half of families are below the median, while those of the second half are above the median. Median incomes have been adjusted to inflation and are shown in equivalency to 2001 dollars.

1. Introduction

In the mid-1990s, a community research project called *Prospects for Young Families* documented the growing precariousness of young families in Toronto. At the time, Canada was just emerging from a severe economic recession.¹ The report showed that younger families had suffered major losses in income and that poverty was rising. At the same time, opportunities in the labour market had shrunk and investments in social programs were failing to keep up with mounting needs.

Falling Fortunes: A Report on the Status of Young Families in Toronto examines how young families - whose head of household is under 35 years of age - are faring a decade after the first project. As we revisit the issues in 2001, Canada is prospering after nearly seven years of economic growth. It was expected that younger families would have recovered at least some of the ground that was lost during the recession of the early 1990s.

Young people today are highly adaptable, better educated and just as motivated as previous generations to succeed in the labour market. If there ever were a time for younger families to make their mark, the prosperous environment of the past few years should have been that time.

Such a turnaround has not occurred. Instead of improvements in the lives of young families, we are witnessing the entrenchment of disadvantage among younger people in Toronto. Compared to their counterparts a decade or even two decades ago, younger families today:

- are more likely to be poor;
- have much lower average incomes;
- are increasingly in debt; and
- face increasing precariousness in the labour market.

Economic instability is hindering family formation. So too is the failure of governments to invest sufficiently in key services such as child care, housing, post-secondary education and income benefits to support young families with children. These trends have led to significant changes to the life-cycle paths of younger families.²

The major trends explored in this report include:

- precarious labour market circumstances of younger workers, even as educational attainment levels among young workers have reached their highest levels ever and as women have continued to enter the labour force in large numbers;
- polarization of living standards, high rates of poverty and vulnerability as younger families - especially lone-parents, immigrants, families in racialized groups and Aboriginal families - fall further behind older families and previous generations;
- inadequate social and community infrastructure to support family stability;
- rising levels of stress as parents try to cope with the pressures of balancing work and family responsibilities.

2. Renewing the Intergenerational Contract: Building Inclusive Communities with Young Families

Canada has historically maintained a strong "intergenerational contract" where each generation of workers has contributed to a variety of programs and supports to help both younger and older generations.

Today, however, this intergenerational contract is under strain in Canada. Younger Canadians have fallen farther behind in the last two decades.³ The experiences of today's younger families are fundamentally different from their predecessors who had wide access to good jobs and expanding investments in social programs. Beginning in the 1990s, only older families have reaped the benefits of a growing economy, with substantial improvements in income.

Tax cuts at the federal and provincial levels have been a major destabilizing force for intergenerational equity. As well as disproportionately benefiting the well-off, tax cuts have served to deplete the fiscal capacity of governments to act on collective priorities. Reductions in social programs have affected the most vulnerable in society, among them many younger families who are struggling to establish a secure foothold in the workforce, raise their children, and keep a roof over their heads.

Social and economic stresses on young families are hindering their path to autonomy, family-building and childbearing. The last two decades have seen profound changes in how young people make life transitions between work, autonomy and forming families. Traditionally, younger people would complete their education, get a job, establish a family, and have children. Today's young people are less likely to follow such a linear path.⁴ The traditional life course of younger people has been turned upside-down by economic instability and difficulties in gaining a foothold in the labour market. Other contributing factors include the time and costs invested in a post-secondary education, as well as expensive housing markets in cities like Toronto.

A major paradox faces us: while strong families are crucial for our collective well-being, young families are becoming more vulnerable, fragile and threatened.⁵ While this paradox is not unique to Canada - it is gripping most industrialized nations - its resolution is crucial to our place in the world. In the midst of changing social forces globally, the inclusion of younger people has emerged as a determining factor for the success of any nation.⁶

Canada has an aging population, which will increasingly affect pressures on the public health care system, financial supports during retirement, and social supports for a growing elder population.⁷ There will be a rising wave of retirements of the baby boom generation until a peak in 2020. In 1991, there were 6.6 working-age Canadians for every senior; by 2001, there were 5.2. In Ontario's working-age population, there were 3.8 labour force participants between age 20 and 34 for every one over 55 in 1981. By 2001, that ratio had fallen to 2.7.⁸

Canada faces a potential strain on public expenditures for pensions as seniors live longer and as younger families have fewer children than previous generations. Today's children, as well as immigrants, will provide the skills and energy for the workforce of tomorrow.

The fulfillment of Canada's intergenerational contract will depend on how successful we are at strengthening young families now. The legacies that are left by each generation for the next will set the stage for the achievements of the future.

Building Inclusive Communities with Young Families

Competitive cities and healthy communities are vital to Canada's national well-being and to our ability to attract and retain talent and investments.

Young families are the future economic support for social and community programs and are central to Toronto's vision of a vibrant and inclusive urban society. The aspirations of young families, including immigrants who arrive from around the world, Aboriginal families who increasingly gravitate toward cities and same-sex families, are all important to this vision.

In Canada's urban centres, where 80% of the population lives, we can begin to locate the needs of young families, develop the policy tools necessary to help young people succeed, and build vibrant communities that will bolster Canada's social and economic success. Toronto, as Canada's largest urban centre, a main gateway for immigrants, and a major driver of the provincial and national economy, provides a critical lens on the viability of Canada's cities and on the country as a whole.

Younger families in Toronto face particular challenges to achieving their aspirations: the exclusion of female lone-parents, immigrants, families in racialized groups and Aboriginal families from opportunities; the lack of affordable housing and a community infrastructure to support parents and their children; and the growing concentration of poverty in disadvantaged neighbourhoods.⁹

Such challenges call out for innovative approaches across all levels of government, business and civil society. Federal and provincial governments have a responsibility to increase their investments in young families. The capacity of local government to address key local priorities must also be strengthened.¹⁰

As the federal and Ontario governments disengaged from social development in the last decade, a host of responsibilities, including critical social services, were downloaded to cities without appropriate financial supports. As Canada's "new deal" for cities has been slow to get off the ground, cities such as Toronto have had a tough time meeting the growing needs.

The future of cities and their fiscal capacity to deal with existing and emerging challenges have become a central policy issue of governments at all levels. The focus to date has been predominantly on physical infrastructure, such as transit, where investment is desperately needed. But no less serious is the impact of crumbling social and community infrastructures, especially given the vulnerability of young families.

3. Who Are Toronto's Young Families?

The makeup of Toronto's families has changed considerably over the past two decades. There are fewer young families under age 35. The traditional one-earner family with a male breadwinner has largely been replaced by dual-earner households. Toronto's families are increasingly born outside of Canada, and are more and more likely to be in racialized groups.

One of the most visible social transformations over the past 20 years is the rise of lone-parenthood, arising from divorce, separation and the decision to have children outside of marriage.¹² Among young families with children in Toronto, 27% were lone-parent families in 2001, up from 24% in 1991 and 18% in 1981.

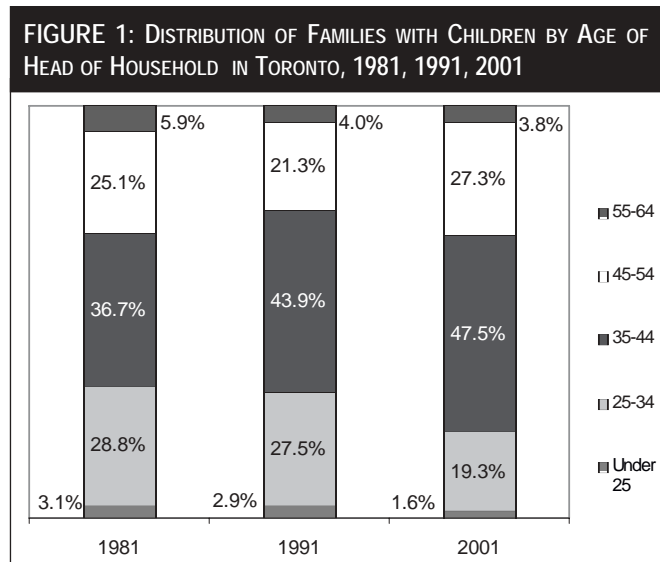
Toronto's Families with Children Are Getting Older

While nearly half (46%) of Toronto's residents are under 35, the proportion of younger people has been declining, just as it is across the country. The median age of the population in Toronto is 36.7 years - an increase of more than three years over the past decade.¹³

In Toronto, the share of young families as a proportion of all families has fallen in each of the past two decades. In 1981, about one in four families in Toronto was headed by someone under 35 years. By 2001, the share of young families as a proportion of all families had fallen to about one in six.

This decline occurred fastest among young families with children, reflecting a trend toward delayed family formation. At the beginning of the 1980s and 1990s, young families with children represented about 30% of Toronto's families with children. By 2001, the percentage of young families with children had fallen to 21% of all families with children (see Figure 1).

The number of young families with children declined by one-third between 1981 and 2001 to 57,880 families. At the same time, families aged 35-44 years with children grew by more than 33% - by far the largest increase of any age group. Families with children in this age group now represent almost half of all families with children (see Figure 2).



Source: Statistics Canada, *Census* 1981, 1991, 2001

Families under 25 years with children have never represented a large share of families in Toronto. Their numbers have continued to fall in each of the past decades. There were 4,475 families under 25 years with children in 2001 in Toronto - a decrease of 45.8% since 1981.



Age of Head of Household	1981		1991		2001		Change in families with children 81 - 01
	All Families	Families with Children	All Families	Families with Children	All Families	Families with Children	
Total	555,130	269,030	587,500	243,775	642,740	277,125	3.0%
< 25	23,760	8,250	17,275	7,020	11,000	4,475	-45.8%
25-34	123,360	77,380	119,320	67,145	99,605	53,405	-31%
<35	147,120	85,630	136,595	74,165	110,605	57,880	-32.4%
35-44	119,335	98,640	140,070	106,930	168,160	131,750	33.6%
45-54	120,385	67,455	110,820	51,925	146,395	75,580	12.0%
55-64	94,940	15,990	100,685	9,660	93,740	10,615	-33.6%
35-64	334,660	182,085	351,575	168,515	408,295	217,945	19.7%
65+	73,355	1,320	99,330	1,090	123,835	1,310	-0.8%

Source: Statistics Canada, *Census* 1981, 1991, 2001

Toronto's Growing Population of Immigrant Families and Families in Racialized Groups

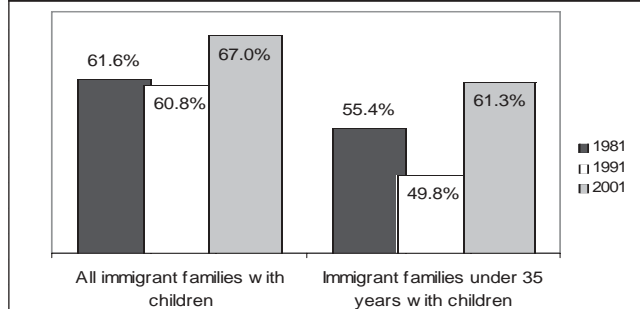
Over the past two decades, Toronto has established itself as one of the world's most diverse cities. Immigrants now make up the majority of Toronto's population. Among young families with children in Toronto, 61.3% (or 185,730 families) were immigrants in 2001, up from 55.4% two decades before (see Figure 3).

Of all immigrants who arrived in Canada in 2001, almost three-quarters were in racialized groups.¹⁴ In Toronto, 80% of immigrants arriving in the 1990s were in racialized groups - they now constitute 46% of the city's population.¹⁵ That proportion is even higher among young families with children. Fifty-four percent of all young families with children in Toronto are in racialized groups, compared to less than 25% in 1981 (see Figure 4).

As Canada's birthrate falls, rising immigration levels will be crucial to fill labour market needs. Immigrants who landed in the 1990s represented almost 70% of Canada's net labour force growth. It is projected that immigration will account for virtually all of the country's labour force net growth by 2011.

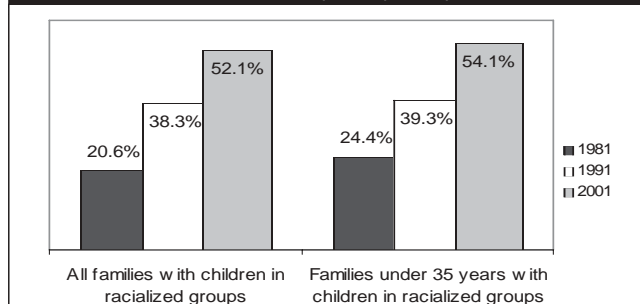
Increasingly, Aboriginal people are living in urban centres. Since 1996, Toronto's Aboriginal population has grown by 15%, an increase that is three and a half times higher than for the population as a whole. The Aboriginal population is also younger than the City's average. In Toronto, the median average age of the Aboriginal population was 31 years, compared with a median average age of 36.7 years for the population as a whole.¹⁶

FIGURE 3: PERCENTAGE OF IMMIGRANT FAMILIES WITH CHILDREN IN TORONTO, 1981, 1991, 2001



Source: Statistics Canada, *Census* 1981, 1991, 2001

FIGURE 4: PERCENTAGE OF FAMILIES WITH CHILDREN IN RACIALIZED GROUPS IN TORONTO, 1981, 1991, 2001



Source: Statistics Canada, *Census* 1981, 1991, 2001

4. The Changing Life Course and Falling Birthrates

Social and economic trends over the past three decades have led to significant changes in the life courses of younger people. Precarious living circumstances have led younger people to delay family formation and have resulted in declining fertility rates. Another factor driving these trends has been increasing gender equality. Over the past three decades, women have achieved greater decision-making power about their relationships, when to have children, and have gained more prominent roles in society and the economy.

Younger generations are now staying in school longer than ever before, are having a harder time getting established in the labour market, and are finding that affordable housing, child care and other supports are not easily accessible.

These factors have been a major contributing force in the growing tendency of younger people to extend their stay in the parental home until later in life. As the market fails to provide opportunities for many young people, the family home has become the most viable safety net. Families are increasingly being called upon to make up for the lost ground in social supports available to young people. Among young adults aged 20-29 years, 41%

lived with their parents in 2001 compared with 27% in 1981.¹⁷

The realities of dual-earner families as well as the need to gain a foothold in a precarious labour market have also contributed to young people's decisions to delay starting a family and having children. Fewer and fewer young people are choosing to live together, compared to two decades ago. In 2001, only 57% of men aged 25-29 lived in a conjugal relationship in Canada, compared to 73% two decades ago. Among women of the same age, less than half now live with a partner, compared to two thirds in 1981.

Fewer young couples are choosing to marry and those who do marry are delaying it until later in life. The average age of first marriage in Canada has risen by five years since the 1970s. The average age of first marriage is now 28 years of age for men and 26 years for women.

"It seems like the government doesn't want people to have children. The government just isn't child-friendly." - young families' focus group participant

In economic hard times, having children can further compromise living standards.

In Toronto, the presence of children among young families has fallen every decade since 1981. At the beginning of the 1980s, young families were more likely than older families to have children. Fifty-eight percent of young families had children in 1981, compared to 54.4% of families aged 35-64. Since then, the percentage of young families has fallen in each decade. The percentage of young families with children fell to 54.3% in 1991 and decreased again in 2001 to 52.3%. By 2001, young families were just as likely as older families to have children.

Canada's birthrate (number of live births per thousand Canadians) fell to its all time low in 2002, after dropping by 25% in the previous ten years. By 2002, Canada's fertility rate (estimated average number of children women aged 15-49 will have in their lifetime) was

1.51 children per woman, only marginally above the record low of 1.49 set in 2000.¹⁸

In Ontario, the average age of mothers giving birth continued to increase. By 2002, it was 30.3 years.¹⁹ Twenty years ago, the majority of births were to mothers in their twenties. By 2002, birth rates were highest among women aged 30 to 34 years (see Fig.5).

FIGURE 5: PERCENTAGE OF LIVE BIRTHS BY AGE OF MOTHER IN ONTARIO, 2002

Age of Mother	Percentage of All Live Births
15-19	3.7%
20-24	13.8%
25-29	29%
30-34	33.8%
35-39	16.6%
40-44	3%
45-49	0.1%

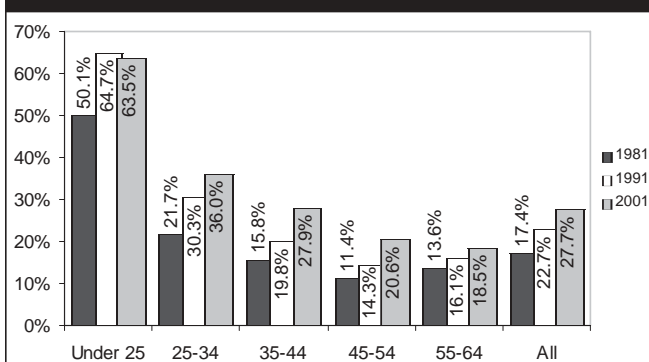
Source: Statistics Canada, *Births 2002*, April 2004.

5. Younger Families, Rising Poverty

Today's young families are more likely to live in poverty than young families ten and twenty years ago. While poverty has increased among all families with children in Toronto, the gap between the poverty rates of younger families with children and older families with children has widened over the last two decades (see Figure 6).

Young families face the worst situation of the past twenty years. Young families today have fallen behind younger families in the past. Poverty rates among younger families with children increased by 56% between 1981 and 2001. In 2001, 38.1% of all young families with children in Toronto lived in poverty, up from 33.5% in 1991, and 24.4% two decades ago (see Figure 7). Among all young families, the poverty rate rose to 27.5% in 2001, up from 17.8% in 1981.

FIGURE 6: POVERTY RATES OF FAMILIES WITH CHILDREN IN TORONTO BY AGE GROUPS, 1981, 1991, 2001

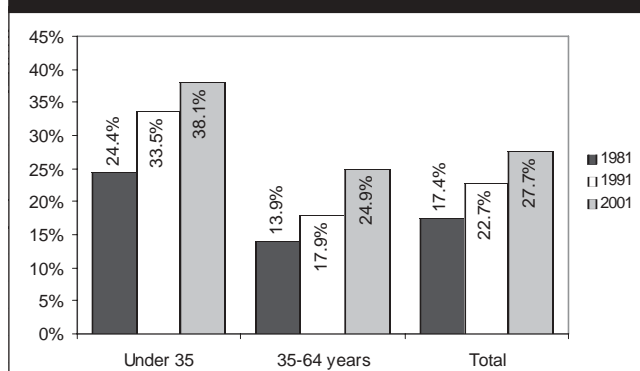


Source: Statistics Canada, *Census 1981, 1991, 2001*

"I'm tired of playing that roulette wheel every month. Spin the wheel, what bill am I going to pay this time. Let's hope the phone doesn't get cut off. Let's hope I don't get the eviction letter again." - young families' focus group participant

The poverty gap between younger and older families is widening. Poverty rates have traditionally been linked with age. The younger the family the more likely it is to be poor. This is more true today than ever, as the gap between younger and older families with children has grown over the past two decades. In 1981, the poverty rate among families under the age of 35 with children was 24.4% compared to 13.9% for families aged 35-64 years with children - a gap of 10.5 percentage points. By 2001, young families with children had poverty rates of 38.1% compared to 24.9% for older families - a gap of 13.2 percentage points (see Figure 7).

FIGURE 7: POVERTY RATES OF FAMILIES WITH CHILDREN BY SELECT AGE GROUPS IN TORONTO, 1981, 1991, 2001



Source: Statistics Canada, *Census 1981, 1991, 2001*

Young parents have been hit harder than families without children. The extra costs related to raising children, along with reduced labour market opportunities mean that families with children are more likely to live in poverty. Toronto's 38.1% poverty rate for young families with children is more than two and a half times higher than the rate for young families without children (15.9%).

Young families in Toronto are worse off than young families in Ontario and Canada. Over the past two decades, poverty rates for young families with children in Toronto have become worse than among those in Ontario and Canada. Since 1981, poverty rates among families aged 25-34 with children have jumped by 66% in Toronto, compared to increases of 27% in Ontario and 31% in Canada. In 2001, Toronto's 36% poverty rate for families aged 25-34 years with children far exceeded the 21.1% rate in Ontario and 23.2% in Canada (see Figure 8).

FIGURE 8: POVERTY RATES OF YOUNG FAMILIES WITH CHILDREN IN TORONTO, ONTARIO AND CANADA, 1981, 1991, 2001

Toronto				
Age of Head of Household	1981	1991	2001	%change 81-01
< 25	50%	64.7%	63.5%	27.0%
25-34	21.7%	30.3%	36%	65.9%
All Families with children	17.4%	22.7%	27.7%	59.2%
Ontario				
Age of Head of Household	1981	1991	2001	%change 81-01
< 25	42.4%	56.2%	54.5%	28.5%
25-34	16.6%	19.1%	21.1%	27.1%
All Families with children	14.6%	14.7%	16.3%	11.6%
Canada				
Age of Head of Household	1981	1991	2001	%change 81-01
< 25	41.5%	58.1%	56.6%	36.4%
25-34	17.7%	21.2%	23.2%	31.1%
All Families with children	16.2%	17.1%	17.6%	8.6%

Source: Statistics Canada, *Census* 1981, 1991, 2001

Toronto's families have fallen farther below the poverty line. All low-income families in Canada, irrespective of age and presence of children, were worse off in 2001 than they were in 1981. Yet it was in Toronto that the depth of poverty - how far poor families are on average from the poverty line - grew the most. Poor families with children in Toronto would now need, on average, more than \$15,000 to reach the poverty line. Twenty years ago, poor families with children in Toronto were closer to the poverty line than families in Ontario and Canada. Today, Toronto's poor families, older and younger alike, are poorer than their provincial and national counterparts.

The poverty rate of young lone-parent families in Toronto is almost double that of all young families with children. Despite slight improvements in the 1990s, the poverty rate of young lone-parent families was 70% in 2001. That is a very small improvement from 74% ten years before, but it still worse than the rate of 64% in 1981.

The poverty rate among young couples with children in Toronto rose through the 1980s and 1990s. Despite the increase in the number of dual-earner families, the poverty rate for young couples with children is worse now than in the past two decades. The poverty rate for these families went up from 15% in 1981 to 19.6% in 1991 and 26% in 2001.

"I was going to ESL English and I wanted to work but how I can work, how I can support myself and kids alone with very low income?" - immigrant young families' focus group participant

Immigrant families have higher rates of poverty. As the proportion of immigrant and families in racialized groups has increased in Toronto, so has their risk of poverty. These families have suffered disproportionately to their numbers in the population. Through both the 1980s and 1990s, as poverty rates for families with children continued to climb, poverty rates for immigrant families and families in racialized groups with children rose highest.

In 1981 immigrant families with children had the same poverty rate as all families with children in Toronto (17.4%). Twenty years later, the poverty rates for immigrant families (32.9%) with children was 19% higher than the poverty rate for all families with children (27.7%).

During the same period, the poverty rate for older Canadian-born families with children fell to 14.9%, after hovering around 17% in 1981 and 1991.

However, among young Canadian-born families, poverty increased every decade since 1981. By 2001, their poverty rate was 28%. The poverty rate for young immigrant families with children was 42.6% in 2001.

As shown in figures 9 and 10, both immigrant families with children and families with children in racialized groups make up a greater percentage of Toronto's poor than they do the population as a whole.

Immigrant families with children make up 67% of Toronto families with children, but 79.6% of the city's poor families with children. Note that these figures refer to all immigrant families. It should be noted that there is ample evidence that families that arrived in Canada during the past decade are far more likely to be poor than immigrants who arrived in previous decades.

Families with children in racialized groups represent half of all of Toronto's families with children, but make up over 70% of the city's poor families with children. Poverty affects young families with children in racialized groups to a much greater extent than it does those who are not in racialized groups. By 2001, the poverty rate for young families with children in racialized groups was 46.8% compared to 27.3% for young parents who were not in racialized groups.

FIGURE 9: IMMIGRANT FAMILIES WITH CHILDREN AS A PERCENTAGE OF ALL FAMILIES WITH CHILDREN IN TORONTO, 1981, 1991, 2001

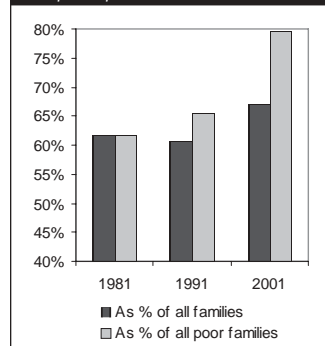
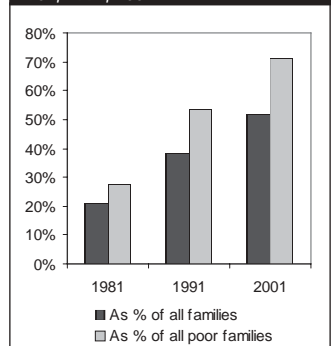


FIGURE 10: FAMILIES WITH CHILDREN IN RACIALIZED GROUPS AS A PERCENTAGE OF ALL FAMILIES WITH CHILDREN IN TORONTO, 1981, 1991, 2001



Source: Statistics Canada, *Census* 1981, 1991, 2001

6. High Educational Levels...High Debt

Canada entered the 21st century with its most highly educated population. Canada ranks fourth overall among OECD nations in terms of the proportion of university graduates. Younger people in the 25-34 age range and working-age immigrants had especially high levels of educational attainment. Among younger people, 61% had qualifications beyond high school - a marked increase since 1991 when only half held post-secondary credentials. In fact, half of the Canadian population aged 25 to 34 years has post-secondary education qualifications, compared with an average of 25% for European countries.²⁰

The Toronto CMA reaped the benefits of rising educational qualifications over the decade. The rate of university graduates in the region increased by 66%, one of the top five rates of growth in the country. By 2001, one in two adults had post-secondary qualifications, second in the country only to Ottawa-Hull.²¹

However, higher educational attainment did not translate into rising living standards for younger families. In fact, just the opposite happened. Earnings for young families, both among those with and without post-secondary education qualifications, have been falling over the past two decades.

Rising Debt Among Younger Families

An emerging relationship links new entrants in the labour market, including young families and recent immigrants, and declining levels of wealth. Reduced assets and rising debt severely compromise the ability of families to absorb shocks. Such precariousness is especially troubling given the greater exposure of young families to layoffs, job transitions or other unforeseen expenses.

Young couples with children in Canada faced the largest losses in median net worth (assets vs debt) over the past two decades. Young couples with children with no wealth or negative wealth rose from 9.5% in 1984 to 16.1% by the end of the 1990s.²²

Since the mid-80s, the greatest drop in net worth was among young families. Even when education is taken into account, there is no guarantee that there will be improvements from one generation to the next. The median net worth of younger university graduates (25-34) fell by about 25% since 1989. It continued to increase for university graduates in older age groups.²³

Reduced earnings coupled with escalating debt levels associated with the rising costs of post-secondary education have affected the ability of younger workers to accumulate assets. Among all age cohorts, younger households face the greatest challenges with existing levels of debt loads. Overall, mounting student load and credit card debt affected younger families most significantly. Among 25-34 year old families, \$40 was owed for every \$100 in assets, an increase of \$10 from 1984.²⁴ Inability to make the minimum payment on credit cards is highest among younger age groups - 42% report that they are unable to make such payments.²⁵

"With this OSAP business, it's a bunch of people graduating with a diploma and a bankruptcy. We cannot raise our children with this debt. We cannot." - young families' focus group participant

Higher Student Debt

The decision by younger people to spend more time upgrading their educational credentials was not without sacrifice. In the 1990s, there was a major shift away from grant support for post-secondary education coupled with cuts in transfers to universities. Since 1986, students have increasingly been forced to rely on government student loan programs to finance their education. In 1995, graduates from degree, diploma or certificate in trade/vocational, college or university programs owed 38% more in student loans than 1990 graduates and 61% more than 1986 graduates.²⁶

It would have been bad enough if the only result of decreased grant support and funding cuts to universities were that students had to rely on loans, savings, or family. That was only half the story. Even while family incomes stagnated throughout the decade, tuition fees more than doubled.²⁷ In Ontario, tuition has increased by 137% over the past decade, leaving university students with an average of \$22,700 in debt - the highest debt level in the country.²⁸

The rising cost of tuition has resulted in mounting indebtedness due to student loans. By 2001, 31% of graduates under 25 years old and 23% aged 25-34 carried a student loan.

Rising tuition fees are having an impact on the participation of students from lower income families in post-secondary studies. Findings from the School Leavers Follow-Up Survey (1995) indicate that cost is the most frequent reason given by low income students who did not participate in post-secondary education. Overall, high fees and the attendant debt load limit access to education, which, in an increasingly knowledge-based economy, is a key to opportunity and well-being.



7. Changing Jobs, Changing Fortunes

A strong labour market with good jobs is crucial to the success of young people's life chances. At first glance, young families should be enjoying wide success as Toronto's economy continues to thrive. Toronto has led the way in Canada's impressive streak of employment growth following the recession. Between 1995 and 2000 Toronto's economy created 102,100 more full-time jobs and 116,200 more jobs overall. In fact, since the peak of Canada's economic slump in 1993, Toronto's job growth numbers have been the third strongest in North America.²⁹

However, despite a strong period of employment growth, economic precariousness grew alongside prosperity. For one, employment rates are growing at a faster rate in the suburbs around Toronto than in the city itself.³⁰ More importantly, the labour market has undergone fundamental changes in terms of access to job opportunities, which especially affect new entrants to the labour force such as younger workers and immigrants. According to Statistics Canada, "a clear generational divide has opened up in the labour market with younger groups on a lower earnings track than older, more experienced workers".³¹

Overall, families with children in Toronto experienced a decrease of 7.2% in median income compared to twenty years ago. They experienced deep losses in median incomes in the 1990s after making some gains in the 1980s. The median income for families with children in Toronto rose by 4% between 1981 and 1991, only to plummet by 11% between 1991 and 2001 (see Figure 11).

However, such losses over the past two decades did not impact all families to the same extent. Income fluctuations have been directly tied to the age of families, as well as to immigrant status and being in a racialized group. Rising standards of living were largely driven by an older, highly-skilled and educated workforce that benefited from increases in full-time work and wages during the latter part of the decade.³² At the same time, wages and earnings declined for young workers throughout the 1980s and 1990s.³³ The combination of reduced labour market opportunities and the decision to stay in school for longer periods of time have contributed to growing income disparities between today's younger families compared to earlier generations of young people and compared to older families today.

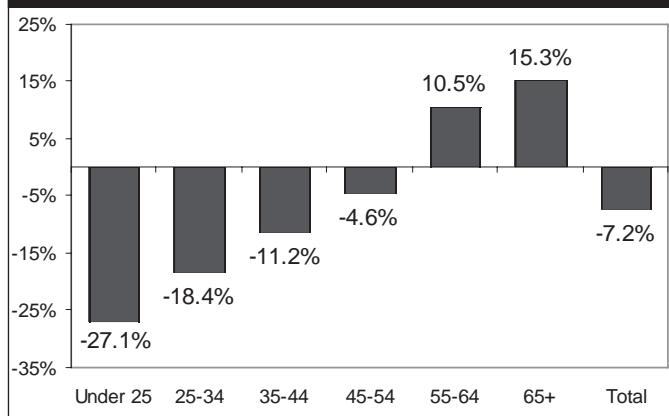
Young families with children in Toronto experienced huge losses in median incomes compared to their counterparts two decades ago. Young families with children suffered consecutive losses in income through the 1980s and 1990s. Between 1981 and 2001, the median income for families under 25 fell by 27.1%. Among families aged 25-34 with children the median income fell by 18.4% since 1981 (see Figure 12).

FIGURE 11: MEDIAN INCOMES OF FAMILIES WITH CHILDREN IN TORONTO BY AGE GROUPS, 1981, 1991, 2001 (CONSTANT \$2001)

Age of Head of Household	1981	1991	2001	Change 81-01
Total	\$58,523	\$60,899	\$54,311	-7.2%
< 25	\$27,045	\$19,040	\$19,705	-27.1%
25-34	\$50,397	\$49,030	\$41,111	-18.4%
35-44	\$60,334	\$63,508	\$53,569	-11.2%
45-54	\$69,991	\$74,319	\$66,742	-4.6%
55-64	\$67,483	\$70,813	\$74,576	10.5%
65+	\$50,621	\$58,638	\$58,369	15.3%

Source: Statistics Canada, *Census* 1981, 1991, 2001

FIGURE 12: PERCENT CHANGE IN MEDIAN INCOMES FOR FAMILIES WITH CHILDREN IN TORONTO BY AGE GROUPS, 1981-2001 (CONSTANT \$2001)



Source: Statistics Canada, *Census* 1981, 1991, 2001

Median incomes of young families have also fallen compared to older families. In 1981, the median income for families aged 55-64 was 34% higher than those of families aged 25-34. By 2001, the incomes of older families were more than 81% higher than those of younger families. In fact, families aged 55-64 years with children were the only age group to make consecutive gains through the 1980s and 1990s. The median income for these families increased by 5% in the 1980s and by another 5.3% in the 1990s.



Young Families Losing Ground in the Labour Market as Non-Standard Work Grows

"You don't go to work, you don't get paid. You don't have a choice. You just don't eat that week." - young families' focus group participant on caring for a sick child when you don't have a job with benefits

A number of factors have contributed to declining job opportunities for younger families compared to their counterparts in previous decades and to older families today.

Canada's labour market underwent widespread restructuring in the post-recession years beginning in the mid-90s as a result of the rise in global competitiveness, public sector cuts, segmentation of jobs into high-skill and lower-skill employment, and the need for more flexible work arrangements among dual-earner households.³⁴

Restructuring and downsizing has meant that many good jobs have been replaced by non-standard employment, meaning work that is part-time, contract, seasonal, or own-account self-employment, all of which are more likely to correspond to lower wages, less job security and fewer benefits.

Non-standard employment has grown to 37% of all jobs in Canada, compared to just 25% in the mid-seventies.³⁵ In Toronto, part-time employment rates edged up during the past decade. By 2001, 14.8% of Toronto's workers were employed part-time - an increase of 9% from decade earlier.³⁶ Women are twice as likely as men to be employed part-time. Women's part-time employment rates in Toronto were 19.6% in 2001, compared to 10.5% among men.

A tightened labour market meant more competition to secure good jobs. Older workers made the decision to stay in good positions, given the shortage of opportunities. At the same time, the opportunities for younger workers to compete for new jobs were curtailed. That's because by the late 1990s, the educational levels of younger and older workers were increasingly on an equal footing. Historically, younger people's higher levels of education had served to balance the greater experience of older workers in competition for jobs.

The combination of reduced new opportunities for good jobs and the pressure for older workers to stay put, especially hurt newer labour force entrants, primarily young workers and recent immigrants.³⁷ To illustrate, the Canadian economy finished 2003 with a spurt of new jobs, mostly full-time. Strikingly, almost 60% of new jobs that were created last year went to workers aged 55 years and over.³⁸

Also relevant was the downward trend in access to collective bargaining in Canada which coincided with the entry of today's young workers into the labour force. Unionized jobs are more likely to pay higher wages, provide benefits and offer greater stability. Today, less than one-third of workers are unionized in Canada.³⁹

Family Incomes Falling Despite Increase in Women's Labour Force Participation

Another important labour market shift over the last 25 years has been the eclipsing of the traditional one-earner family with a male breadwinner by the two-earner family and the lone-parent, predominantly lone-mother, family.

Women have joined the labour force in rising numbers over the past two decades. Improvements in numbers of hours worked and higher education attainment contributed to women's gains in the labour market. While there has been some progress in terms of women's earnings compared to men's over the past two decades, a sizeable gender wage gap remains. Canadian women earn 80 cents for every dollar earned by men.⁴⁰

In Canada, the gender wage gap is narrowest among younger full-time workers where women aged 25-29 made 81 cents for every male dollar. In Toronto, women continue to earn lower wages than men, although the gender gap is smaller in the city than it is in Ontario and in Canada.⁴¹ In Toronto, women earn 86 cents for every male dollar. However, this still results in a gap of more than \$2.25 per hour. By the end of 2000, men's average hourly wages in Toronto were \$18.91, while women's were \$16.64.⁴²



Young Couples: Still Falling Short Despite Two Incomes

Among two-parent families with employment income in Toronto, the majority (70%) are dual earners, a trend which has become more prevalent over the past decade.⁴³ However, the rise in two-earner families has not resulted in rising standards of living for younger families. In fact, after slight gains in the 1980s, the median income for couples aged 25-34 with children fell by 10.3% compared to a decade earlier, and stood at \$64,153 (see Figure 13).

FIGURE 13: MEDIAN INCOMES OF COUPLE FAMILIES WITH CHILDREN IN TORONTO BY AGE GROUPS, 1981, 1991, 2001 (CONSTANT \$2001)

Age of Head of Household	1981	1991	2001	Change 81-01
Total	\$63,813	\$69,094	\$64,153	0.5%
< 25	\$39,321	\$42,766	\$36,415	-7.4%
25-34	\$55,658	\$59,323	\$53,227	-4.4%
35-44	\$65,442	\$71,358	\$62,524	-4.5%
45-54	\$73,986	\$79,650	\$74,689	1.0%
55-64	\$71,013	\$74,753	\$80,286	13.1%
65+	\$52,859	\$62,098	\$61,605	16.5%

Source: Statistics Canada, *Census* 1981, 1991, 2001

The loss in income among dual-earner young families reflects stark differences in the earnings trajectories of younger men and women since the mid-1980s. While younger men's earnings and hours of work have declined over the past two decades, the reverse has been true for women.⁴⁴

Losses in earnings and hours of work among younger men have been driven by decisions to stay in school for longer periods in the 1990s to improve skills and to avoid the hazards of the labour market. At the same time, earnings for younger women have risen as a result of higher education attainment than previous generations, greater access to full-time work and, as a result, higher paying positions.

The rise in women's labour force participation rates certainly played a crucial role in stabilizing otherwise plummeting family incomes. However, gains by women in younger age groups were not enough to counterbalance the dramatic loss in earnings for younger men.

"If I go back to work, I'm just making money for day-care. So do I just stay at home? But then do I go on welfare? It will be tough times if I'm a stay-at-home mom." - young families' focus group participant

Lone-parents: Disproportionate Poverty and Lower Incomes

Since 1991, the number of lone-parent families in Toronto has jumped by 34%. Thirty percent of lone-parent families are under 35 years.⁴⁵

Compared to all other families, lone-parent families have disproportionately lower incomes. The average median income of lone-parents in Toronto was less than half of those of all other families. In 2001, the median income of lone-parent families was \$24,969, compared to \$54,311 for all families with children in Toronto (see Figure 14).

FIGURE 14: MEDIAN INCOMES OF LONE-PARENT FAMILIES IN TORONTO BY AGE GROUPS, 1981, 1991, 2001 (CONSTANT \$2001)

Age of Head of Household	1981	1991	2001	Change 81-01
Total	\$24,693	\$25,243	\$24,989	1.2%
< 25	\$9,937	\$12,830	\$12,755	28.4%
25-34	\$18,736	\$19,059	\$18,571	-0.9%
35-44	\$29,107	\$31,506	\$26,324	-9.6%
45-54	\$37,017	\$42,090	\$36,741	-0.7%
55-64	\$33,623	\$31,571	\$30,950	-7.9%
65+	\$36,459	\$33,943	\$28,083	-23%

Source: Statistics Canada, *Census* 1981, 1991, 2001

In 2001, 73% of Toronto's lone-parent families had employment income, up considerably from 62% in 1995. Increased labour market participation by female lone-parents in the latter half of the 1990s has been central to stabilizing their economic situation.⁴⁶

Despite some gains in the 1990s, lone-parent families continue to have disproportionately high poverty rates and much lower median incomes. The continued improvement of the situation of lone-parent families will depend as much on good labour market opportunities and the availability of well-paying jobs, as it will on the strength of supports such as affordable child care, family-friendly workplace policies, and adequate income support programs.



Immigrants Falling Behind

As baby boomers had fewer children than their parents, net labour force growth has been fuelled by immigration and women's rising participation in the labour market. Immigrants who landed in the 1990s represented almost 70% of Canada's net labour force growth. It is projected that immigration will account for virtually all of the labour force's net growth by 2011.⁴⁷

While facing many of the same pressures as young people who are establishing themselves in the labour market, immigrants face additional barriers to finding good jobs. Canadian employers often do not recognize internationally-attained credentials and job experience. It is also significant that more and more recent immigrants are in racialized groups who are more likely to face discrimination than previous generations of immigrants.

Given Canada's concern over skills shortages, it does not make sense that large numbers of recent immigrants are not given full opportunities to maximize their skills and labour.

However, a precarious labour market has led to high levels of poverty and exclusion among recent immigrants. Labour market opportunities for recent immigrants have been segmented into high-wage highly skilled occupations in social services and business versus low-wage jobs in the retail and services sector.⁴⁸ Many recent immigrant workers are clustered in low-wage work with few, if any, benefits.

Like younger workers, the relative earnings of recent immigrants in Toronto did not show any improvement throughout the last decade. Incomes stagnated despite the fact that the rate of university credentials among recent immigrants grew at a much faster rate than among Canadian-born workers over the decade.⁴⁹

Young immigrant families with children were hit particularly hard compared to their counterparts in previous decades. The median income for immigrant families aged 25-34 with children fell by 10.3% in the 1980s and by more than 17% between 1991 and 2001 (see Figure 15).

FIGURE 15: MEDIAN INCOMES OF IMMIGRANT FAMILIES WITH CHILDREN IN TORONTO BY AGE GROUPS, 1981, 1991, 2001 (CONSTANT \$2001)

Age of Head of Household	1981	1991	2001	Change 81-01
Total	\$56,961	\$57,936	\$46,887	-17.7%
< 25	\$28,616	\$18,211	\$19,209	-32.9%
25-34	\$50,198	\$45,041	\$37,104	-26.1%
35-44	\$57,395	\$58,901	\$44,935	-21.7%
45-54	\$65,214	\$68,890	\$57,492	-11.8%
55-64	\$64,931	\$69,304	\$69,014	6.3%
65+	\$49,707	\$51,400	\$55,876	12.4%

Source: Statistics Canada, *Census* 1981, 1991, 2001

"I have very hard time to find apartment. I have some money. I give it to the supervisor. I gave her cash money. Otherwise nobody would take us. I said we are new immigrants. We don't have jobs. We look for a job. Everywhere they say no." - young families' focus group participant

In contrast, older Canadian-born parents and families with children in non-racialized groups continued to gain ground overall throughout the 1980s and 1990s. However, all young families with children, whether they were immigrant or Canadian-born, saw their median incomes fall in the past decade.

Further exclusion of recent immigrants continues to take place below the radar screen of official statistics. While the exact number of non-status immigrants in Canada is not known, estimates suggest that this group represents a substantial population in Canada, particularly in Toronto. Local studies and reports from labour union representatives and community workers identify the important contributions to communities and the labour market of non-status immigrants. Despite these contributions, non-status immigrants are denied access to crucial social services, community supports, and legal protections.

Similarly, refugee claimants often face conditions of "legal limbo" where administrative backlogs delay effective settlement for long periods. It is not uncommon for such situations to last five years and longer.⁵⁰

Weakened Protection for Unemployed Families

Financial and social supports for families and children undergoing difficult transitions in their lives are vital to their well-being. Rising labour force participation rates and falling welfare caseloads are evidence that, when given the opportunity, individuals and families will join the labour market. However, as we have seen, good jobs that provide young families with economic security are not available to all.

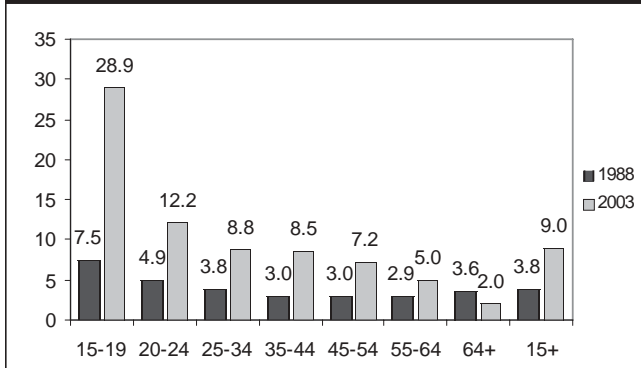
Unemployment rates have more than doubled in Toronto since the late 1980s. Toronto's unemployment rate was 9% in 2003, compared to 3.8% 15 years ago (see Figure 16). And the situation is not getting any better. Since the year 2000, unemployment has risen in Toronto every year despite economic growth. Younger workers have experienced the biggest increases in unemployment and have fared the worst among all age groups in Toronto. Among workers aged 20-34 years in Toronto, 9.7% were unemployed in 2003, compared to only 4.1% in 1988.

"We were doing good and then things went downhill and there was nothing around to help. He wants to do retraining but doesn't even know how to begin to get to that point. We broke up because of this." - young families' focus group participant on lack of support after job loss due to injury

"The haves, have not an inkling about what it's like to be a have-not. They do not believe that I do not have a telephone. They do not believe that we live in one room." - young families' focus group participant

"I worked full-time until my daughter got sick and hospitalized in the summer. Lost my job, lost everything. Everything fell apart. I had no help. I was forced to go on social assistance." - young families' focus group participant

FIGURE 16: UNEMPLOYMENT RATES IN TORONTO BY AGE, 1988-2003



Source: Toronto Labour Force Survey, 2003

Employment Insurance (EI) should be the first line of defence for unemployed parents. However, changes in EI rules introduced in the 1990s have increased the number of hours and weeks of work needed to qualify and have also reduced the level of insurable earnings. Consequently, workers in temporary, part-time, seasonal and temporary employment often do not qualify for any benefits, while others are only eligible for a short period of assistance. By extension, reduced access to Employment Insurance also means that many parents are cut off from maternity and parental leaves during their prime child-bearing years.

Tightened eligibility rules mean that the rate of unemployed workers receiving benefits has dropped to 22% from 53% at the beginning of the 1990s in the Toronto CMA (see Figure 17).⁵¹ Recent figures indicate that these changes have had a profoundly negative impact on women and younger workers. In the Toronto CMA, the percentage of women receiving unemployment insurance is 20%, compared to 24% for men. Nation-wide, only one in three women qualifies for benefits, compared to 44% of men.

Unemployed workers in the Toronto CMA have borne the full brunt of a decade of changes to unemployment insurance.⁵² Among Canada's 24 largest cities, men in the Toronto CMA and Regina CMA are the least likely to receive benefits.

Young workers are the least likely to be covered by unemployment insurance in the Toronto CMA. The number of EI recipients aged 15-24 years declined 70% between 1990 and 2000. Among workers aged 25-34 years, the number of EI recipients declined by 51% over the decade.⁵³

FIGURE 17: PERCENTAGE OF UNEMPLOYED RECEIVING BENEFITS IN TORONTO (CMA): 1990 - 2001

	1990	1993	1996	2001	Change 90-01
All	53%	40%	27%	22%	- 58%

Source: Canadian Labour Congress, *Falling Unemployment Insurance Protection for Canada's Unemployed*, March 2003.

Families Experiencing Growing "Time Crunch"

The conditions for the well-being of children are in large part determined by the labour force experiences of parents. While financial resources are crucial, so is time available for children. Increasingly however, the stresses associated with work compromise family responsibilities.

There has been a large increase in working hours for both men and women as families try to sustain living standards. At the same time, there has not been an adequate policy response to support the rise in dual-earner families and in lone-parent employment. In Toronto, 70% of couples with children are dual-earner families, while 73% of lone-parents are employed.⁵⁴

As parents cope with longer hours of work and few supports such as child care, stress levels inevitably rise. More than one-third of women aged 25-44 who work full-time report that they are severely time stressed. Among full-time working parents, two-thirds say that they are dissatisfied with the imbalance between work and family responsibilities.⁵⁵

Despite women's rising labour force participation, they are still much more likely to assume the bulk of domestic and caregiving responsibilities. While trends show that men are spending more time with their children, mothers continue to perform the majority of unpaid work.⁵⁶

"We are stressed to death and the kids know it. The kids can't be kids." - young families' focus group participant

8. Towards Strong Income Security Programs

"They're worried about kids with obesity and all these problems. It's because we can't buy healthy food for our children. How can you? If you can't afford to give your children three healthy meals a day then you're going to have children that are eating junk." - young families' focus group participant

Child benefits play a crucial role in helping families with the costs of raising children, reducing poverty and fostering social inclusion. By 2000 the Canada Child Tax Benefit was the single largest transfer to families in Toronto, closely followed by Social Assistance and Employment Insurance.⁵⁷

The Canada Child Tax Benefit is scheduled to continue to rise to a maximum of \$3,243 for the first child by 2007. While this is a positive step, this level of benefits is not enough to address the needs of families. A benefit of a maximum of \$4,900 is needed to significantly reduce and prevent poverty among families with children.

It is also worrisome that families on social assistance have continued to be denied net gains as a result of rising benefits in Canada's child benefit system. Up until this year, the Ontario government clawed back every penny of the National Child Benefit (NCB) from families on social assistance. In its most recent budget, the provincial government announced that it would suspend the clawback of the NCB for this year and would look at passing on future federal child benefit increases. While this is a welcome change in direction, it is still not a definitive move towards fully rescinding the denial of NCB payments from families on social assistance.

The rationale for the clawback is based on claims that the NCB is a disincentive to work. However, anti-poverty advocates argue that the needs of parents would be better addressed by better policies on child care, training and employment supports that remove the real barriers to employment. Increasing investments in the Canada Child Tax Benefit combined with an end to the clawback of the NCB from families on social assistance would go a long way to bolster family income security.

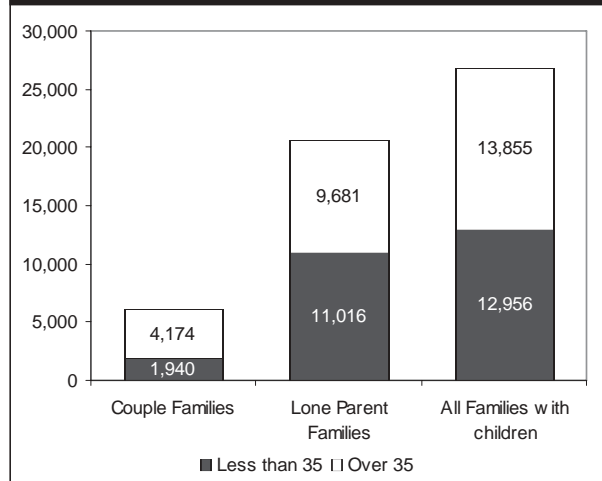
Weakened Social Assistance Programs

"Everyone is sick and tired of trying to figure out where they are going to get bus fare to get their kids to daycare or where they are going to get money to get their kids diapers." - young families' focus group participant

For those families who find themselves out of the labour market and who cannot qualify for EI, social assistance is the program of last resort.

More than 26,000 families with more than 40,000 children rely on social assistance in Toronto.⁵⁸ Nearly half of these families are headed by a parent who is under 35 years old, even though these families represent just 21% of all families with children in Toronto (see Figure 18).

FIGURE 18: FAMILIES WITH CHILDREN ON ONTARIO WORKS IN TORONTO BY AGE AND FAMILY TYPE, MAY 2004



Source: Toronto Social Services, 2004

The difficulties of balancing work with family responsibilities results in cycling on and off the program. A variety of factors including unemployment, underemployment, illness, disability, and a lack of supports mean that some must rely on social assistance for extended periods of time.

After 10 years during which welfare rates were frozen, the provincial government's proposal of a 3% adjustment to Ontario Works and Ontario Disability Support Program benefits is welcomed. However, the government fell short on its promise to adjust rates to inflation annually. While most other income security programs in Canada, including the Canada Child Tax Benefit and Old Age Security, are adjusted for inflation, the purchasing power of families on social assistance diminishes every year.

Welfare benefits for families with children are now 50% to 60% of what would be needed to reach the poverty line.⁵⁹ More decisive action is needed to give families on social assistance greater income security. A social assistance cheque is made up of two portions: a shelter allowance to pay for housing, and a basic needs allowance for all other expenses. The end of rent controls combined with a lack of affordable housing and frozen welfare rates mean that shelter allowances continue to fall further below the rising costs of rents. When rent exceeds shelter allowances, families must dip into their limited budgets for food, clothing and other expenses.

A lone-parent family with two children in Ontario receives \$554 in a shelter allowance and \$532 in a basic needs allowance. The average rent in Toronto for a two bedroom apartment is \$1,047 which means that this family is left with \$39 for food, clothing and all other expenses.⁶⁰

9. New Investments Needed to Bolster Community Infrastructure

"It would be nice if someone could step in and help before things go too far down, where it's beyond repair." - young families' focus group participant on the hole in the social safety net

Falling incomes are one visible sign of the declining well-being of young families. An equally destabilizing trend has been the decline of social and community services that enable families to cope. Cuts in the public sector throughout the 1990s affected health, education and social services. The burden of costs for social supports has been increasingly loaded onto families even as their incomes continued to fall.

The replacement of the Canada Assistance Plan with the Canada Health and Social Transfer in 1995 created a new block funding arrangement between the federal and provincial/territorial governments. Such a shift was projected to reduce federal cash contributions by about 40% or \$7 billion.⁶¹ To accommodate such severe cuts to Canada's social infrastructure, fewer restrictions were placed on how provinces could spend their funds between health, social and community services and post-secondary education.

The ramifications of these cuts were widespread. They unleashed a wave of provincial cutbacks and made possible the rise of punitive policies such as workfare in Ontario. As health care continued to drive expenditures, less was left over for investments in post-secondary education and social services.

Cities in Ontario were particularly hard hit as senior levels of government also downloaded responsibilities for critical social services but did not transfer adequate resources. Cities have faced the pressures of providing services, dealing with reduced transfers from senior levels of government while at the same time building and maintaining infrastructure.

Local taxpayers have paid more and more of the bill for local government spending. Cities have responded to reduced funding from senior levels of government by increasing taxes, introducing user fees on everything from water services to recreation, and reducing programs or eliminating services entirely.⁶²

At the same time, the capacity of the non-profit sector to fill the growing needs in communities is being eroded and undermined by lack of resources. As the community sector tries to fill the gaps left unaddressed by governments in income security, child care, recreation, affordable transportation and housing, it faces a funding regime characterized by cutbacks and short-term funding.

The shift away from core funding for community agencies over the past decade means that new monies are increasingly targeted to funding very specific programs rather than funding agencies to deliver programs.⁶³ Many agencies report that project-based funding is all that is left. Agencies are having to run programs on short-term funding that dries up in a year or two, leaving the agency to scramble for other sources of financial support to keep the program going.

According to participants in community roundtables across Toronto, even when programs are successful, there is no guarantee that funding will follow. The trend is toward spreading the money too thin - fund one agency one year and then transfer money to another project, irrespective of the results. There is little room for long-term planning and for projects that deal with complex problems that require long-term interventions.

This approach to short-term project funding is creating a climate of competition among agencies at a time when collaboration is what is needed most.

Community roundtable discussions also revealed that as resources for community agencies become increasingly stretched, it is virtually impossible to deal with people's needs holistically. The preferred way for many agency staff to work with communities would be to focus on preventive strategies and outreach to involve communities in shaping programs and approaches to meet their needs. Instead, agencies are focusing more and more on poverty relief. In the words of one community worker who participated in the roundtables: "Agencies and services cannot work towards people's dreams if they cannot even help them find a job that pays the rent."

As shown in the United Way of Greater Toronto's report, *Poverty by Postal Code*, it is in Toronto's inner suburbs that concentrated poverty has emerged most dramatically over the past two decades. Toronto's inner suburbs don't have street homelessness but they have an incredible amount of hidden homelessness. The vast majority of family shelters, for example, are in Scarborough. Yet the capacity to work with these families on longer-term issues is limited. Small agencies there are focusing increasingly on immediate poverty relief: food banks, advocacy with landlords, and trying to link people up with affordable housing.

"As Native people, we had the whole community with our children. Now we don't have that. Our parents were put into residential schools and told how terrible our culture is and our language is. People try to leave that and come here. It's even harder to get yourself together in the city then it is in the reserve. You don't know who you're supposed to be." - Aboriginal young families' focus group participant

The focus on efficiency, brought about by an era of cuts to organizational capacity, has changed the relationship with the people who are served. The emphasis is more and more on counting clients to meet project targets, rather than having adequate time to understand people's individual needs and encouraging their participation in achieving their aspirations.

Small community-based agencies in Toronto's inner suburbs have had a hard time staying afloat. Often these are the agencies that are most responsive to local needs. Loss of organizational core capacity due to funding cuts and the time and work needed to chase project funding also makes it harder for agencies to take a look at the realities in their communities and adapt to emerging needs. The trend is towards merging with bigger agencies and losing some of the local responsiveness.

The reduction in the capacity of community agencies hits vulnerable families - young families, lone-parents and their children, recent immigrants, Aboriginal peoples and families with disabilities - the hardest.

Settlement services in Toronto have lost capacity to help immigrants with settlement into jobs, housing, child care, language training, and other supports. Workers report a desperate situation around housing. Affordable units are so few and far between that many families have adopted an attitude that any unit will do for the immediate term, even if it means that two and three families are crowded together in a small house.

It was pointed out at one community roundtable that settlement is not like university where you graduate in a specified period of time. The length of time in which families need supports depends on their circumstances on arrival. Greater focus is needed to assist the many immigrants who come from war-torn countries. Dealing with the psychological aftermath of war - post-traumatic stress, refugee camps, and displacement - has to be a part of helping people adjust to their new reality.

Ultimately, more policy advocacy around the issues of immigrants is desperately needed. Agencies working with recent immigrant communities want more opportunities to work collaboratively across sectors and with other agencies. Links with decision-makers are also crucial to ensure that there is responsiveness from policy to the realities on the ground.

"Camps, summer camps, things like that, we can't afford. They changed everything in the schools, user fees. All of the prices for activities have gone up." - young families' focus group participant

The Critical Need for an Affordable Housing Strategy

Stable, affordable housing is essential to achieve sustainable, inclusive communities and to ensure the health and well-being of families and children. However, reduced federal and provincial government support have combined to create a rental housing crisis in Toronto. Access to affordable housing continues to be a major issue due to low vacancy rates among cheaper units, fewer units being built, a growing loss of existing affordable units and major rent increases caused by the removal of rent controls in 1998.

Between 2000 and 2002, only 3% of new housing starts in Toronto were for rental purposes. While vacancy rates began to ease by 2002, the vast majority of available units are at the high end of the rental market. While units under \$800 made up 65% of Toronto's rental market in 1996, the share of affordable units has fallen dramatically to only 20%.

Rents are becoming out of reach for vulnerable families. In Toronto, rents have risen by 31% since 1997. One in four of Toronto's tenants spends more than 30% of his/her income on rent.⁶⁴

The need for social housing is critical. Waiting lists for subsidized housing grew by 35% since 1998. Currently, there are 71,000 households on Toronto's social housing waiting list.⁶⁵

Shelters are not substitutes for affordable, permanent housing. Toronto has not experienced any respite in the use of shelters over the past decade. The number of children in emergency shelters rose from about 3,600 in 1990 to just over 4,779 in 2002. Families in the shelter system are having difficulties finding housing and are staying in shelters four times longer than they did in the 1980s.⁶⁶

Persistent poverty and growing housing insecurity are exacting a huge toll on families. In 21% of cases where a child was brought into the care of children's aid societies in Ontario, inadequate access to housing was a factor, up from 18% in 1992.



Investing in Early Childhood Education and Care

Quality child care services are an essential cornerstone of a strategy to reduce poverty. Early childhood education and care services enhance children's well-being and development and strengthen the foundation for lifelong learning; support parents in education, training and employment; and promote equal opportunities for women in the labour market.

For Ontario's two million children 12 years and younger, there are only 173,130 regulated centre and family-based child care, nursery school, and after-school spaces. The available stock of regulated child care fails to meet the need of more than 90% of children in Ontario. Among the 70% of families with mothers in the paid labour force, available spaces meet the needs of only 12% of children ages 0 to 12 years.

The stresses on Toronto's child care system are evidence of the lack of sufficient federal and provincial attention to this issue. Cuts to the city's baseline funding have resulted in losses of more than 1,800 child care spaces since 2002. The current supply of available subsidized child care is at its lowest level since 1992 despite high demands for services. There are thousands of children on waiting lists for child care spaces. Given the fundamental link between access to child care and income security, it is regrettable that there are only enough subsidized child care spaces in Toronto to meet the needs of one in five children in low income families.⁶⁷

The City of Toronto has consistently demonstrated a commitment and willingness to strengthen the city's child care system. What has been missing is federal and provincial leadership to put the resources into bolstering early learning and child care services. Following some promising steps in the last two federal budgets that have begun to make modest investments in early learning and child care, the federal government promised to make a Pan-Canadian child care system a priority in its new mandate. At the same time, the provincial government has indicated that it is willing to cooperate in making such a system a reality. What is needed now is decisive action to expand access to quality, affordable child care and to enable the programs to begin to meet the needs of non-standard workers.



The Loss of Community Space

Access to community space enables agencies and volunteers to deliver vital neighbourhood programs. Schools in the community have traditionally been a hub for a range of activities that build community capacity. However, changes in the provincial education funding formula resulted in drastic cuts to school boards that have curtailed community access to schools.

Fees for the use of community space have become a major stumbling block to community programs to support the needs of young families. In a survey of 147 agencies, the United Way of Greater Toronto found that the number of community groups using school space has declined by 43% since user fees were introduced. Agencies are faced with a choice of reducing or cancelling programs or increasing user fees to help cover the cost of space.⁶⁸

The impact on communities has been threefold: there has been a loss of community-based after-school programs for children and youth; higher user fees have reduced access to programs by low income children; and cultural and community cohesion has suffered as access to school space has declined.⁶⁹

In a pilot project recently announced, the provincial government has begun to reinvest in the community capacity of schools. After many years of de-investment, we are witnessing some promising steps that will once again make school facilities available for community use. The direction taken by the provincial government is a good first step, given that so much ground was lost in previous years.

10. Building Inclusive Communities with Young Families: Policy Directions for Action

Too many of Toronto's young families are being left behind. Young families are increasingly excluded from opportunities to contribute and participate in building thriving communities. Their potential is undervalued and their needs are going unmet.

We cannot afford to leave young families behind. They are not just the workforce that will keep the economy prospering and provide the tax revenues to sustain social programs into the future. Today's young families are the pool from which our future leaders will come. They are also the parents of the next generation of Torontonians. In the words of Jane Jenson, young families "literally hold our future in their hands."⁷⁰ Given the importance of the early childhood years in the development of human potential, support for young parents today is one of the best investments we can make in our collective future.

To reverse the downward spiral that has gripped young families over the past two decades, innovative approaches are required - from governments, business and civil society. Stronger policies are needed to give younger families more opportunities to contribute to community well-being and a stake in building economic prosperity. Federal and provincial government have a responsibility to step up their investments in young families. Innovative approaches must also support the capacity of local government to meet a wide range of social responsibilities.

Along with federal and provincial investments that support young families, we urge that the "new deal" for cities direct new investment to strengthen the city's social infrastructure. Such investments should include action on child care, affordable housing, settlement programs, recreation, health and other social supports.

This report suggests a number of policy directions to improve the situation of young families. These recommendations are based on research into the major trends having an impact on young families over the past twenty years; consultations with a wide range of young families in Toronto about what types of policies would be most supportive in their lives; and a series of roundtables with policy-makers, academics, foundations and community agency representatives about how to best address the needs of young families.

We propose a multi-faceted policy agenda for young families focused on the following key areas:

- ❶ Policies that promote jobs with good wages and working conditions and that invest in maximizing people's potential through training and educational opportunities.
- ❷ Income security programs that provide benefits to support the extra costs associated with raising children, reduce and prevent poverty, and support parents who are out of the labour force.
- ❸ A strong community infrastructure that supports families and includes quality, affordable early learning and child care, safe affordable housing, accessible recreation programs, as well as other community supports.



POLICY DIRECTIONS TO SUPPORT YOUNG FAMILIES

1. Labour Market Policies

Improving the life circumstances of young families must begin with better opportunities for good employment.

Governments play a critical role in providing an environment where the private sector can generate quality employment opportunities. Public investments in a highly-skilled and highly-educated workforce, along with social investments to promote a high quality of life, are essential cornerstones for a strong economic environment.

Governments also play a crucial role in giving young people opportunities for good jobs through public sector employment, especially as access to decent jobs is increasingly scarce in the broader labour market.

The City of Toronto has a number of policies and practices to promote good wages and working conditions in the private and voluntary sectors. The City's "fair work" policies ensure that contractors dealing with local government pay living wages and follow a number of employment practices related to conditions of work, and the protection of the rights of workers against exploitation, discrimination and racism.

The City's voice echoes far beyond its geographic boundaries. What it has to say about social policy and urban issues resonates across the country. For example, the report of the Coffey/McCain Commission on Early Learning and Child Care, which was done for the City of Toronto, acted as a catalyst to stimulate action by the federal and provincial governments.

As an employer that actively encourages fair labour practices, the City understands the importance of good jobs for young families. The City is in a position to take a leadership role in calling attention to the need to improve labour market prospects for young families. Based on its policies and practices, the City can provide important lessons for how other levels of government, the voluntary sector and private employers can become a part of building better opportunities for young families.

We recommend that the Mayor of the City of Toronto convene a "Mayor's Summit on Good Jobs" that will launch a "Mayor's Task Force on Good Jobs."

→ *The Mayor's Summit on Good Jobs should convene municipal and senior levels of government, labour, business and the voluntary sectors to build understanding and collaboration, and agree on some approaches to improve labour market prospects for young families.*

The Summit should set the stage for the work of a Mayor's Task Force on Good Jobs, which will build on the ideas and commitments of those involved in the Summit.

→ *The Mayor's Task Force on Good Jobs should explore emerging issues in Toronto's labour market and their impact on families. It should make recommendations on how governments can work together with the business, labour and community sectors on strategies that give younger people a strong start in the labour market. It should map out an action plan that will help to promote jobs with good wages and working conditions.*

→ *The Mayor's Task Force on Good Jobs should have the mandate to study and make recommendations on a range of issues affecting the availability of good jobs, such as wages, working conditions, employment benefits, and access to good employment for new labour market entrants.*

Below are some issues that should be tackled by the Task Force:

- ➊ *Examine Toronto's existing job stock and the availability of good jobs.* Special attention should be placed on job opportunities for new entrants in the labour market, including young families and recent immigrants.
- ➋ *Build on the success of the City's policies to promote fair wages and employment practices.* Such policies currently require that those companies that do business with the City commit to paying living wages and upholding access and equity standards. The Task Force should examine the impact of the City's "fair work" policies and make recommendations on how the City can build on its success in this area. It should showcase best practices on how such policies have contributed to better jobs in Toronto as an example to other levels of government, the voluntary sector and private employers.
- ➌ *Look for ways to protect public sector jobs.* Governments play a crucial role in giving young people opportunities for work through public sector employment, especially as access to good jobs is increasingly scarce in the broader labour market. Yet, these jobs are increasingly scarce as governments look to reduce costs by cutting their workforce and outsourcing their work. A different course of action is needed.

④ **Examine possible changes in labour standards to better protect young families.** Young families are less likely to have access to well-paid, secure employment with benefits and protections. New workplace policies set by the provincial government would be of great benefit as young families establish themselves in the labour market. For example, young families need support through their employers to access benefits such as paid sick days and family leave days.

⑤ **Explore what types of employment-related benefits should be improved.** Many lower and modest income families do not have access to extended health-care coverage. This is especially true among younger families who work in non-standard employment. The Task Force should make recommendations to the provincial government on the role of extended health care coverage, including dental, vision and prescription coverage, for those families who cannot afford it.

⑥ **Address barriers to training and educational opportunities that confront young families who are establishing themselves in the labour market.** Expanding access to better job opportunities should be supported by apprenticeships, mentoring and bridging programs. The provincial government also should increase its efforts to speed up the recognition of credentials and experience of internationally-trained professionals. On the latter point, the Task Force can draw on the work of the Toronto Civic Summit Alliance. It has launched a collaborative strategy involving governments and the voluntary and private sectors to open up better opportunities for immigrants in the labour market. As part of its efforts, the Toronto City Summit Alliance has established the Toronto Regional Immigrant Employment Council to establish a paid internship program for internationally-trained professionals, in which the City of Toronto is an active participant.

⑦ **Examine the benefits of collective representation of workers and the factors that tie unionization to better wages and working conditions.** The Task force should make recommendations on how to facilitate the collective representation of workers in Toronto.

Provincial minimum wages should be set at a level that would allow workers to earn a decent standard of living.

→ **The provincial government should set a minimum wage of \$10 per hour to ensure that a full-time worker would have earnings above the poverty line.**

The rising costs of tuition are placing a post secondary education increasingly out of reach for low and modest income young people. Mounting student debt is placing huge burdens on young people as they start out in the labour force.

→ **To improve access to post secondary studies, the federal and provincial governments should make the necessary investments to allow for the reduction of post-secondary education tuition and fees. Needs-based grants should also be more widely available as a part of an enhanced student financial aid package.**

2. Income Security Programs

Income security programs can play a number of crucial roles in supporting young families.

Child benefits provide parents with financial supports that recognize the extra costs associated with raising children. The Canada Child Tax Benefit (CCTB) is also Canada's chief tool to reduce and prevent poverty among families with children.

→ **The federal government should raise the CCTB to a maximum of \$4,900 to raise the living standards of families, including young parents.**

Income security programs also provide protection to families who are out of the labour market because of job losses, illness, disability, or caregiving responsibilities. Employment Insurance and maternity/parental benefits, as well as social assistance, are primary examples of such income security programs.

Income security programs are in dire need of reforms. Current income supports are not providing the help that is needed for families. All levels of government should take steps towards reforming the delivery and effectiveness of income security programs to ensure that they provide adequate supports to people who are out of the workforce, to those who are making transitions into work, and to those who are already working.

As a first step, the provincial government should take the following steps in reforming social assistance:

→ **Raise social assistance rates to a level that ensures parents can afford rent and other needs.**

→ **Commit to fully ending the clawback of the National Child Benefit from families who are on social assistance.**

→ **Extend access to a post-secondary education to young families on social assistance.**

→ **Introduce education, training and mentorship opportunities for people on social assistance that meet the individual needs of recipients.**

→ **Change the eligibility assessment process to ensure that applicants with disabilities have access to the Ontario Disability Support Program.**

The provincial system of child support has been failing families with children for many years. The high rates of child support arrears have a disproportionate impact on lone mothers and their children.

→ *The provincial government should provide advanced child support payments to primary caregivers. This would assure that regular and uninterrupted support continues even when payments are in arrears.*

Employment Insurance (EI) should be designed to better support young families. While young families are more likely to be unemployed than older families, their eligibility for unemployment benefits has decreased dramatically over the past decade. Eligibility for EI is also crucial because it provides coverage to new parents through parental and maternity leave benefits. The majority of new parents often cannot qualify for parental and maternity leaves because of tightened eligibility rules for EI.

→ *The federal government should increase EI coverage for the unemployed and provide higher benefit levels. The expansion of EI coverage should include steps to address the insecurity of non-standard workers and it should address the need for expanded access to maternity and parental leaves.*

3. Investments in Community Infrastructure

All levels of government have a stake in strengthening Toronto's social and community programs. Federal and provincial levels of government need to cooperate and adequately fund the wide range of programs and services that make up Toronto's social infrastructure.

Direct funding of programs is one important role of the federal and provincial governments in Toronto. Another dimension is the role of the City of Toronto in shaping policies, delivering and funding programs and services to deal with existing and emerging challenges. Senior levels of government must recognize that the City requires greater control over sources of revenue to deal with urban priorities. Cities should also be more prominently involved in shaping policy priorities that are related to urban needs.

The following investments in Toronto's social infrastructure should be priorities for action:

→ Community-based agencies deliver a wide range of services that support young families. These include parenting supports, counselling services, supports for families with disabilities, shelters for women fleeing domestic violence, child care, recreation, settlement programs, among many others. Yet community-based programs have suffered deep cuts from all levels of government. *We recommend that the City of Toronto and the Provincial government sustain and increase investments to ensure that community agencies can deliver those programs and services that provide a foundation for healthy neighbourhoods and communities.*

→ Many young families in Toronto are immigrants who require a range of settlement services. We run the risk of excluding immigrants without a better resourced system of services and supports that can respond to the needs of Toronto's emerging communities. *All levels of government must step up their investments in community-based programs that offer settlement services. Investments are needed in a range of programs including language, training, community development, and other supports that foster the inclusion of immigrants. Services should be available to immigrants irrespective of status.*

→ The City of Toronto has been a champion of affordable housing despite very little resources. *The federal and provincial governments must take immediate steps to make new affordable housing a reality in Toronto. First and foremost, new affordable housing units are desperately needed along with steps to protect affordability of rents in the City. Such steps can include the reintroduction of rent controls along with real tenant protection measures to offer young families more stability.*

→ The City of Toronto has demonstrated its commitment to invest in early learning and child care services. The missing piece has been funding from senior levels of government. *The federal and provincial governments should develop a multi-year investment plan to significantly expand quality affordable child care. Full access to child care subsidies for parents who are students should be re-instated.*

→ Recreation programs are an essential component of an inclusive and supportive environment for families with children. But cuts to recreational programs have reduced services and have meant an increased reliance on user fees. This has created barriers for many families, particularly lower and modest income families. *Senior levels of government should provide funding for a recreation strategy for young people. Such action should assist the City in reducing its reliance on user fees and expanding access to recreational programs for children and youth.*

→ The impact of education funding cuts has meant that access to schools as hubs of community life is diminishing. *The provincial government should build on recent steps to foster cohesive communities to ensure that community space is available at low or no fees.*

→ The number of Aboriginal families in Toronto is continuing to grow. Aboriginal families in Toronto are also younger than other families. Yet, the Aboriginal population is more likely to be poor and has lower incomes than the rest of the population.⁷¹ *All levels of government need to respond to the growing needs of Aboriginal peoples in Canada's urban centres. The federal government should work with urban Aboriginal leaders and communities to strengthen the Urban Aboriginal Strategy.*

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