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2001 CENSUS UPDATE: SOCIO-ECONOMIC PROFILE OF YORK REGION'S POPULATION LIVING IN LOW INCOME HOUSEHOLDS

The Community Services and Housing Committee recommends that:

- 1. The presentation by Cordelia Abankwa-Harris, Director of Policy and Program Support Services regarding 'Low Income Profile' be received**
- 2. The recommendations contained in the following report, May 27, 2004, from the Commissioner of Community Services and Housing be adopted**

1. RECOMMENDATIONS

It is recommended that:

1. The report and attachments be circulated to local area municipalities and the York Region Funders Alliance.
2. The report and attachments be circulated to the Human Services Planning Coalition to support their Government Relations Strategy for fair and adequate human services funding from senior levels of government.
3. Staff do further analysis and report back.

2. PURPOSE

The purpose of this report is to:

- Provide a profile of the over 70,000 low income residents in York Region.
- Identify service demand pressures and implications for Community Services and Housing and broader human services.

The information presented is a summary of a detailed population profile developed by the Community Services and Housing Department's staff as a background report.

3. BACKGROUND

York Region is growing, vibrant as well as affluent and most residents enjoy a high quality of life.

As Vision 2026 states "York Region's human services... support a safe, caring and healthy community and maintain and promote a high quality of life." An essential part of

this role involves responding to the needs of York Region's most vulnerable citizens. While there are many circumstances and risk factors that can make people vulnerable, 10% of York Region's residents can be classified as vulnerable based on their low income status. Understanding the factors related to their low income is a first step to determining their needs and providing effective, responsive services to these residents the majority of who play a key role in the labour force.

As part of a broader system of services, the Community Services and Housing Department plays a critical role in meeting the human service needs of York Region's lower income residents by:

- Providing employment supports and affordable housing options to working families.
- Helping people with barriers to employment find jobs.
- Providing longer term supports for those who are unable to work.
- Developing affordable housing options.

This is done through a combination of provincially-mandated and other services determined by Regional Council to address local priorities. Most are income or needs tested and provide varying levels of supports – to assist working parents to access quality child care; develop affordable housing for low- to-moderate-income households; provide people in economic crisis with the financial and employment assistance to re-establish self-sufficiency and re-integrate into the workforce; and support individuals and families who require emergency, transitional, or longer-term supportive housing.

The Community Services and Housing Department also funds programs provided through community-based agencies that support low income households, including services that promote healthy child development and parenting, respond to homelessness, and stabilize families who are at-risk. York Region also cost-shares financial and employment assistance for people with disabilities through the Ontario Disability Support Program (ODSP).

The 2001 Census is an opportunity to better understand the economic and social situations of people living on low income in York Region. Understanding how their needs can be addressed through service planning, prevention initiatives, community funding and partnerships, and strategic policy development will allow these residents to support the quality of life and economic prosperity of the Region.

The data summarized in this report was obtained through the collaborative efforts of the Community Services and Housing, Planning and Economic Development, and Health and Emergency Medical Services Departments to identify the potential impacts of the 2001 Census on both the broad corporate level and on individual department business areas. The Community Services and Housing Department took the lead role in developing a baseline population profile of York Region's low income groups. This is the first comprehensive profile of these residents the Region has completed.

The following sections summarize the main findings of the Census data on low income residents.

4. Analysis and Options

Every industry employs and requires the services of low income residents. It is important to understand who and where they are in order to meet their service needs so they can participate as fully as possible in the Region's development and quality of life.

The profile uses Statistics Canada's Low Income Cut-Offs (LICOs) as a measure of low income. According to Statistics Canada, a family that spends over 54.7% of their gross income on basic needs (e.g. food, shelter and clothing) is considered to be below the low income cut-offs. This definition takes into consideration the size of the family and the size of the area of residence. LICOs are adjusted for inflation and changes in Canadian spending patterns.

The profile undertook analysis to identify significant risk factors for people living in low income households in York Region and answers the following questions:

- To what extent did individuals living in low income households face barriers related to their capacity to earn income (e.g. low levels of education or limited attachment to the work force)?
- How do these risk factors impact the types of programs and services needed to support individuals and families in fully participating in York Region's economy and high quality of life?

4.1 Profile Summary

Highlights from the profile include:

- Over 70,000 residents of all ages lived in low income households in 2000. Preliminary spatial analysis shows that low income residents live throughout the Region, but the areas with the highest concentrations of low income residents are among the fastest growing parts of the Region. The proportion of York Region's population living in low income households increased from 7.5% to 10% between 1991 and 2001. Within the Region, the areas that experienced the greatest increase in concentration of low income households included parts of Markham and Richmond Hill. Other areas, including parts of Georgina and East Gwillimbury, experienced a decrease in concentration of low income households. Understanding the reasons for these changes will require further analysis (see Next Steps).
- While children, youth, and seniors are at higher risk of having lower income than other age groups, almost half of York Region's low income population are between the ages of 25 and 64 years – the main working years for most adults. Not surprisingly, many are parents, either as couples or lone parents – about 43% of the

people aged 15 years and over. The majority of low income families are made up of couples.

- There are over 24,000 people in York Region who could be classified as the “working poor” – people who are engaged in the labour market but living in low income households. They make up more than half of York Region’s working age low income population. Most worked full time for either all or part of the year.
- 60% of the low income working population has either some post secondary education or a university degree. This suggests a portion may be underemployed. The proportion working in each industry does not vary much from the total population – a slightly higher proportion work in retail, accommodation, administration and other services (e.g. repair and maintenance; personal and laundry services).
- There is a large population of working age low income residents who did not work at all in 2000. Almost one third of them were between the ages of 15 and 24 years, suggesting that they may be students, or may be just entering the workforce with limited experience. This population will also include people who are staying at home with young families, unemployed but looking for work, or not working due to serious illness or long term disability.
- Over half of York Region’s low income population has some post-secondary or university education, but there are about 15,330 people between the ages 15 and 64 years that have not achieved their high school certificate. Most of this population (65%) is between 25 and 64 years and will likely face difficulty in competing in York Region’s increasingly knowledge-based labour market.
- There are approximately 10,200 low income residents who are particularly vulnerable based on being a lone parent, single person living alone (15-64 years old), or elderly women living alone.

As the attachment demonstrates, not all residents have shared in York Region’s economic prosperity, and there are a large number who face higher risk factors than others based on their family type, education, or employment status. Yet the data also suggests that the low income population is not uniform. Many share the same characteristics of the total population – they are working, earning most of their income from employment, live in couple families with children, and have obtained higher levels of education.

4.2 Implications for the Community Services and Housing Department

The changes York Region has experienced between 1991 and 2001 are a natural part of becoming a more complex mix of urban, rural and suburban communities.

The Community Services and Housing Department provides supports that respond to the varying needs of low income residents. Based on the profile findings, key service demand pressures include:

- Supporting working families and individuals to maintain employment, particularly through programs such as child care fee assistance for those with children and Rent-Geared-to-Income (RGI) programs for low to moderate income working households. Many low income working households do not require or qualify for social assistance. However, York Region's "working poor" are at economic risk if faced with a significant disruption in their employment – in these situations, homelessness prevention services and short-term social assistance can provide a key safety net to help people stay in their homes, stabilize family dynamics and find new jobs.
- Assisting people to re-integrate into the labour market. People with low levels of education, little work activity, or other work-related barriers make-up a significant proportion of social assistance recipients in York Region and often require more extensive re-employment and skills development services (as well as child care supports) through Ontario Works employment programs to promote self-sufficiency.
- Providing longer-term supports and services to vulnerable groups:
 - Sole support parents and people living alone often require more intensive and specialized supports to integrate into the labour market – or meet basic needs and maintain quality of life if unable to work due to disability or health restrictions. Services can include RGI, social assistance, and supportive housing, as well as child care fee assistance and family strengthening programs such as recreation and parenting supports for parents and their children who are on social assistance or live in subsidized housing.
 - People living alone often lack strong social supports and other community attachments – and as a result can be at high risk of requiring emergency assistance and shelter if faced with a personal or financial crisis.
 - Responding to the most vulnerable populations also requires coordinated service planning between the Community Services and Housing Department, other corporate departments, community service agencies, and other levels of government – the needs of these clients are often beyond the mandate and/or resources of individual service areas, so collaboration is essential for developing effective supports.
 - Developing more affordable housing options, including more diverse housing and rental stock located close to public transit, employment and services.

It is important to stress that the profile provides one indicator of potential service need for Community Services and Housing, but does not necessarily reflect the actual demand for specific services. Other factors are also critical to service use, so any specific assessment will require greater integration of socio-economic data with other indicators of risk. Some moderate income households also access certain Community Services and Housing

Department programs (e.g. Early Intervention Services), so the potential demand reflects a broader range of income groups than those considered in this profile.

4.3 Next Steps

In order to effectively plan for vulnerable residents, other factors related to a person's income and how these impact the potential demand for services must be considered.

These include:

Relationship between low income and other indicators of vulnerability: Research shows that there are other vulnerable groups who face multiple barriers that can result in low income – particularly some recent immigrants, visible minorities, and people with disabilities. Given York Region's increasing ethno-cultural diversity, understanding the socio-economic risks for newcomers and visible minorities is critical for service planning and delivery, particularly for those who face significant language, attitudinal, or professional barriers in fully participating in York Region's employment opportunities. Analysis of the employment and income situations for people with disabilities will also help inform accessibility planning.

Understanding the "working poor": As recent work by the Canadian Policy Research Network suggests, a person's low income may reflect not just their individual education or skill level, but also local labour markets and types of employment. What types of jobs are being created in York Region? Are low income residents self-employed, contract, or seasonal workers, unionized or not? Is their work stable? Does it provide benefits, adequate hours, or wages to keep individuals and families self-sufficient? Understanding the relationship between the work activity of York Region's lower income residents and the economic sectors in York Region and the surrounding areas can enhance service planning related to employment assistance programs. Providing clients with opportunities for longer-term and stable employment is an effective preventive measure to reduce future reliance on social assistance.

Depth of low income: The profile uses Statistics Canada Low Income Cut-offs (LICO) as upper-limits for measuring low income, but the actual level at which individual low income households may fall below LICO levels can result in different degrees of risk. Individuals and families living just below or above LICO may require some employment supports, but may have greater resources to weather short-term hardship. Those living well-below LICO levels will likely have fewer resources to deal with crisis situations – or struggle on a daily basis to meet basic needs. Understanding who lives at severe levels of low income is critical to identifying and planning for the most vulnerable in York Region.

Spatial analysis of the population living in low income households: Further analysis of the relationship between low income and regional factors (e.g., local economic activity, settlement patterns, and neighbourhood amenities and services) will help identify

areas for service planning, delivery, and community investments, as well as to inform strategic corporate and community planning initiatives.

Impact of low income on health: Research into the social determinants of health has linked a person's work, income, and housing situations to their health status. Low income data can help identify populations that may face different risk factors in providing health promotion and family health programs.

4.4 Relationship to Vision 2026

Planning for adequate and responsive levels of service for lower-income residents supports the strategic direction of Vision 2026 – to provide all residents the opportunity to participate in York Region's vibrant economy, enjoy the high quality of life of its communities, and to meet people's basic needs.

5. FINANCIAL IMPLICATIONS

There are no immediate financial implications associated with this report but this profile provides valuable information that can allow for more effective service planning.

The profile also points to the growing need for:

- Equitable human services funding from senior levels of government including reconsideration of the current Greater Toronto Area (GTA) pooling formulas given that York Region's profile and demographics are changing and require adequate support to meet challenges.
- The Region to plan for and strategically invest in adequate and responsive human services that support low income residents to live and work in York Region.

6. LOCAL MUNICIPAL IMPACT

There are no immediate local municipal implications associated with this report. However, community-level data on low income trends provides an important tool for local services planning.

7. CONCLUSION

Low income is often associated with certain risk factors – low levels of education, little or no employment activity, lone parents, senior women, and singles living alone. 2001 Census data shows that while these groups face the highest likelihood of living on low income in York Region, many others reflect the broader demographics of York Region – they work, support families, have post-secondary education, and work in all industry sectors. Low income residents play a vital role in the community and provide a key part of the labour force along the continuum of skills and wages.

Responsive services support low income residents to live and work in York Region – which has a positive impact on the quality of life for all residents and the local economy. As Vision 2026 recognizes, a community can only enjoy a high quality of life if all residents share in the benefits and are supported to contribute effectively. York Region has an important role to plan in the provision of these supports but also recognizes the responsibility of senior levels of government to provide fair and adequate funding for human services.

The Senior Management Group has reviewed this report.

(A copy of attachment referred to in the foregoing is included with this report and is also on file in the Regional Clerk's Office)