

Tall Order

Understanding Change in Toronto's Inner-Suburban Rental Towers

Scott Leon

Wellesley Institute works in research and policy to improve health and health equity in the GTA through action on the social determinants of health.

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Tall Order| Report

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10 Alcorn Ave, Suite 300
Toronto, ON, Canada M4V 3B2
416.972.1010
contact@wellesleyinstitute.com



EXECUTIVE SUMMARY

The aging rental towers in Toronto's inner suburbs present big challenges and opportunities for health and social well-being. Housing has large impacts on health, whether it is high rents that drive food bank use, or health risks from pests, unsafe conditions, and bad air quality.

These 170,000 apartment units are a huge asset – the main form of relatively moderate-rent housing available for low and modest income families. But they face big challenges, with increasing disrepair and severe affordability problems. This housing has become the main locale of poverty in the Greater Toronto Area (GTA), and these neighbourhoods are increasingly stigmatized. The people most affected are in lower-income racialized groups that already face other social and health disadvantages. Addressing the issues in this housing is therefore important for health and social equity.

While the trends and challenges are well known, we need to understand the forces that underlie them if we want to develop adequate policy responses. This report identifies ten main factors, grouped under themes of declining incomes, disrepair, and broader forces in the housing market and housing system.

Declining incomes in Toronto's postwar rental towers reflect national and regional trends. With more middle-income households now owning a home, Canadian rental housing has become a lower-income sector. The GTA housing market has few moderate-rent options outside towers in postwar neighbourhoods, and few family-sized apartments, so this is where low-income families rent. Meanwhile, the flatlined social housing sector has been pushed to house people with very low incomes and high social needs, and the greatest impact is felt in postwar areas with a lot of social housing.

The rising disrepair problems are strongly correlated with building age and real estate factors. Most rental apartments are now 40 to 60 years old, and need rising investment in repair even to maintain the same quality. But in neighbourhoods where incomes are low, there is an unfortunate economic logic to under-investment in maintenance. In many cities and in now in Toronto, this leads to spatial clusters experiencing a negative cycle of disinvestment, poor housing quality, and low household incomes.

Broader forces of growth also drive change in these neighbourhoods. As the GTA grows by about 40,000 households a year it adds about 5,000 low-income renters annually. A generation ago, the inner suburbs mirrored the GTA income and tenure mix. Since then, most postwar neighbourhoods have grown only slightly. However, their rental housing accommodates large shares of GTA growth in low-income households, as middle-income renters move out and so the local income mix has changed. The virtual absence of social housing production adds to the strain, leaving private rental to house almost all those added lower-income tenants. In these neighbourhoods, people whose incomes rise tend to move out to other areas, while other low-income newcomers arrive to take their place in the apartment buildings.

The older rental towers in Toronto's inner suburbs play an important role in meeting housing needs, but they are under huge pressures that originate in the regional housing market, outside these neighbourhoods. The scale and power of the underlying forces will require a bolder and more strategic response than governments at all levels, or advocates in the community, have considered up till now.

Introduction

Toronto's 170,000 apartments¹ in aging inner-suburban private rental towers present both a challenge and an opportunity for population health and social well-being. They are a vital component of Toronto's housing system. These apartments meet the needs of large numbers of low and modest income families and they are the main landing place for the 100,000 new immigrants who arrive in the Greater Toronto Area (GTA) each year. Toronto's aging apartment towers constitute a considerable asset of relatively affordable housing, but they are also a liability for the health of Torontonians (United Way 2011; Stewart and Thorne 2010; Toronto Public Health et al. 2012).

Eroding affordability, increasing disrepair, and deepening poverty in these tower neighbourhoods have impacts on residents' health and well-being (United Way 2011; Toronto Public Health et al. 2012; Katakia 2016; RentSafe 2016). The conditions in which people live and work strongly affect our well-being and housing is among the major social determinants of health (Raphael 2016; Mikkonen and Raphael 2010; Wilkinson and Marmot 2003). A home that is affordable leaves enough money for other necessities of life. A home that is free of disrepair reduces injuries and illness. A home that is not overcrowded reduces stress and risk of infectious diseases (WHO 2011; Baker et al. 2008). To ensure the health of low and modest income Toronto residents and improve health equity, we need to focus especially on improving rental housing in Toronto's inner-suburban neighbourhoods.

This report is a discussion paper with three purposes. First, it summarizes the housing-related challenges in inner-suburban rental towers. The second purpose, and the core of the report, is about why this is happening; ten explanatory approaches are discussed dealing with low income, disrepair, and a changing housing system. Each of these sections seeks to add to a fuller understanding of housing related challenges in these neighbourhoods. All this serves the third purpose, which is to support a dialogue with thinkers and decision-makers in local communities, third sector organizations, and government. By understanding the forces underlying today's challenges in inner-suburban rental, we are better equipped to know what sort of action is needed and on what scale.

This report builds on a body of previous research on inner-suburban rental neighbourhoods, including *Towards Healthy Apartment Neighbourhoods*, *Vertical Poverty* and *The Three Cities Within Toronto* (Toronto Public Health et al. 2012; United Way 2011; Hulchanski 2010). But it also seeks to go beyond that. To understand neighbourhood decline, concentrated poverty, and spatial polarization one of the perspectives needed pertains to forces in the housing system (Grigsby et al. 1987; Rothenberg et al. 1990; Van Beckhoven et al. 2009; Suttor 2015). Change in Toronto's inner suburban rental in the past generation is not a continuation of the forces of 40 to 60 years ago that created mixed-income suburbs in that period (Social Planning Council, 1979). It is not a function of buildings and design alone, or of social change alone. Deepening poverty in these areas is not simply a reflection of the widening disparities in

society at large. Change in these neighbourhoods cannot be understood by looking to factors within them, or within the City of Toronto only. This report suggests a need to adjust and expand the ways we understand the challenges in Toronto's postwar rental neighbourhoods by looking at underlying rental housing dynamics related to declining incomes, increased disrepair, and the shifting role of this housing in the GTA housing system.

Methods

This paper explores the dynamics at play in Toronto's low-income rental towers based on a review of themes from selected relevant research literature, and the use of data from a range of relevant sources. The latter include Mortgage and Housing Corporation (CMHC) data, census data (including custom tabulations in secondary sources, and census microdata), and National Household Survey (NHS) data. In addition, Toronto-specific tenant survey data is used to emphasise tenant voices (United Way 2011; Paradis et al. 2014; SPT 2016; ACORN 2016). This information is the basis for a detailed look at the key dimensions of rental-related neighbourhood issues including, disrepair, rents, affordability, and spatial differences in Toronto.

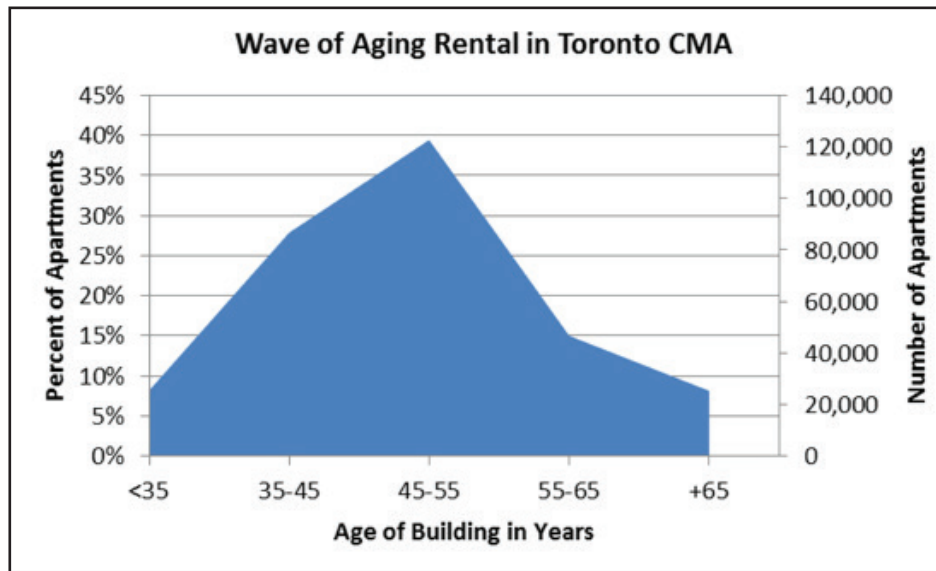
Housing Challenges in Inner-Suburban Rental: A Recap

Toronto's inner-suburban tower communities have undergone significant social and economic changes over the decades, with strong trends towards increasing poverty and declining building quality (United Way 2011; Stewart and Thorne 2010; Toronto Public Health et al. 2012). Affordability and disrepair problems interfere with the ability of these buildings to provide safe and healthy homes. Through an equity lens it is also troubling to see that racialized populations and recent immigrants are disproportionately bearing the burden of these housing problems. Increasing disrepair, affordability problems, and an inequitable distribution of housing challenges have both health and health equity impacts.

Toronto's rental towers are aging

Toronto's private rental towers are aging in a great wave, the crest of which is now almost 50 years old. After 1980 purpose-built rental building construction tapered off dramatically and condominium construction began to dominate residential tower building. This history has left a legacy of aging rental buildings in Toronto, over 80 percent of which are now more than 35 years old (see Figure 1).

Figure 1



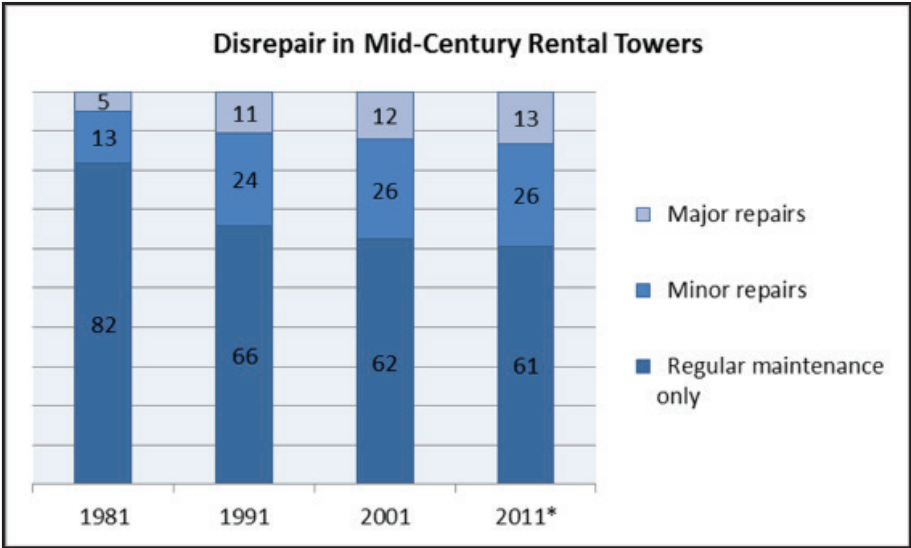
Source: CMHC RMS, 2014

Disrepair problems are increasing

Over the long term, disrepair in Toronto's private inner-suburban rental towers has increased. Disrepair problems like mould, poor ventilation, and elevator breakdowns are worst in the lowest income rental areas of Toronto (United Way 2011; Stewart and Thorne 2010).

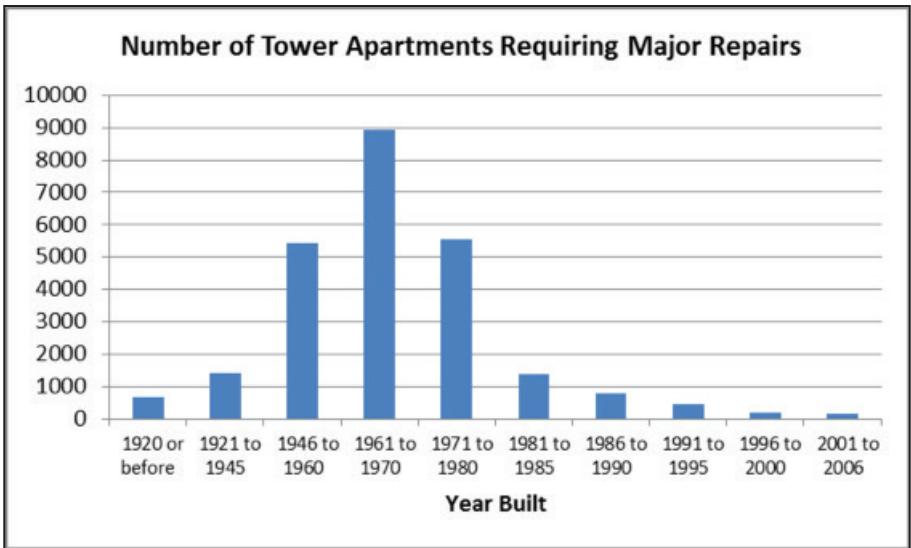
Poor physical housing conditions are linked to health problems like asthma due to dampness and mould, and greater incidence of injuries from accidents and fires (WHO 2011). Children and the elderly are especially vulnerable to the dangers of poor quality housing, with an estimated 15 percent of childhood onset asthma attributable to mould exposure in the home (WHO 2011). Living in poorly maintained and unaffordable housing can also increase stress and anxiety in families (WHO 2011; Mahamoud et al. 2012). The large effects of socio-economic status on health work partially through housing, and housing disparities can reinforce the large income-based inequities in health. Good quality affordable housing can help level the playing field between socio-economic groups, helping to decrease preventable health disparities between socio-economic groups (Katakia 2016).

Figure 2



Source: Census; *2011 NHS. Other years are census.

Figure 3



Source: 2006 census, TO CMA, rented apartments; buildings over five storeys

The census shows the large scale of disrepair in private rental, with approximately 12 percent of these apartments requiring major repairs (see Figure 2). This means that over 30,000 households are living in aging private rental tower apartments that are in serious disrepair.

A number of tenant surveys can help to illuminate the scale and severity of disrepair in the private suburban rental towers (United Way 2011; Paradis et al. 2014; SPT 2016). The United Way's (2011) *Vertical Poverty* report included a tenant survey in tower neighbourhoods which showed that disrepair problems were widespread. Half of respondents reported pest or vermin issues in the last year. Pest and vermin problems are both stressful to live with and can lead to health problems such as respiratory infections (WHO 2011). Roughly a third reported ventilation problems and 12 percent reported mould. Dampness and mould can lead to asthma, especially in children. Seven percent of respondents with children felt that their home was affecting their children's health. One third of tenants also reported frequent elevator breakdowns, which can make it difficult for residents, especially seniors, to engage in their communities by going out or even bring groceries home (United way 2011).

In another recent study by Paradis et al. (2014) almost half of tower residents in high-poverty rental neighbourhoods reported poor building conditions. These researchers found that families facing the most critical housing risks were at an elevated risk of eviction and homelessness. There is extensive evidence of the health risks associated with being homeless or precariously housed (Mahamoud et al. 2012; Hwang 2001). Tenants in this study also felt that their children's health was being negatively affected by poor conditions such as mould. Poor housing conditions were among residents' top concerns. Tenants reported that broken appliances and pest infestations made it difficult to cook affordable and healthy meals (Paradis et al. 2014). Participants felt that some landlords are slow to respond or ignore necessary repairs, and there is a perceived lack of consequences for landlords who fail to address maintenance issues (SPT 2016). A 2016 tenant survey by Toronto ACORN showed similar patterns of disrepair in Toronto's rental towers (ACORN 2016).

Affordability problems are acute

Affordability problems are particularly acute in Toronto's inner suburbs. Many families in these neighbourhoods are living on low incomes, and for many incomes have not kept up with rising rents (United Way 2011, SPT 2016). From 1995 to 2014 average rents in Toronto rose 55 percent while average Toronto tenant incomes rose only 34 percent.² In inflation-adjusted terms, real tenant incomes in Toronto have on average decreased over \$6,000 between 1981 and 2006 (United Way 2011). This eroding affordability forces low income families to further stretch their budgets in order to pay higher rents often leaving few choices but to rent in buildings of decreasing quality in poorer neighbourhoods.

Shelter costs are on average the single largest household expense across the income spectrum and when these costs are unaffordable they can push economically strained families into, or

deeper into, poverty. Unaffordable rents can crowd out spending on the other necessities of a healthy life, like childcare, transportation, healthy food, and medications (Pollack et al. 2010; Mikkonen and Raphael 2010; Wilkinson and Marmot 2003). Almost half of tower renters worry about being able to pay the rent, and a quarter cut back on necessities every month to afford rent (United Way 2011). People with unaffordable rents are more likely to have poorer self-reported health, hypertension, arthritis, and cost-related prescription nonadherence (Pollack et al. 2010).

Managing to afford rent and the other basics of a healthy life is especially difficult for those struggling with low-wage work, limited work hours, unemployment, and/or inadequate social assistance rates (SPT 2016). People commonly compensate for unaffordable rents by living in over-crowded conditions or cutting back their food and transit budget; both of which can detract from a healthy and productive life. The people who struggle the most with rent are more likely to face evictions and homelessness as a result, which have major health and well-being impacts (SPT 2016, Paradis et al. 2014).

Housing problems through an equity lens

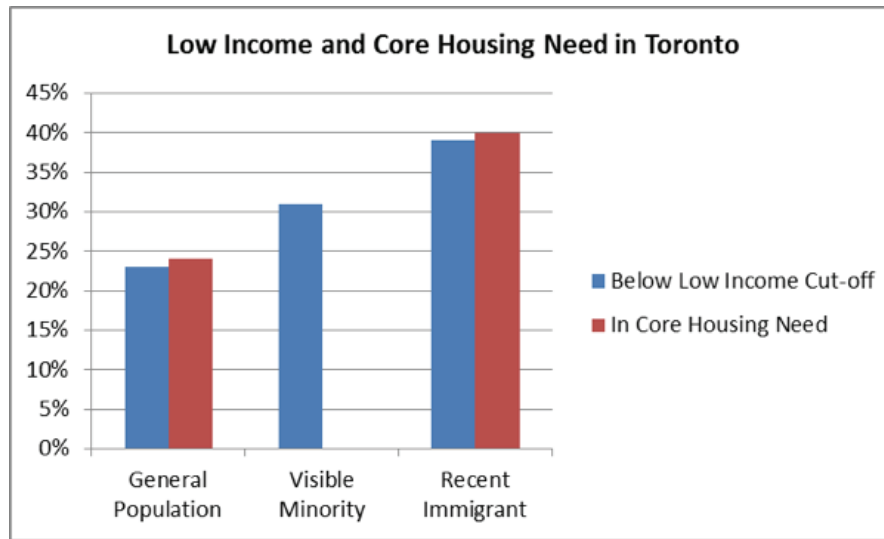
Racialized populations and new immigrants are most affected

New immigrants, and racialized communities make up a large share of tenants in these towers and they are more likely to bear the burdens of affordability and disrepair challenges. Across Toronto, recent immigrants and racialized populations have higher rates of low income and housing need than the general population (see Figure 4). To a significant degree the geographic distribution of race, poverty, and inner-suburban rental mirror each other. Low cost inner-suburban private rental is one of the major factors that shape the landscape of poverty in Toronto.

Discrimination also plays a role in limiting access to rental options. Racial and ethnic discrimination in rental leases can limit where and what rental options prospective tenants can access (Novac et al. 2002; Dion 2001; Hogan and Berry 2011; CERIS 2003). Similarly “postal code” discrimination can play a role in job applicants’ ability to get hired, with some residents feeling it necessary to exclude their address in stigmatized communities. Discrimination against residents of these towers and communities can also affect social relationships and other spheres of life.

There are also gender equity issues. Female-headed households are a disproportionate share of the tenants in these towers. Within this housing stock, families headed by a female lone parent have significantly worse housing conditions than two-parent families (Paradis et al. 2014). Gender is also a common basis for housing discrimination, often compounded with racialization and low income.

Figure 4



Source: City of Toronto 2010; CMHC 2006

These neighbourhoods have become the main locale of GTA poverty

The *Three Cities Within Toronto* report shows the shrinking of middle-income Toronto neighbourhoods and the corresponding rise in rich and poor neighbourhoods as well as the inequality between them (Hulchanski 2010; Walks et al. 2016; McDonough et al. 2015). The inner-suburban neighbourhoods with their large amounts of rental housing have become a main locale of poverty in the GTA – Toronto’s City 3. The presence of these neighbourhoods has become a sort of emblem of the new, polarized reality that Toronto has arrived at an economically divided city.

Economic inequality within and between larger geographies is correlated with a number of negative health and social outcomes (Wilkinson and Pickett 2010), and neighbourhood-level inequality could have similar impacts. Broad spatial sorting trends tend towards producing some extreme concentrations of wealth and poverty, which play out across neighbourhoods in urban geography (Galster 2012). The resulting concentrated poverty may have negative health and social impacts above and beyond individual effects (Rosenbaum 1995; Galster 2012).

There is rising stigmatization of tower neighbourhoods and residents

Inner suburban neighbourhoods have become increasingly stigmatized, taking the place of “inner city” neighbourhoods in the narratives of previous decades. While there are very real problems of poverty, housing need, and health disparities in Toronto’s inner-suburban neighbourhoods, simplified narratives of problem communities can make these neighbourhoods and the people who live here feel more distant and the problems seem more intractable. Stigmatizing narratives often gloss over the resiliency and the ways in which

these neighbourhoods function to meet the needs of their residents and citywide systems of housing and employment. They also ignore the great diversity among inner suburban neighbourhoods (Murdie et al. 2013; Murdie et al. 2014). Research can often inadvertently contribute to stigmatization. Stigmatization can contribute to further social and economic isolation of inner suburban tower communities and the people that live here.

There has been some movement towards a more positive framing and a focus on these towers. The large opportunity to house hundreds of thousands safely and well has become clearer. The Tower Renewal project focuses on the ways in which these towers can help to create a healthier, more equitable, and greener future for Toronto (ERA Architects 2008; Stewart and Thorne 2010; TPH 2012). It is important to understand these towers as a valuable housing resource playing a crucial role in the GTA's housing system. As well, there is a growing appreciation for the heritage and architectural value of these buildings (McClelland and Stewart 2007).

What Forces Underlie These Trends?

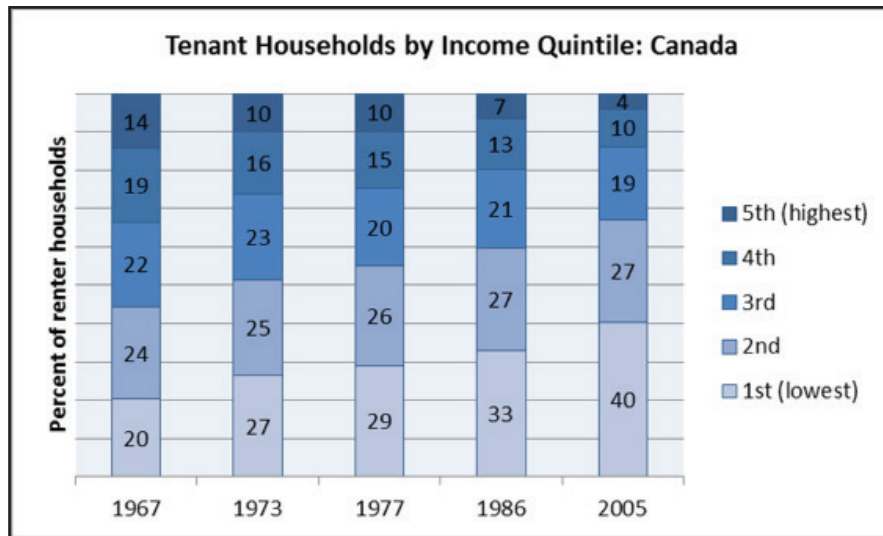
Understanding declining incomes

Low tenant incomes, the associated housing affordability problems, and the concentration of poverty in these areas are all central in the challenges in inner-suburban rental neighbourhoods. To understand this, we must look at broad income changes in Canadian rental housing, at factors that pull lower-income people toward housing options in the inner suburbs, and at changes in social housing that echo and reinforce the dominant market-driven income changes in these areas.

Rental housing has become a lower-income sector

Declining tenant incomes can be seen in the changes in tenant income profiles across Canada - the rental demand that these towers meet. When these towers were originally built they housed mixed-income tenants; in 1967 all income quintiles were almost proportionately represented. By 2005, 40 percent of Canadian tenants were earning under about \$25,000 annually (see Figure 5).

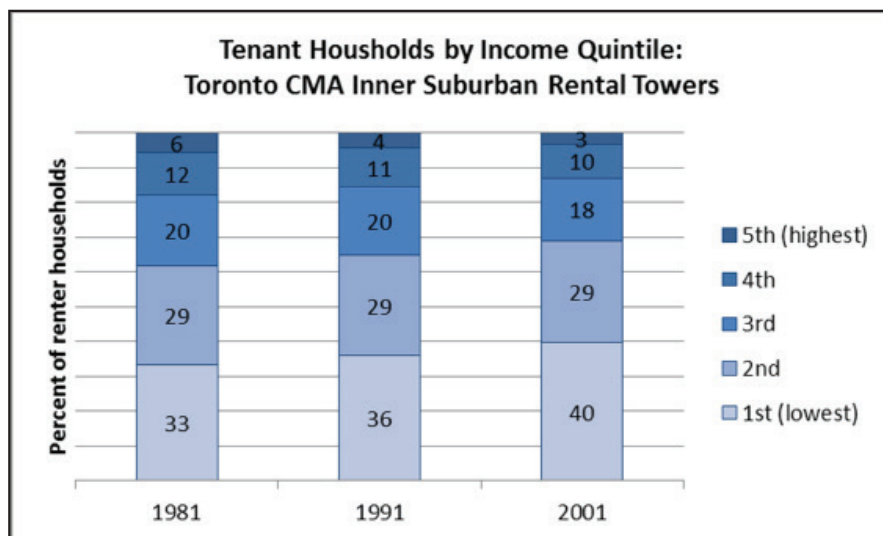
Figure 5



Source: Census and other data compiled in (Suttor, 2015).

These broad nationwide trends have been echoed in Toronto's inner-suburban rental (see Figure 6). This housing increasingly houses people living on lower incomes in the first income quintile (United Way 2011; Stewart and Thorne 2010; Suttor 2015). This shift has taken place as higher income households have moved out of these units over time and families living on lower incomes have moved in, attracted to the lower rents and family sized units available in these towers.

Figure 6

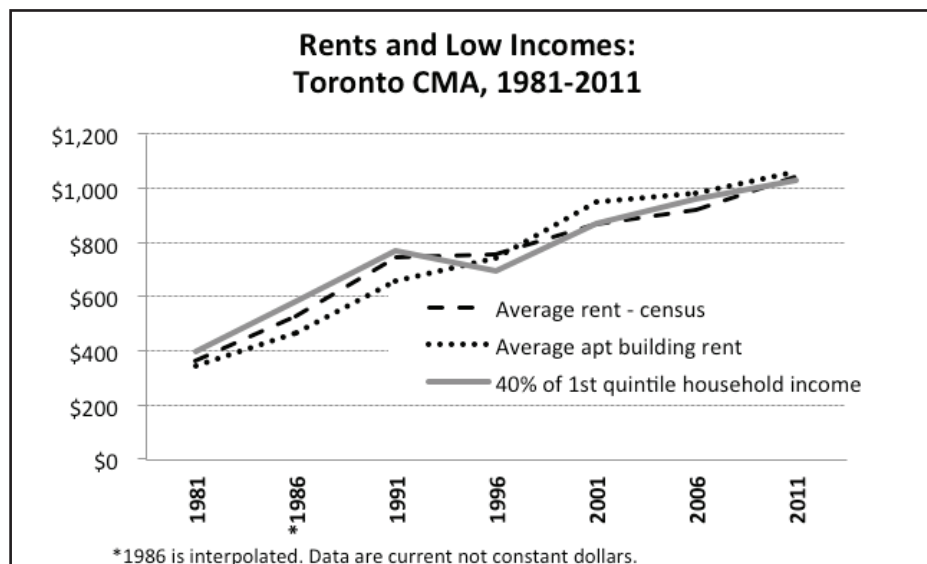


Source: Census

During the 1990s, the income of tenants from the lowest-income households dropped and rents did not respond to the same degree. This meant that income levels were sharply lower

in relation to prevailing rent levels than they had been (Figure 7). This occurred in the context of the profound labour market changes during that period and the sharp reductions in social benefits. This greater gap between low incomes and prevailing rent levels has remained. Although it has softened somewhat as low-end tenant incomes performed better in the early twenty-first century, the relative level of rents and low incomes have never gone returned to where they were in the 1980s: it is a permanent change and a new era.

Figure 7



Sources: Avg. rent from census; apt. building rent from CMHC Rental Market Survey; income quintile data from custom census tabulation EO0929, EO1744.

Constrained choice brings lower-income tenants to the inner suburbs

The GTA has wide income disparities: median income in the top quintile is more than ten times higher than in the lowest quintile.² For middle- and upper-income households, the GTA housing system offers a wide range of housing options. Most new housing is priced for these income levels.

But for the lower-middle and lower income ranges, the main option is rental housing (see Table 1). Because little rental is being built, this mostly means existing housing. Half of the existing GTA rental homes are in private rental apartment buildings, and half of that is in postwar neighbourhoods.

Table 1: Housing Options by Income

Median income for each quintile 2010	GTA Households Added Annually	Monthly Housing Cost Scenario		Affordable Housing Options
		At 30% of income	At 40% of income	
\$180,000	8,000	\$4,500	n/a	High-end ownership
\$106,000	8,000	\$2,650	\$3,500	Mid-range ownership
\$70,000	8,000	\$1,750	\$2,300	Upmarket rental or low-end ownership
\$44,000	8,000	\$1,100	\$1,500	Mid-range market rental
\$17,000	8,000	\$425	\$600	Rented room or subsidized apartment

Income levels shown are the median income for each quintile, rounded (1st, 3rd, 5th, 7th, 9th deciles).

Income data for 2010 (Toronto CMA) from Statistics Canada, NHS microdata file 2011.

Various factors limit where families can rent, in particular household income and the number of bedrooms required for children. These two factors can systemically pull families to inner-suburban rental towers in search of affordable family sized apartments. This dynamic leads to households getting “sorted” into different geographic areas depending on the set of constraints (Galster 2012).

Figure 8

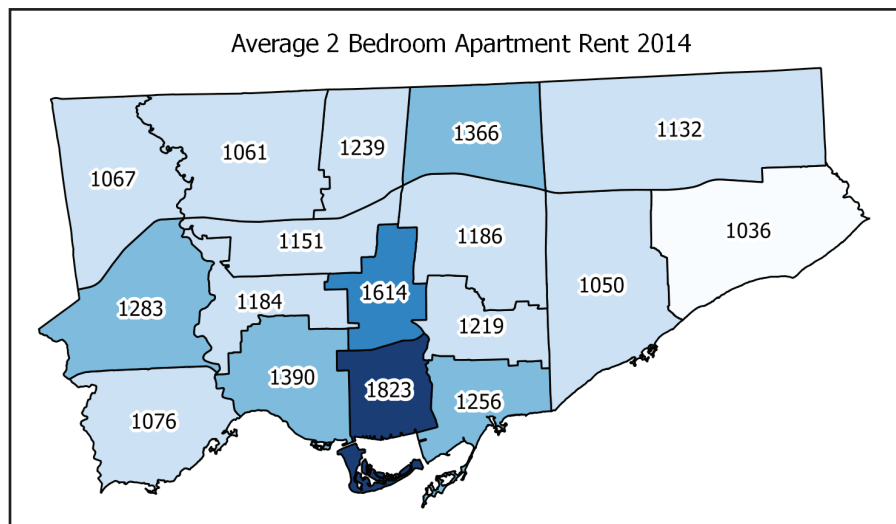


Figure 9

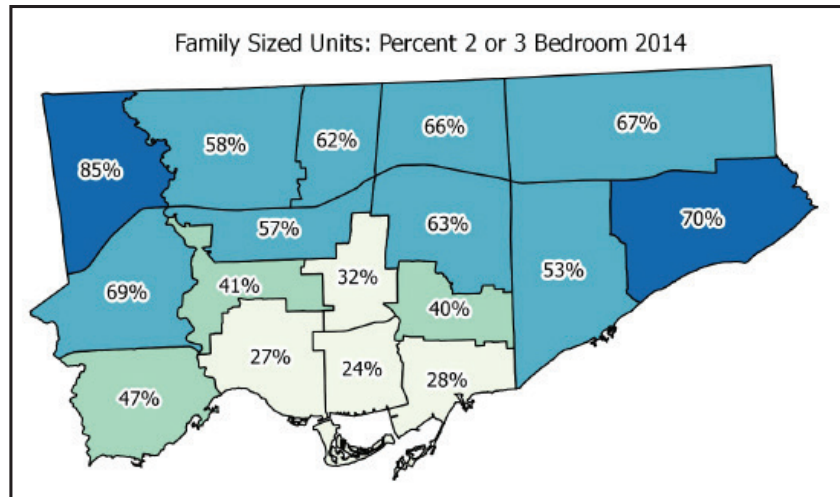
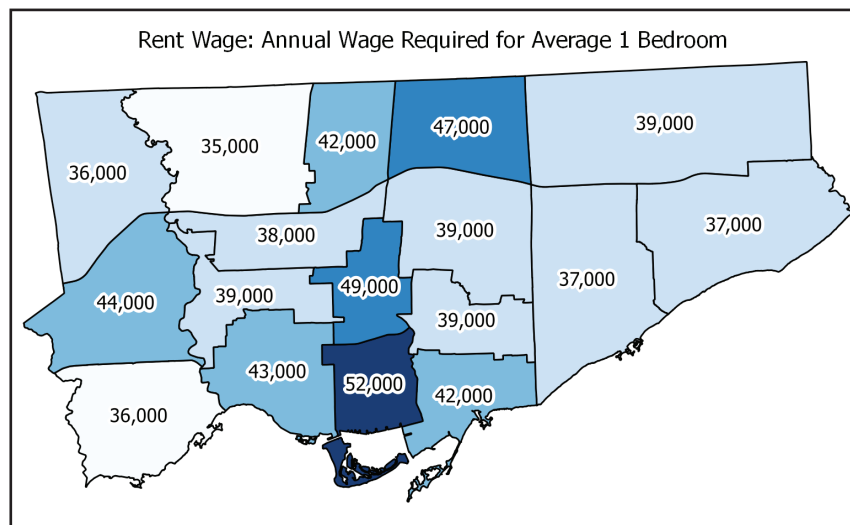


Figure 10



Source:⁴ CMHC RMS, 2014

Due to the relative dearth of two or three-bedroom units in the downtown core, it is difficult for families to find an apartment to rent in the central city. Downtown, less than a third of apartments are family-sized, while in the inner-suburbs this almost doubles to 58 percent. The number of apartments available to rent in general is higher in the inner-suburbs compared to downtown (see Figures 8-10).

Rent wages provide a way to look at which areas are available to renters with different incomes. A rent wage shows the wage that is required to affordably rent an average apartment. In the downtown core, considerably higher wages are required to affordably rent a modest apartment. When annualized, these wages show that in the pre-amalgamation core a modest

one-bedroom unit requires a combined household income of over \$45,000; and in the inner suburbs this drops to \$39,000 (CMHC RMS).⁵

Change in social housing also brings more severe issues of poverty

Social housing is a large share of the rental housing in Toronto's inner suburbs and home to a large portion of low-income renters. At the end of social housing production in 1996 there were 45,000 social housing units in the inner suburbs,⁶ 37,000 of which were rent geared to income (RGI) (Suttor, 2014). This has increased by only a few hundred units since then. These RGI units were 17 percent of the 214,000 renter households in the inner suburbs as of 2006. RGI accounts for a much larger share of low-income renters: in 2006, 40 percent of first-quintile tenants in the inner suburbs lived in RGI social housing and 60 percent in market rental, 34,000 and 52,000 respectively (Statistics Canada, 2006 census custom tabulation; administrative data).⁷

Although change in the population in market rental is far greater than that in RGI social housing, the latter has been significant too. Social housing tenants increasingly are people not only with very low incomes but also with very high social needs (ONPHA, 2015).⁸ This has arisen as a result of policies and practices in access to social housing, and broader changes in the socio-economic and housing system context for social housing. Access policies have prioritized people coming out of chronic homelessness or with other disabilities. Applicants housed under the homeless priority category were 20 percent of total placements (turnover) in 2007-2011,⁹ while others are housed through referral agreements and Streets to Homes. Moreover, projects with high-needs populations tend to be the places where people with urgent need get housed, while people in lesser need are prepared to wait for a better option. Fewer tenants are working poor than a decade or two ago and more are in receipt of social assistance.

While this approach since the 1990s has met the housing needs of many people, it has also changed the role of social housing and shifted the social profile of many housing projects or communities. The survey data reported in Vertical Poverty (United Way, 2011) showed that residents in public housing buildings experienced more "social disorder" such as drug problems, rowdy behaviour, trespassing by non-residents, and vandalism. A flatlined social housing system in the context of rapidly growing GTA population has led to the rationing of social housing to those with the highest needs. Over time, social housing has become a sector that serves people with the highest social needs and lowest incomes: it has become residualized in its social profile as well as its policy priority.¹⁰

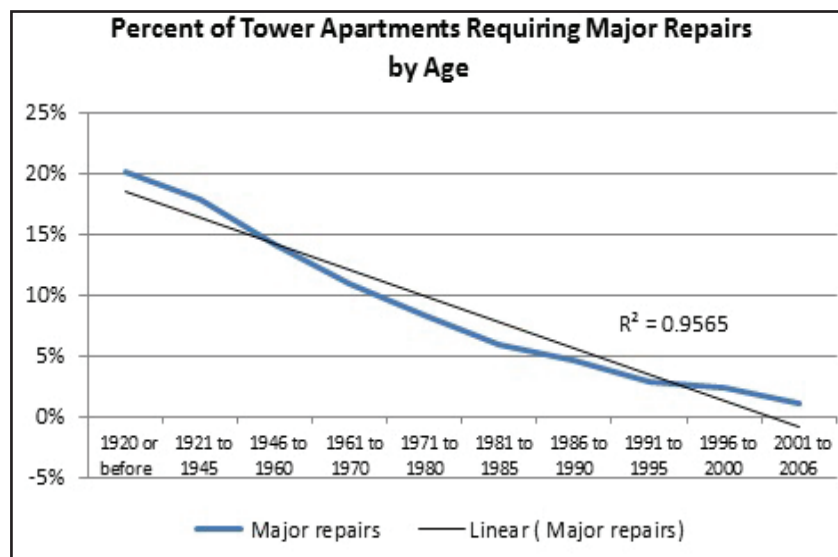
Looking Closer at Disrepair

Disrepair has continued to emerge as a large issue in inner-suburban rental. This has led to efforts toward a stronger system of inspections, ways to incentivize landlords, and a push for more repair funding for social housing repair. To understand this problem, we must look three things. First, we must look at the pressures that aging housing stock puts on maintenance and repair spending. Second, we must look at the economic logic for property-owners. And third, we must look at the parallel and often co-located issues in the social and private rental sectors.

Older buildings require more repair investment to maintain quality

Toronto's inner suburban rental towers have shown a long-term trend towards increased disrepair. Census data points to a strong correlation between the age of a rental building and the rate of disrepair. As buildings age they tend to deteriorate requiring repairs and retrofits of building components such as new exteriors, insulation, elevators, water systems, and balconies (Genge 1998). These repairs and retrofits are required to maintain housing at a level that is supportive of tenant health and well-being. This relationship between aging and disrepair highlights the challenge posed by the incoming wave of aging rental, which we can expect to increase in disrepair if trends are not interrupted. Age is not the sole determinant of quality, and given proper levels of investment it is possible to maintain towers in a state of good repair (Genge 1998, Stewart and Thorne 2010).

Figure 11



Source: 2006 Census. TO CMA; rented apartments; buildings over five storeys

There is an economic logic to under-investment in maintenance

Economic forces and real estate logic help propel the interrelated trends of lower incomes, lower relative rents, and increasing disrepair. Housing tends to move into lower cost, quality, and status as it ages (Galster 1996; Suttor 2015) – part of the process sometimes known as “filtering.” While the opposite can also happen – e.g. gentrification and reinvestment – the gradual decline in quality, relative cost, and status remains a much larger reality in the housing system of most urban areas, especially their postwar neighbourhoods.

In moderation, quality and status and relative price decline plays a useful role in the housing system. This dynamic can provide a net supply of relatively affordable rental over time, as previously higher-cost housing becomes or remains more affordable to people with lower incomes. Large numbers of postwar private-rental towers are relatively affordable, lower-middle quality housing – far more affordable than the homeowner housing that surrounds them, or new upmarket condo rental. This is an important means of moderate-cost supply in a context where affordable rental production is not viable without significant public subsidies, and additions to the social and affordable housing sector are very small.

In general, older buildings require higher ongoing repairs and retrofits to keep them well maintained (Rothenberg et al. 1991; Genge 1998). The costs of this are covered from retained earnings, borrowing and re-mortgaging, or passing costs to tenants through directly as higher rents. But in a neighbourhood with low tenant incomes and few middle and upper-income renters, there is little demand for higher-quality apartments if that means higher rents. Landlords in such areas can take the annual guideline increase, but are not in a position to renovate and hike rents significantly at turnover as they increasingly do in higher-status, higher-rent neighbourhoods.

In such a context, it can make business sense for landlords to defer expensive repairs in order to sustain investment returns (Rothenberg et al. 1991; Galster 1996; Suttor 2015). If landlords cannot reap the rewards of higher profits from investment in maintenance, then the structure of market incentives encourages a property owner to do just the basics, and sometimes less than the basics, rather than investing in a high standard of repair.

This is not to ignore the importance of landlords’ decisions about maintaining their buildings well. It is widely recognized that landlords in similar situations vary in their management practices and business models, some taking a more long-term and responsible approach than others. Moreover, enforcement of property standards and the provision of repair loans, grants, or below-market financing can help owners to maintain buildings even when there is little economic incentive to do so. Nevertheless these policy tools, unless deployed on a very large scale, are of modest power and impact compared to the huge economic forces at work.

Buildings in disrepair tend to cluster

The inner suburbs are diverse, including different levels of disrepair and maintenance. Many postwar towers continue to be maintained well and buildings in some areas show more disrepair than others.

In the market, the decline in quality associated with aging tends to occur in spatially uneven ways, not consistently between one neighbourhood and another. Spatial concentrations can arise because of proximity or spillover effects (Rothenberg, 1991). The quality and marketability of a building or unit relates partly to its surroundings. If the immediate neighbourhood becomes lower-quality, or comes to be perceived that way, this lowers the probability that better maintenance by an individual owner will attract middle-income tenants or enable the owner to realize higher rents.

Previous research has also noted the links between the changing social profile and the challenges of good repair in social housing. “The combination of these factors—of people struggling with very low incomes, often alone; others with debilitating mental and physical health problems—all have a big impact on the cost of maintaining the housing in good repair and containing the higher than normal incidence of social problems...” (United Way, 2011, p. 155).

What happens in social housing stock affects the neighbourhood it is located in and the local submarket of private rental. This is especially important in the inner suburbs, where one-sixth of the rental apartment building stock is social housing and it houses over one-third of low-income renters. Disrepair has become worse in Toronto social housing through under-investment in major maintenance and repair (Canadian Centre for Economic Analysis, 2015). When this deteriorating social housing is in the same market and locations as the private towers, it can reinforce real estate market trends and market status.

Thinking About Changes in the Housing System

The challenges of poverty, affordability, and disrepair all relate to a changing role and niche that postwar rental occupies in the broader GTA housing system. These neighbourhoods, which are not growing, absorb a large share of the low-income segment of ongoing GTA growth. The impacts of this on private rental are reinforced by the diminishing role of social housing. While migration plays a role in neighbourhood change, it is in somewhat different ways than are usually understood.

GTA growth spills into inner-suburban neighbourhood change

Social and income change in inner-suburban rental must be understood not with reference to City of Toronto trends, but to GTA growth. As the GTA grows by almost 40,000¹¹ households

annually (Table 1), it grows on all parts of the income spectrum. If we view this in terms of quintiles, about 8,000 are added in the lowest quintile each year, of which about 5,000 are renters. Some low-income owners are also added in net terms, as a few existing homeowners become lower-income, for example in retirement or due to separation or illness. To put another way, the GTA housing system must accommodate an added 50,000 low-income renters each decade.

Rental units have been available in existing rental housing (despite overall low vacancies), to meet a large part of ongoing GTA growth in lower-income renters. These units have become available largely because of the long-term movement of middle and upper-income households out of the rental sector and into homeownership. As noted earlier, half of the GTA's private rental apartment units are in postwar neighbourhoods. Due to this location pattern of available supply, and the constrained choices (above) that lower-income renters face, this lower-income segment of ongoing GTA growth has disproportionately "located" itself in these neighbourhoods.

Postwar rental's niche in the GTA housing system has changed

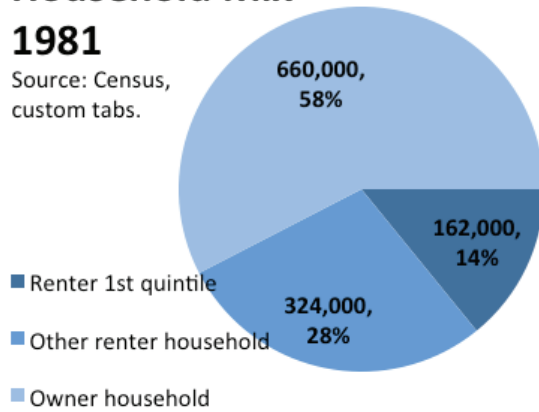
At the end of the postwar period when today's inner suburbs were developed, these areas had a housing and household mix similar to that of the Toronto region overall, in terms of renters and low income (Figure 12). The postwar system of development built mixed-income suburbs in Toronto.

What has happened since then is a function of system-wide changes in suburban growth and homeowner housing on one hand, and changes in postwar suburbs and postwar rental on the other. Post-1981 growth has been overwhelmingly in the homeowner sector. Ownership rates increased dramatically across Canada and in the GTA in 1996-2006 (ONPHA, 2013). Since the 1990s, the vast majority of new housing production was ownership supply – detached houses in the outer suburbs and condominium production downtown. Rental apartment buildings are primarily a legacy of the postwar era, left behind in slow-growth postwar areas as the rest of the GTA has changed rapidly.

Figure 12: GTA and Inner Suburbs at the end of the Postwar Era

GTA: Household Mix 1981

Source: Census,
custom tabs.



Inner Suburbs: Household Mix 1981

Source: Census,
custom tabs.

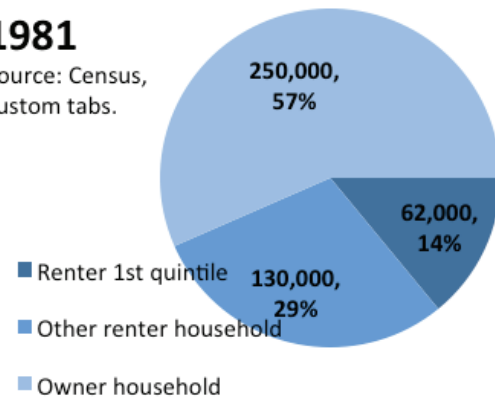
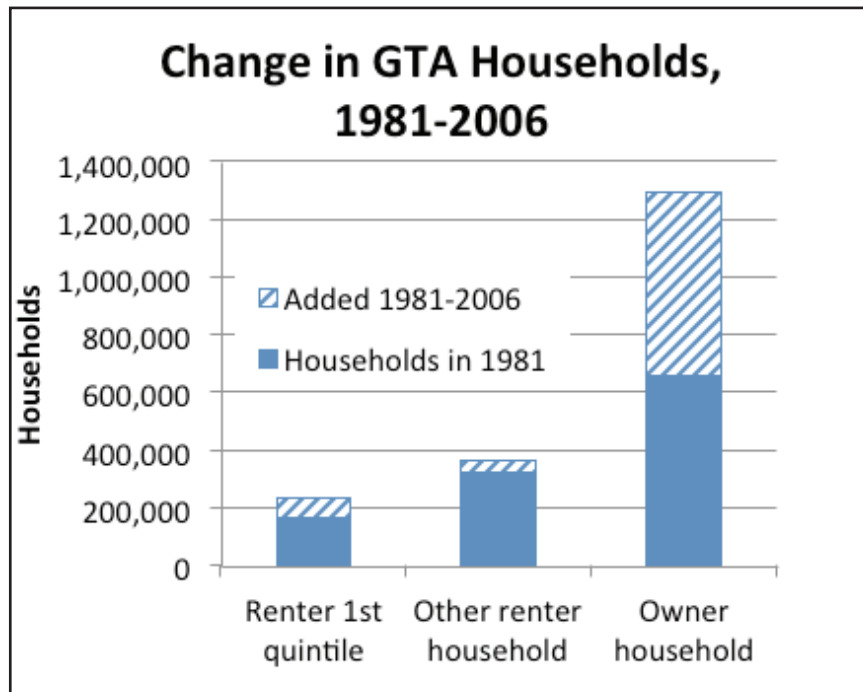
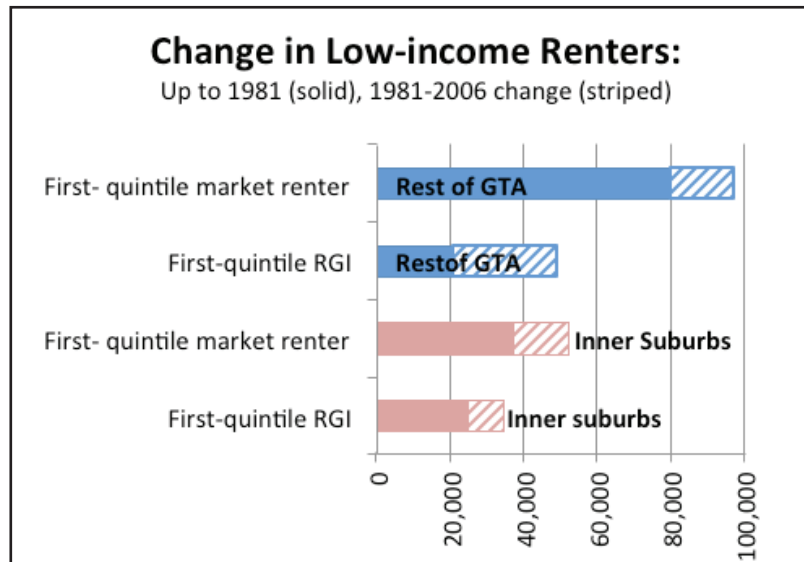


Figure 13



Source: Statistics Canada, 1971 to 2006 census data, custom tabulations EO0929, EO1744

Figure 14



Source: Statistics Canada, 1971 to 2006 census data, custom tabulations EO0929, EO1744

This change in inner-suburban rental occurred mostly in the market. Although some RGI social housing continued to be added to the inner suburbs in 1981 to 1996 – from the time they were largely built out until the end of most social housing production – this was not the largest factor (Figure 14). The increase in low-income market renters after 1981 was considerably larger than the increase in low-income RGI. As middle-income tenants moved out to homeownership, units in postwar rental buildings were freed up to house much of the low-income segment of ongoing GTA growth. The inner suburbs had a large amount of that postwar rental and so – although they comprise about one-quarter of the GTA by population – they have captured a large share of ongoing GTA growth in low-income renters.

Less new social housing means greater strain on private rental

The shrinking role of social housing has reinforced the trend of declining incomes and related challenges in private rental. Since the 1990s, the low-income renter segment of ongoing GTA growth has been accommodated in the housing system in a different way than was seen in the mid-1960s to mid-1990s. In that earlier period, an average of 3,000 social housing units annually were built in the GTA, a majority of it RGI units. This was sufficient to house half of the ongoing growth in low-income-renter households (Suttor 2015).

Since the mid-1990s, that low-income renter segment of ongoing growth has primarily been absorbed in private rental. This means a doubling of low-income demand to be accommodated in the private rental sector, by comparison to that former era. It means that low-income demand is a much larger share of overall demand in the private rental apartment sector (Suttor 2015).

This shift has impacts on price-quality dynamics in market rental (Rothenberg et al., 1991). When new subsidized rental is built, it is middle-quality housing occupied by lower-income households. However, in the market that segment of demand tends to be served by lower-quality, lower-rent supply. Thus social housing substitutes for and competes with lower-rent, lower-quality market rental. Therefore in periods when significant volumes of new social housing get built, this should mean less low-quality, low-rent housing supply in general, across the full housing system. Building less social housing in a context of high growth will tend to mean more demand and supply of lower-rent, lower-quality market rental.

There may be indirect effects of less social housing too (Rothenberg et al., 1991). Once there is little new subsidized supply, or the old subsidized housing is allowed to decline to low quality, then landlords in the downmarket sector have less middle-quality housing to compete with, and less incentive to maintain the housing well.

Immigration and moving locally play a role

Migration is an important reality in inner suburban apartment neighbourhoods. Tenants have high residential mobility: in the Toronto CMA, 21 percent of tenants move each year (Statistics Canada, 2001 census microdata), and 60 percent move within a five-year period. Over half of these moves are within the same municipality, about one-quarter from elsewhere in Canada, and about one-quarter from other countries (Statistics Canada, custom tabulations).¹²

One effect is that Toronto's inner suburbs have very high rates of in- and out-migration, (Metro Toronto, 1996; Toronto, 2000).¹³ Related to this, low-income neighbourhoods in Canada's large urban areas, including Toronto, have high in- and out-migration (Frenette, Picot and Sceviour, 2004).¹⁴ The exception is tenants in rent-geared-to-income (RGI) social housing, of whom only about 8 percent move each year (ONPHA, 2015).¹⁵ The most stable population is also that with least income and highest needs.

Thus the inner suburbs, especially their rental housing, serve as a revolving door. Many people arrive each year, and many soon move on. Many move to slightly better rental housing nearby, as their income rises, or their social networks and information sources broaden. Others move up and out to home-ownership in various parts of the GTA. Others may move in or out of better or poorer housing as their income fluctuates, or the composition of their household shifts with marriage, separation, or the arrival of children or relatives. Some move because of arrears and eviction, or job loss or family break-up.

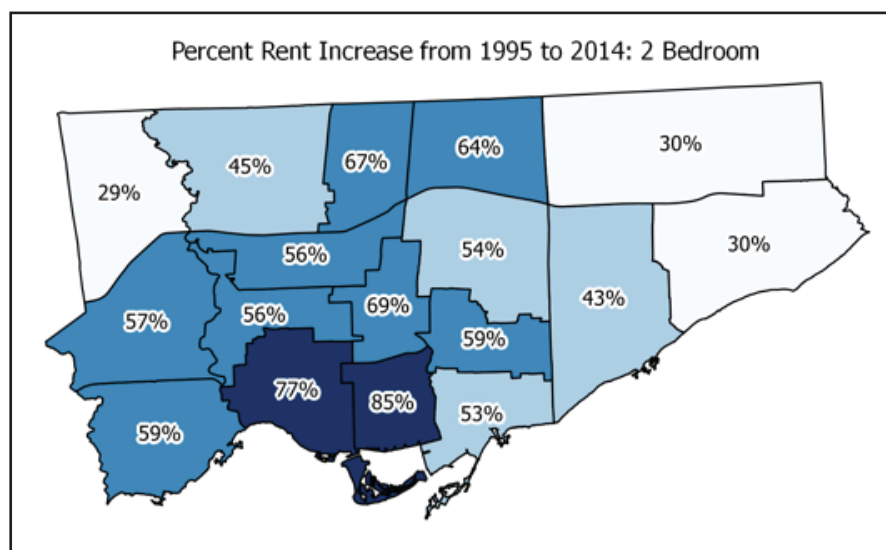
When migration brings large socio-economic change to an area it changes the dynamics of housing demand and supply (Rothenberg et al, 1991). Overall as purchasing power shifts downward, this tends to create a market inducement for owners to shift supply into lower-quality, lower-rent segments. More concretely, fewer households in the local area are willing or able to pay higher rents, fewer are able to bid for better housing elsewhere and more are

willing to settle for lower quality if it gets them lower rents, and suppliers of rental housing tend to respond accordingly.

Migration and displacement from the central city is only a small contributor to more low-income tenants in the inner suburbs.¹⁶ That migration mostly occurred in the the 1960s and 1970s apartment boom (Social Planning Council, 1979). There has been some net loss of low-income renters in the central city since the end of most social housing production in 1995 and notably higher rent increases, (Figure 11) which can push people outward. But the scale is modest: the total number of first-quintile market renters in the central city in the 1990s was about 50,000 (Suttor, 2007). This is the same scale as a single decade of ongoing GTA growth in low-income renters.

High migration creates an odd paradox of income trends for the neighbourhood and for individual households. Although the income trend of “declining” areas is downward, the trajectory of many residents is upward to better incomes and outward to better housing. The trend for many households is the opposite of the trend for the local area (Myers, 1999). People move up and out each year but they take their rising incomes with them, while other lower-income people arrive to take their place in the neighbourhood.

Figure 15



Source: CMHC, Rental Market Report, 2014

Conclusion

Toronto is facing a housing challenge and opportunity in its inner-suburban private rental towers. In many ways Toronto's mid-century high-rise apartments largely meet the needs of tenants and the GTA housing system. They are relatively affordable and house many families who live on lower-incomes, are racialized, and are newer immigrants. On the other hand affordability and disrepair are large housing problems which harm tenant health and well-being. While relatively affordable, for those on the lowest incomes it is not uncommon for households to spend upwards of 50 percent of their income on rent, leaving little remaining for the other necessities of a healthy life such as transportation, food, clothing, and medications. These towers are also starting to show their age, and over 30,000 of these apartments now require major repairs. Many of the repair issues which are becoming more common, such as mould, have serious health impacts on residents, especially children and the elderly. Eroding affordability and increasing disrepair threaten the social determinants of population health (Toronto Public Health 2012).

This report has sought to highlight a housing systems understanding of the underlying factors which contribute to the main housing-related challenges in inner-suburban rental towers. To understand low tenant incomes and the associated affordability problems, it has articulated the broad income changes in rental housing, the factors that pull lower-income people toward housing options in the inner suburbs, and the changes in social housing that echo and reinforce the dominant market-driven income changes in these areas. To help understand inner-suburban disrepair this report has looked at the pressures that aging buildings puts on maintenance costs, the economic logic facing landlords, and at the parallel and often co-located maintenance issues in the social and private rental sectors. As well, it has considered the changing niche that postwar rental occupies in the broader GTA housing system, and how this relates to the challenges of poverty, affordability, and disrepair.

By understanding these forces underlying today's challenges in inner-suburban private rental, we are better positioned to know the sort of action that is needed, and the required scale. There is the potential to integrate housing program interventions as part of neighbourhood strategies, and think about those on a bolder scale. This report focused on the causes that extend beyond a neighbourhood and impact housing options at a citywide and regional level.

A housing systems understanding is designed to augment conversations around housing and neighbourhood issues in tower communities. This discussion paper does not set out policy proposals, but it is intended as one foundation for discussion of what is needed. Arriving at a stronger housing-and-neighbourhood agenda will require a dialogue among the main government and third-sector partners who are active in housing programs and neighbourhood initiatives.

Inner-suburban private rental towers, while exhibiting the affordability and disrepair examined here, are also a vast resource of affordable housing that hold the potential to improve health and health equity of Torontonians. It is an asset that can provide long-term affordable and healthy housing long into the future—if it works well. Toronto’s aging private rental towers present an opportunity to support the health and well-being of hundreds of thousands of Torontonians.

Endnotes

- 1 CMHC (2016), Rental Market Report: Greater Toronto Area, table 1.1.3.
- 2 Current dollars. CMHC RMS 2014 average rent for a two-bedroom in Toronto CMA. Average pre-tax tenant household incomes in Toronto CMA, Statistics Canada; and ONPHA 2013
- 3 A quintile (for household income) is one-fifth of total households, arrayed from high to low.
- 4 The analysis of rents is based on rent data from Canada Mortgage and Housing Corporation's (CMHC) 2014 Rental Market Survey (RMS). These numbers are the average (mean) rents reported in each area of the city. This covers apartment buildings which were built to be rental (purpose-built rental). Not included in the data are rented condos, basement suites in houses, apartments above shops, and rooming and boarding houses. These maps show what tenants pay in rent, largely in aging high-rises but also in the smaller number of low-rises and buildings from other periods (CMHC).
- 5 Author's calculations: pre-tax and transfer household income, at 30 percent affordability, 100 percent average rent.
- 6 RGI counts from aggregated administrative data, per Suttor, 2014 (see pp. 265, 285, 301, 302).
- 7 First quintile data from Statistics Canada custom tabulations EO0929 and EO1744. RGI counts as above.
- 8 Ontario Non-Profit Housing Association (2015), Strengthening Social Housing Communities. See related contextual comments in Suttor (2016), Taking Stock of Supportive Housing in Ontario (Wellesley Institute, 2016), 43-45.
- 9 Average 826 homeless out of 4,227 annual placements. Calculated from Housing Connections, Annual Statistical Monitoring Report, 2007, 2008, 2011.
- 10 See Suttor (2015), Rental Housing Dynamics and Lower-Income Neighbourhoods in Canada. Residualization was a term coined in the UK and then widely adopted across Europe to describe the declining social profile and policy priority in social housing.
- 11 Rounded for clarity. Actual household counts from census: 1996 1,619,345; 2001 1,780,460; 2006 2,065,873; 2011 2,167,120; 2016 2,425,003.
- 12 Statistics Canada, custom tabulations EO0929 and EO1790, for the Neighbourhood Change Research Partnership. Specifically, 34 percent of all household maintainers had moved within the same municipality, 14 percent from other places in the Canada (including the GTA), and 13 percent from another country.

13 Detailed analysis of in- and out-migration are provided in Toronto, City Planning Division (2000), *Choosing Where to Live*; Metropolitan Toronto, Planning Department (1996), *Housing Patterns and Prospects in Metro*. Both these dealt with the post-1986 high-immigration era that continues today.

14 Marc Frenette , Garnett Picot and Roger Sceviour (2004), *How Long do People Live in Low-income Neighbourhoods? Evidence for Toronto, Montreal and Vancouver* (Statistics Canada, research paper, catalogue 11F0019MIE — No. 216).

15 For Ontario, intake is estimated at 17,500 households out of approximately 200,000 RGI units: see Ontario Non-Profit Housing Association (2015), *A Simpler, Cheaper Housing Subsidy: Reimagining the Delivery of Housing Assistance in Ontario* (ONPHA, 2015), p. 4.

16 Central city refers to the areas developed mostly before World War II, the pre-amalgamation City of Toronto.

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