

# Thriving in the City for families: A framework for income and health

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**Table of contents**

Introduction.....1

Approach.....1

Methods.....2

Thriving in the City for families framework.....4

1. Food and nutrition.....4

2. Shelter.....5

3. Transportation.....7

4. Physical activity.....9

5. Health care.....10

6. Personal care.....11

7. Social participation and inclusion.....12

8. Education and professional development.....15

9. Child care.....16

10. Savings and debt.....17

Discussion and implications.....18

Conclusion.....19

Appendix A: Components and items.....20

References.....22

## Introduction

Wellesley Institute's *Thriving in the City* work seeks to help us progress towards a reality where all residents in the Greater Toronto Area (GTA) have the resources and supports to thrive. It aims to: 1) clarify what a specified population group needs for their physical, social, and psychological well-being; 2) identify goods, resources, and services that would allow them to meet those needs; and 3) estimate the cost of health and well-being based on the identified goods, resources, and services. In doing so, it offers a shared understanding of the resources required for thriving which can be used to help consider and discuss how programs and policies can be improved to better support the health and well-being of GTA residents. Previously, Wellesley Institute applied the *Thriving in the City* approach to two population groups in the GTA: single working-age adults<sup>1,2</sup> and older retired adults.<sup>3,4</sup> The Wellesley Institute is now expanding upon this work by applying the *Thriving* approach to families with young children.

The aim of this framework report is to clarify what families with young children in the GTA need for health and well-being and to identify what resources are required to meet those needs. Building on this report, a second report will then calculate how much it costs for families with young children in the GTA to be healthy and provide an estimated range of what household income is required for families to thrive.

## Approach

### Research Aims

The aim of this *Thriving in the City for families framework* is twofold: 1) to describe what families with young children in the GTA need for health and well-being with respect to key components of physical, social, and psychological health; and 2) to identify what goods, resources, and services are required to meet those needs.

### Previous Work

Wellesley Institute's *Thriving in the City* work is based on an approach developed by Jerry Morris and colleagues in the United Kingdom (UK) called the *Minimum Income for Healthy Living* (MIHL).<sup>5</sup> The MIHL approach identifies what a certain population needs for good health and then estimates the financial cost of those needs. These estimates are then used to assess the adequacy of income security policies and minimum wage rates. Importantly, the MIHL approach is grounded in health research. It uses health evidence to identify what individuals need, rather than relying on subjective judgements. It also uses a comprehensive definition of health and identifies what is needed with respect to a wide range of health components: food; housing; physical activity; social integration; transportation; personal care and hygiene; health services; and savings.

The MIHL approach was originally applied to single working-age men in the UK,<sup>6</sup> but has since been adapted and applied to other population groups and jurisdictions. This includes older adults in the UK<sup>7</sup> and New Zealand,<sup>8</sup> as well as adults, couples, and families with school-age children in Australia.<sup>9</sup> Wellesley Institute has also adapted and applied the MIHL approach, through its *Thriving in the City* work, to two population groups in the GTA: single working-age adults<sup>1,2</sup> and older retired adults.<sup>3,4</sup> Through this work, professional development was added as a health component for single working-age adults in the GTA and the cost estimates for what both groups need to be healthy were found to far exceed the income levels offered by publicly-funded income security programs and minimum wage rates. Similar findings have been found across the other studies and jurisdictions.

## Methods

This report builds on the methods used in the MIHL approach as well as Wellesley Institute's previous *Thriving in the City* work. To begin, the research team constructed a reference family. This was necessary because family composition (i.e., age, gender, number, ability) can significantly change what families with young children need for health and well-being and consequently what goods, resources, and services are required to meet those needs.

As a baseline, the framework focuses on a reference family of four living in the GTA, without any significant disabilities or chronic health conditions. This reference family has two parents (same-sex or opposite-sex), between the ages of 25-49, with one preschool-age child (age 2.5-5), and one school-age child (age 6-12). According to the 2016 Census, couples are most likely to have two children in the Toronto Census Metropolitan Area (CMA) (i.e., Toronto, Peel, York, and parts of Halton and Durham).<sup>10</sup> A family composition of a couple with two children is also aligned with the reference families used in similar work including the national Market Basket Measure<sup>11</sup> and Living Wage.<sup>12</sup> While this does not capture the diversity of families in the GTA, it is a start to understanding what families might need to live a full and healthy life. In future iterations of this work, Wellesley Institute hopes to explore what health and well-being entails for families of different compositions as well as for those living with disabilities or chronic health conditions.

Once the reference family was constructed and defined, three research activities were conducted:

1. *Literature Review*: A review of evidence-based recommendations was conducted to understand what parents and children need to thrive with respect to ten components of health and well-being. Nine of these components were from the *Thriving in the City* work for single working-age adults: food and nutrition; shelter; transportation; health care; personal care; physical activity; social participation; professional development; and savings and debt. Child care and children's education were added as additional health components for families based on similar national and international work (e.g., Canada's Market Basket Measure, Canada's Living Wage, MIHL in Australia). Children's education was later combined with adult professional development, bringing the total number of components to ten. For each component, the research team scanned the websites of relevant institutions to find credible recommendations and guidance.<sup>a</sup> Canadian institutions were prioritized to find national, provincial, and local recommendations and guidance. However, for some components, Canadian guidelines and recommendations were limited, so international institutions and academic literature were used. This review allowed for a better understanding of the distinct health needs of families with respect to the ten components included in this framework.

2. *Constructing the Initial Framework*: Findings from the literature review were used to develop a clear and concise description of the importance of each component included in the framework, as well as what families with young children need for health and well-being. Specific goods, resources, and services that would allow a family to meet those needs were then proposed. National and local survey data was used to identify goods, resources, and services that are most common or preferred amongst families in the GTA. In cases where there were distinct differences in what was most common or preferred between urban and suburban regions of the GTA, separate scenarios for the city of Mississauga and city of Toronto were used to help capture the differences. While the scenarios and items included in the framework do not represent the circumstances or preferences of each individual family in the GTA, they provides a general sense of the different goods, resources, and services that would allow a family with young children to thrive.

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<sup>a</sup> Example of websites reviewed: Health Canada, the Public Health Agency of Canada, Canada Mortgage and Housing Corporation, The Financial Consumer Agency of Canada, Ministry of Children, Community and Social Services, City of Toronto, National Health Service UK.

3. *Interviews*: Twenty one-on-one, phone-based interviews were conducted with parents in the GTA to test the suitability and applicability of the initial framework. Eleven parents were from the region of Peel and nine were from the city of Toronto.<sup>b</sup> Parents were asked to provide feedback on the framework and to share their perspectives about what families with two children between the ages of 2.5-12 need to achieve health and well-being in the GTA. As interviews did not include parents from all regions of the GTA, there are perspectives and experiences that may have been missed. However, parents who did participate in the interviews were from a range of urban and suburban areas within the region of Peel and the city of Toronto which helped us to confirm what families need, and understand how needs may vary. Interviews were transcribed, reviewed, and analyzed to identify patterns and themes that reflected commonalities and differences in participant responses. This was then used to validate and revise the framework. All participants provided informed consent and the study received ethics approval from the Ryerson Research Ethics Board (REB 2019-374).

### How COVID-19 impacted this research

The unique context in which this research was conducted – the global COVID-19 pandemic – cannot be ignored. The World Health Organization declared COVID-19 a pandemic on March 11, 2020. By mid-March, Canadian borders were largely closed and Ontario had declared a state of emergency and closed public schools and non-essential businesses.<sup>13</sup> These restrictions remained in place through the spring and many Canadians lost their jobs. By the time that phone-based interviews were conducted with parents (between June-August 2020), some restrictions were beginning to be loosened in GTA. In the interviews, many parents acknowledged the ways in which COVID-19 and public health restrictions had impacted their families through changed discretionary spending on family travel and outings, reduced access to community programming and child care, and increased reliance on government income such as supports and household savings due to job and income loss. Despite this context, parents primarily spoke about the needs of families pre- and post-pandemic, and the final framework outlined below reflects those needs.

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<sup>b</sup> All parents were between the age of 25-49 and had two children between the age of 2.5-12. Parents ranged in age, ethnic/racial group, and status. Seventy-five per cent of participants identified as female and 25 per cent identified as male.

## Thriving in the City for families framework

The following section presents the *Thriving in the City* framework for families with two young children in the GTA. For each of the ten components included in the framework, a description about why the component is important for health and well-being is provided, along with a description of what families need for health and well-being based on evidence-based recommendations, guidance, and findings from interviews. Each component also includes a list of items that would allow the reference family to meet their health needs. For components where there were distinct differences in what items were most common or preferred between urban and suburban regions of the GTA, separate scenarios for the city of Mississauga and city of Toronto were used to help capture the differences. In a subsequent report, these scenarios and items will be costed to provide an estimate of the range of household income required for families to thrive.

Appendix A provides a condensed list of all components, scenarios, and items included in the framework.

### 1 Food and nutrition

For both adults and children, a healthy diet is critical for promoting health and protecting against chronic conditions (e.g., obesity, type 2 diabetes, cardiovascular disease, certain types of cancer).<sup>14</sup> For children, a healthy diet also provides the nutrients they need for healthy growth and development. It is important for their learning and concentration and helps to prevent the development of obesity and chronic diseases as they age.<sup>15</sup>

*Canada's Food Guide*, developed by Health Canada in 2019, provides guidelines on healthy eating and nutritional well-being for Canadians aged two and older.<sup>16</sup> It recommends eating a variety of healthy foods each day, including plenty of fruits and vegetables, whole-grain foods, and protein, including plant-based protein. It also recommends limiting processed foods and making water the drink of choice. In addition, Health Canada provides important guidance about where, when, why, and how to eat. The guidelines emphasize planning and preparing meals at home, developing food knowledge and skills, and eating meals together as a family as often as possible. In participant interviews, parents confirmed the importance of preparing and eating meals together with their children in order to encourage healthy eating, build cooking skills, and spend time together.

Following *Canada's Food Guide*, this framework includes groceries for a family of four as well as the food preparations supplies necessary to prepare healthy meals together at home. Multi-vitamins with 0.4 mg of folic acid are also included for female parents (if they are planning to become pregnant), as recommended by Health Canada for a healthy pregnancy.<sup>17</sup> Rather than develop a grocery list, the grocery list from Health Canada's *National Nutritious Food Basket* is used, which contains a variety of foods that are consistent with *Canada's Food Guide* and are commonly consumed by Canadians.<sup>18</sup>

#### Items:

- Groceries for family of four
- Food preparation supplies (e.g., foil, food storage containers)
- Multivitamin with 0.4mg folic acid for households with female parent(s) (if they are planning to become pregnant)

## 2 Shelter

Housing directly and indirectly affects the health and well-being of families. The state and condition of housing can expose families to environmental and safety hazards. The design and size of housing impacts how families interact with each other and the space they have to relax, study, work, and play. The cost of housing can significantly impact a family's financial well-being and the resources they have to spend on other health-promoting goods and services.<sup>19</sup>

This component is based off Canada Mortgage and Housing Corporation (CMHC)'s *Housing Standards*, which outline requirements for acceptable housing in Canada. According to these standards, acceptable housing is a home that: 1) is affordable, meaning all housing-related costs are less than 30 per cent of a household's before-tax income; 2) does not require any major repairs; and 3) has enough bedrooms for the size and make-up of household residents.<sup>20</sup> To meet these standards, a family of two parents and two children would need a two or three-bedroom home depending on the sex of their children. The standards suggest that children of the same sex may share a room, while those of the opposite sex should have their own room, unless both are under the age of five.<sup>20</sup>

In addition to acceptable housing, the city and neighbourhood where a family lives can significantly impact their health and well-being.<sup>19</sup> The City of Toronto's *Growing Up Urban Design Guidelines* provide recommendations for designing neighbourhoods, apartment buildings, and units to meet the needs of children and youth.<sup>21</sup> Safe streets, proximity to school and child care, as well as access to recreation and green space were highlighted as particularly important features to have within neighbourhoods in the *Guidelines*, as well as in interviews with parents.

In this framework, three different shelter scenarios are included: a) owner of a three-bedroom house in Mississauga; b) renter of a three-bedroom apartment in Toronto; and c) renter of a two-bedroom apartment in Toronto. Three shelter scenarios are included because Statistics Canada survey data indicates there are a range of housing arrangements across the GTA (e.g., renting versus owning, apartment versus house, two versus three bedrooms), and that there are distinct differences in housing arrangements between suburban and urban regions of the GTA. The three scenarios include items related to repairs, maintenance, functionality, and housing costs.

### Three Shelter Scenarios:

#### A. Owners, three-bedroom house in Mississauga

In all regions of the GTA (i.e., Toronto, Peel, Halton, York, Durham), it is more common for couples aged 25-54 with children to own their homes than rent.<sup>22</sup> It is most common for couples with children who own in the Toronto CMA to own a single-detached or semi-detached house (78 per cent).<sup>23</sup> As such, this scenario accounts for homeownership of a house in the city of Mississauga. Three-bedrooms are included as this would ensure that it is suitable for families who have children of the same sex, as well as for families who have children of the opposite sex (based on CMHC's *Housing Standards*). In interviews, GTA parents also expressed a preference for three bedrooms and suggested having a separate room for each child could help to support their well-being through increased privacy and having their own space to relax, learn, and play, particularly as they age.

#### Items:

- Mortgage payments for three-bedroom house
- Utilities
- Equipment and appliances
- Furnishings
- Repairs and maintenance
- Property taxes
- Homeowners insurance

## B. Renters, large three-bedroom apartment in city of Toronto

In the city of Toronto, there is a higher percentage of couples aged 25-54 with children who rent compared to other regions (e.g., 37 per cent in Toronto, 19 per cent in Peel, nine per cent in Durham).<sup>22</sup> Fifty-five per cent of couples with children who rent in the Toronto CMA, rent a unit in a five plus story apartment.<sup>23</sup> Accordingly, this scenario accounts for renting an apartment in the city of Toronto. A three-bedroom apartment is included as it is suitable for families who have children of the same sex, as well as families who have children of the opposite sex (based on CMHC's *Housing Standards*). As mentioned above, interviewed parents also indicated a preference for three bedrooms and suggested that having a separate room for each child could help to support children's health and well-being. It is assumed that maintenance costs, but not utility costs, are included in the rent. Interviewed parents emphasized that it is essential that rental apartments are safe and well-maintained by landlords.

### Items:

- Rent for three-bedroom apartment
- Utilities
- Equipment and small appliances
- Furnishings
- Tenant insurance

## C. Renters, large two-bedroom apartment in city of Toronto

A two-bedroom apartment scenario is included in the framework to reflect the reality that there is a limited number of three-bedroom apartments in the city of Toronto, and that it is more common for families with children to live in a two-bedroom apartment than a three-bedroom.<sup>21,24</sup> According to the CMHC's *Housing Standards*, a two-bedroom apartment is suitable for families who have two children of the same sex, but is not suitable for families who have two children of the opposite sex, unless both are under the age of five. Importantly, the two-bedroom apartment must be adequately sized. The City of Toronto's *Growing up Guidelines* indicate that an ideal two-bedroom unit size for parents with children is 969 ft<sup>2</sup>/90m<sup>2</sup>.<sup>21</sup> Maintenance costs, but not utility costs, are assumed to be included in the rent. The rental apartment must be safe and well-maintained by landlords.

### Items:

- Rent for two-bedroom, 969 ft<sup>2</sup>/90 m<sup>2</sup> apartment
- Utilities
- Equipment and small appliances
- Furnishings
- Tenant insurance



### 3 Transportation

Transportation plays a key role in health by getting families to and from work, school, and accessing health and social services, recreation, and healthy food.<sup>25</sup> It also helps families stay connected to their communities, extended family, and friends. As such, it is essential that families have access to safe, convenient, and reliable ways to get where they need to go.<sup>26</sup>

There are many ways to get around in the GTA: personal vehicles, public transit, taxis and ride-sharing, and active transportation (e.g., walking and cycling). Regional survey data highlights that GTA residents use a variety of modes of transportation, but the most common mode used is personal vehicles (i.e., being a driver or passenger).<sup>27</sup> For families with young children, evidence suggests that there are several factors that may make them more inclined to use personal vehicles: limited accessibility and availability of adequate public transit and active transportation infrastructure (e.g., walkable neighbourhoods, bike lanes); concern for safety; management of complex family schedules; and accommodating the unique needs of young children (e.g., carrying equipment and supplies, managing children's behaviour).<sup>28</sup> Interview participants supported this by suggesting that families with young children in the GTA need at least one vehicle in order to get to where they need to go. Some participants indicated that they need more than one vehicle.

This component includes two transportation scenarios: a) two vehicles in Mississauga; and b) one vehicle in the city of Toronto. Two transportation scenarios are included as regional survey data indicates that there are distinct differences in vehicle ownership and use between urban and suburban regions of the GTA. Interview participants also indicated that need for vehicles differs based on access to public transit, active transportation infrastructure, and amenities. For both scenarios, vehicle costs and other necessities such as insurance, gas, and safety restraints for a preschool-age and school-age child<sup>29</sup> are included. Public transit and taxi trips are also included.

#### Two Transportation Scenarios:

##### A. Two vehicles in Mississauga

In all GTA regions, excluding the city of Toronto, it is more common for households to have two or more vehicles. In Peel Region, 58 per cent of households have two or more vehicles, whereas 36 per cent have one vehicle, and seven per cent have no vehicle. Similar rates are found in other regions of the GTA.<sup>27</sup> In participant interviews, parents stressed the necessity of two vehicles when they did not have adequate local transit options or amenities within close proximity to their home, particularly work, school, and child care. Accordingly, a two-vehicle scenario with occasional public transit trips for adults and children is included in the framework. In Mississauga, school-age children (ages 6-12) are required to pay a public transit fare (i.e., MiWay fare), whereas those ages five and under can ride for free.<sup>30</sup>

##### Items:

- Car payments, two vehicles
- Car insurance, two vehicles, two drivers
- License and registration, two vehicles, two drivers
- Car repairs and maintenance
- Gas
- Safety restraints for children (i.e., one car seat, one booster seat)
- Occasional street or lot parking
- Occasional public transit (MiWay) fare for adults
- Occasional public transit (MiWay) fare for children (free for children ages five and under)

## **B. One vehicle in the city of Toronto**

In the city of Toronto, it is more common for households to have only one vehicle compared to other parts of the GTA. Approximately 48 per cent of Toronto households have one vehicle, 25 per cent have two or more vehicles, and 28 per cent have no vehicle.<sup>27</sup> In participant interviews, parents indicated that families could rely on one vehicle if they lived in an area with nearby amenities and adequate and reliable public transit service. As such, the framework also includes a one-vehicle scenario where one parent relies on public transit full-time. Occasional public transit trips for the other parent and children are included, along with occasional taxi trips (i.e., for when public transit is not available, during inclement weather etc.). In the city of Toronto, children ages 12 and under can ride public transit (i.e., TTC) for free.<sup>31</sup>

### **Items:**

- Car payments, one vehicle
- Car insurance, one vehicle, two drivers
- License and registration, one vehicle, two drivers
- Car repairs and maintenance
- Gas
- Safety restraints for children (i.e., one car seat, one booster seat)
- Apartment parking
- Occasional street or lot parking
- Public transit (Toronto Transit Commission) pass for one adult
- Occasional public transit (Toronto Transit Commission) fare for the other adult
- Occasional public transit (Toronto Transit Commission) fare for children (free for children ages 12 and under)
- Occasional taxi fare

## 4 Physical activity

Regular physical activity is associated with reduced risk of chronic illness such as heart disease, diabetes, and some types of cancers for adults.<sup>32</sup> For children, physical activity is associated with better growth. It helps children develop strong hearts, muscles, and bones, which is important for motor development, body composition, and health in later life.<sup>33,34</sup>

*The Canadian Physical Activity and 24-Hour Movement Guidelines* developed by the Canadian Society for Exercise Physiology (CSEP) provides evidence-based, age-specific recommendations on the amount and type of physical activity required to achieve health benefits. For adults, it recommends 150 minutes of moderate-to-vigorous aerobic physical activity per week. In addition, it recommends muscle and bone-strengthening activities, at least two days per week.<sup>32</sup> For preschool-age children (ages 3-4), the guidelines recommend engaging in physical activities for 180 minutes per day, 60 of which is energetic play.<sup>33</sup> Further, for children and youth (ages 5-17) it recommends 60 minutes of moderate-to-vigorous physical activity each day, with vigorous activities and muscle and bone-strengthening activities at least three days per week.<sup>34</sup> Across all age groups, the CSEP also recommends limiting sedentary time and participating in a range of physical activities in a variety of contexts and environments (e.g., play, sport, recreation, active transportation, at home, school, and work). GTA parents supported this by highlighting the importance of limiting sedentary screen time and having space for their children to be active and play in their home, neighbourhood, and community through affordable recreation programs.

To meet the physical activity guidelines and achieve health benefits, this framework includes memberships to a local recreation centre for parents and organized physical activities for children. Swimming lessons and participation in a local soccer league were selected as activities for children as evidence suggests these are two of the most popular physical activities amongst children in Canada.<sup>35</sup> However, these activities could be substituted for other vigorous physical activities such as basketball, baseball, dance, or karate.

### Items:

- Membership to local recreation centre for two adults
- Swimming lessons at local recreation centre for preschool-age child
- Local, recreational soccer league for school-age child

## 5 Health care

Comprehensive health care is needed across the life-course to prevent and treat chronic and infectious diseases. For children, health care is also important for monitoring children’s growth and development and ensuring children get the support and interventions they need for the best possible start to life. The publicly-funded Ontario Health Insurance Program (OHIP) covers the cost of a range of medically-necessary health care services for residents who are eligible for a health card.<sup>36</sup> OHIP covers the cost of visits to the doctor and most hospital services, but it only covers some costs related to vision care, foot care, and ambulance services, and does not cover the cost of out-of-hospital dental care. OHIP also does not cover the cost of out-of-hospital prescription medication for adults, but children without private coverage are eligible for coverage through OHIP+.<sup>37</sup> Interview participants expressed satisfaction with and gratitude for our public health system; however, they also spoke to its limitations and the need for additional private coverage or personal savings to meet their family’s health care needs, such as vision care and prescription medication coverage for adults, dental care, and mental health care.

Thus, to ensure all health care needs can be met, and that Canadian recommendations for vision care,<sup>38</sup> dental care,<sup>39</sup> and prescription medication adherence<sup>40</sup> can be followed, this framework includes a comprehensive health benefits insurance package. The framework also includes over-the-counter drugs and other health products (e.g., first aid kit). While some people may receive health benefits through their employer, evidence indicates that one third of Ontarians do not receive health benefits.<sup>41</sup> Even among those who do, the extent and quality of the coverage varies, which may require further coverage or out-of-pocket spending.

### Items:

- Extended health coverage for two adults, two children
- Over-the-counter drugs and other health products

## 6 Personal care

Personal hygiene is required for physical health and for facilitating social inclusion. It involves each family member having clean and adequate clothing for a variety of occasions and seasons, regular haircuts, and the appropriate toiletries to maintain physical appearance and cleanliness. It also involves having good hygiene rules and routines, such as regular tooth brushing,<sup>42</sup> handwashing,<sup>43</sup> and toileting,<sup>44</sup> in which parents play an important role in teaching their children.

Household hygiene is also critical to physical health and for facilitating socialization within the home. For families with young children, a clean and safe home is particularly important as children come into close contact with their environment and their developing bodies are more susceptible to harmful substances.<sup>45</sup> As such families need a variety of household cleaning supplies to limit germs and bacteria, allergens and irritants, and the risk of pests.

### Items:

- Clothing
- Haircuts
- Toiletries
- Laundry
- Household cleaning supplies

# 7

## Social participation and inclusion

Having the opportunity to interact and connect with family, friends, community, and wider society can greatly impact the health and well-being of adults and children. For adults these opportunities promote health by enhancing one's sense of purpose, social support, and social networks.<sup>46,47</sup> For children, social participation supports social and emotional development. In the early years (0-6 years), children are learning how to develop healthy relationships, manage and express their emotions, and explore their social surroundings.<sup>48,49</sup> Whereas children in the middle years (6-12 years) are actively developing a sense of identity, as well as a sense of belonging to groups and the wider community.<sup>50</sup>

The National Health Service in the UK endorses a number of evidence-based ways that individuals can improve their health and well-being: connecting with others through social activities (e.g., sharing a meal together, arranging a day out, and use of telecommunications); taking part in continuous learning (e.g., trying a new hobby, developing a new skill); and giving (e.g., volunteering).<sup>51,52</sup> Interview participants added that the quality of social connections and interactions matter, and that for all families to benefit, social participation opportunities must be safe, supportive, and anti-racist.

This component, includes a number of sub-components – hobbies, outings and socializing, donations, telecommunications, and travel – in order to cover the different ways in which families may strengthen and broaden their social relationships. While individuals and families may have distinct preferences for the frequency and type of activities they engage in, it is most important that they participate in a range of activities that allow for interaction with family, friends, and community to enhance health, well-being, and development.

### 7.1 Hobbies

For adults, hobbies are an opportunity to learn, relax, and strengthen relationships with their partner and children.<sup>52</sup> For children, hobbies provide an opportunity to try new things, explore what they are good at, and develop a sense of identity.<sup>50</sup> Hobbies can also support children's learning; it is recommended that parents encourage reading, numeracy, building, and logic games to promote children's cognitive development.<sup>50</sup> This framework includes reading materials, music, arts and craft supplies, and blocks, puzzles and games as examples of the range of hobbies families may participate in. Families can access additional materials at low or no-cost through public libraries.

#### Items:

- Books for adults and children
- Magazine or newspaper subscription for adults
- Music downloads for adults and children
- Arts and crafts supplies for adults and children
- Blocks, puzzles, and games for children

### 7.2 Outings and socializing

Participating in social outings and activities provides opportunities to connect and strengthen relationships with family, extended family, friends, and the broader community.<sup>52</sup> This includes religious and cultural communities, which several parents highlighted as important for the health and well-being of their children, and as supported by health evidence.<sup>50</sup> In this framework, some of the different ways families with young children may socialize and connect with one another and others are accounted for, including occasional restaurant outings, social outings, gift giving, and hosting extended family and friends. While most food-related items are captured in the *Food and nutrition* component of the framework, hosting and sharing a meal with extended family and friends (e.g., hosting a dinner,

potluck, BBQ) was a social activity commonly mentioned by parents in interviews, so additional food and drink was included here. Parents also noted that there are many free and low-cost ways of socializing with each other and participating in one's community such as going on a walk as a family, preparing and sharing healthy meals together at home, and attending local community events or activities (e.g., community lunches, fireworks, gardening program). It is assumed that families will participate in low to no-cost social activities, as well as paid activities.

**Items:**

- Occasional restaurant outings
- Occasional social outings (e.g., tickets to movies, museum, performing arts event)
- Gifts (e.g., for birthdays, holidays, cultural/religious celebrations)
- Additional food and drinks for hosting at home

### 7.3 Donations

Evidence suggests that acts of helping, sharing, and giving promote health and well-being across the life course. For adults, it is associated with a sense of reward and purpose within their community and society,<sup>52</sup> and for children it helps to promote positive social development and a sense of social responsibility.<sup>50</sup> These acts can take many different forms such as volunteering, spending time with others, sharing of resources (e.g., food, equipment), or donating money. This framework accounts for charitable donations, which could include contributions to religious or cultural institutions, various charities, or political or civic organizations.

**Items:**

- Charitable donations

### 7.4 Telecommunication services

Communications technology (e.g., phone, computer, internet, cable) is necessary for staying connected to family and friends, particularly when extended family members live outside the GTA and Canada. It is also important for staying connected to the broader social world through access to news and information. Further, as identified by previous *Thriving in the City* projects, communications technologies offer important sources of leisure, and are increasingly needed for work, education, and managing day-to-day tasks such as banking and scheduling appointments.<sup>1,3</sup> This framework includes a smart-phone plan for both parents, which evidence suggests most Canadians have.<sup>53,54</sup> Also included are home internet and cable plans, and the cost of computer upgrades or repairs. Home cable plans could be substituted for a video streaming subscription (e.g., Netflix).

**Items:**

- Smartphone plan for both adults
- Home internet
- Basic cable or video streaming subscription
- Computer upgrade or repairs costs

### 7.5 Travel

Travelling is an opportunity for families to spend dedicated time together, which can help to improve communication and strengthen relationships between couples, as well as parents and children.<sup>55</sup> Interview participants added that travelling provides an opportunity to relax, have fun, experience new things, and build lasting memories together.

To account for the variation in preferences for travel destinations and durations, this framework includes annual domestic travel as well as occasional international travel.

Statistics Canada's *National Travel Survey* indicates that domestic travel within Canada and Ontario is the most common travel destination: 88 per cent of all trips taken by Canadian residents in 2019 were within Canada.<sup>56</sup> Interview participants also indicated a preference for local vacations and for vacations that were affordable and family friendly (e.g., a family friendly hotel, cottage rental, camping). Therefore, this framework includes local accommodations for a family of four for six nights per year, which could be taken, for example, as a week-long vacation or two extended weekends.

International travel only accounted for 12 per cent of all trips taken by Canadians in 2019.<sup>56</sup> However, in the Toronto CMA there is a large population of first and second-generation immigrants<sup>10</sup> and previous *Thriving in the City* participants, as well as some interviewed parents, expressed the importance of international travel for visiting family overseas. In past *Thriving in the City* frameworks, an annual international trip for single working-age adults and seniors was included, but parents did not think this was realistic for families given the expense and challenges of travelling with young children. Flight fares and accommodations for one international family vacation every three years is therefore included as this was deemed as more feasible. Additional travel insurance (i.e., beyond that included within health insurance coverage) is also included for international travels.

**Items:**

- Local accommodation, six nights per year
- International flight fare, accommodations, and additional travel insurance once every three years



## 8 Education and professional development

Life-long learning is increasingly recognized as an important component for health and well-being.<sup>57</sup> In childhood, formalized learning largely takes place within school settings. Positive school experiences and environments help to facilitate a connection to school, strong relationships with teachers and peers, and positive self-esteem.<sup>58</sup> They also help to support cognitive development, learning, and academic achievement.<sup>58,59</sup> In adulthood, learning continues to play an important role. In previous *Thriving in the City* work focused on single, working-age adults, participants highlighted the need for comprehensive and consistent education and training opportunities to be competitive in today's economy.<sup>1</sup> This would allow individuals to access more stable jobs and experience greater job satisfaction, both of which are associated with better health.<sup>57</sup> The resources needed to support learning in school and beyond are highlighted through two sub-components below: 1) children's education; and 2) professional development for adults.

### 8.1 Children's education

Included within this framework are the resources needed for a school-age child to participate in the everyday activities of the public-school system, including school supplies and resources for school events and extracurriculars. Having the resources to participate in the academic and social activities of school can help to facilitate positive school experiences as well as students' connections to school.<sup>60</sup> To further support positive school experiences and connections, parents in the GTA emphasized that schools and school systems must also be inclusive, supportive, and responsive to students' varying needs.

#### Items:

- School supplies
- Field trips
- School photos
- School activity fees (e.g., extracurricular activities, school dances, theme days)
- School fundraising (e.g., raising money for external charities or school events)

### 8.2 Professional development for adults

This component includes one continuing education or professional development course for parents as well as one professional or trades association membership. Interview participants highlighted that adult education, training, and networking are important for health and well-being for diverse personal and professional purposes. They also discussed the challenges of balancing such opportunities with family priorities (e.g., limited time, money, energy). For this reason, the education and training opportunities included in the framework are intended to be split between parents over the course of a year. They could also be substituted for other professional development opportunities of equal or lesser cost (e.g., certification or license update, conference, job search website membership etc.). This would allow both parents to engage in professional development opportunities relevant to their occupations and careers, but in a way that is flexible and amendable to the realities of parenthood and families.

#### Items:

- One continuing education or professional development course
- One professional association or trade association membership

## 9 Child care

Access to affordable child care arrangements is often needed for both parents to participate in the workforce and advance their financial well-being.<sup>61</sup> When both parents are able to work, it helps to ensure that their current and future family needs can be met, which is important when living in an expensive area like the GTA. In addition to being affordable, child care arrangements must also be of good quality to foster positive child development.<sup>62</sup> Evidence suggests that for the greatest developmental gains, it is important that child care arrangements provide a development-focused curriculum for children and ongoing support and training for staff. This helps to ensure that children's experiences are both stimulating and emotionally supportive for healthy development.<sup>62</sup>

While there are different child care arrangements and costs across the GTA<sup>63</sup>, this framework accounts for care at a licensed, non-profit child care centre in Toronto or Mississauga which were found to be of similar cost. A licensed, non-profit child care centre was selected because non-profit providers tend to be more affordable<sup>63</sup> and licensed providers are government-regulated with professionally-trained staff and activities designed for children's stage of development.<sup>64</sup> Formal child care arrangements (e.g., day care centre, preschool) are also the most common type of arrangement for young children in Canada.<sup>65</sup> The framework includes full-time care for a preschool-age child. It also accounts for before and after school care for a school-age child, along with care during PA days and school breaks (e.g., March Break, Summer Break). While not all families may require this care, evidence suggests that majority of Canadian families with children have two working parents, many of which work full-time.<sup>66,67</sup>

### Items:

- Full-time licensed child care centre for preschool-age child
- Before and after school care for school-age child
- PA day and school break care for school-age child

# 10

## Savings and debt

Financial well-being is essential to the health and well-being of families as it enables them to meet their current and future needs. Families who are financially well can better cope with unexpected circumstances or expenses and are better able to make choices that support their goals and priorities.<sup>68</sup> This is associated with better physical and mental health, reduced stress and anxiety, and improved familial relationships.<sup>68,69</sup>

One of the key contributing factors to financial well-being is managing savings and debt.<sup>68</sup> For this reason, a savings and debt component is included in the framework, which is largely informed by the Financial Consumer Agency of Canada's *Your Financial Toolkit*.<sup>70</sup> The *Toolkit* is meant to provide Canadians with the information they need to manage their personal finances and make better financial decisions. It underlines the importance of paying down any debt, particularly debt with high interest rates.<sup>70</sup> It also highlights the importance of saving for emergencies, major purchases, and long-term goals such as retirement and paying for children's future education. To meet these goals, the *Toolkit* recommends making regular savings contributions as early as possible and using tax shelters (i.e., Registered Retirement Savings Plans (RRSP), Registered Education Savings Plans (RESP)) to maximize savings.<sup>71</sup>

As debt related to home and vehicle ownership is accounted for within those respective components, this component focuses on savings. It includes both general savings and retirement savings. General savings are intended to be used in a variety of ways depending on the family's needs, goals, and priorities. For example, it could be used to build or maintain an emergency fund, save for a major purchase, save more for retirement, or save for their children's future education – a savings goal many interviewed parents expressed was important for families. Separate retirement savings are also included in order to ensure parents can maintain a healthy standard of living as they age. Some financial institutions<sup>72,73</sup> and the Centre for Retirement Research in the United States<sup>74</sup> suggest saving 10-15 per cent of one's take-home pay for retirement. For families who rent their home, it is assumed that they would need to save more than those who own, given that they have fewer assets to rely on for retirement income. In this case, a greater proportion of their general savings could be allocated towards retirement.

### Items:

- General savings
- Retirement savings

## Discussion and implications

The *Thriving in the City for families framework* presented in this paper provides a comprehensive description of what families with young children need to achieve health and well-being in the GTA. It describes what parents need to be healthy – physically, socially, and mentally – as well as what children need based on their age and stage of development. It also acknowledges the interconnectedness among family members and describes what families as a whole need to be healthy and well.

The framework indicates that many of these needs understandably differ from that of single adults, seniors, or couples without children, which must be taken into consideration in order for families to thrive. For example, families need strong parental and parent-child relationships, which are supported through activities such as outings, hobbies, and cooking and eating together. Families with young children require more space in the home to work, learn, and play. Working parents need child care to participate in the workforce. And families need to save more for a variety of needs, goals, and priorities including emergencies, major purchases, retirement, and their children's future education. In comparison to past *Thriving in the City* frameworks for single adults and seniors, we see that families have both shared and distinct needs.

This new framework also makes it clear that families require more than subsistence to be healthy and that quality and safety of goods and services are of paramount importance for children's health. It is not just about having any food, shelter, or opportunities to participate in the community. Food needs to be nutritious, homes need to be safe with sufficient space, and opportunities to participate in the community need to be diverse, meaningful, inclusive, and anti-racist. Importantly, this is not subjective. This framework is grounded in credible health evidence, guidelines, and recommendations from Canadian and international institutions and is further verified by parents with young children in the GTA. While the scenarios and specific items within each component of the framework may vary based on families' contexts and preferences (e.g., more or less vehicles based on access to transportation, need for international travel to stay connected to family), all components must be accounted for in order for families to thrive. These components are based off the needs of two parents and two young children living in the GTA who do not have any significant disabilities or chronic health conditions. The research team acknowledges and emphasizes that the components included in the framework will likely vary for families of different compositions and health status.

Unfortunately, this framework lays out a vision for health that only some can currently achieve. As emphasized by parents in participant interviews, living in the GTA is expensive and increasingly unaffordable. The cost of housing is rising and is among the most expensive in the country.<sup>75,76</sup> After taking other expenses into account, many families cannot afford a safe and well-maintained two-bedroom home, let alone a three-bedroom one. Child care in the GTA is also among the most expensive in Canada. For preschool-age children alone, median fees for licensed care in Toronto, Mississauga, and Brampton are close to or exceed \$1000 per month.<sup>63</sup> In addition, high-quality child care spots that promote children's development are difficult to find and have long wait times.<sup>77</sup> This has implications for parents' ability to participate in or rejoin today's workforce – a workforce that is readily changing and competitive. With the ongoing transition of our economy to ever more precarious employment, full-time secure jobs with benefits are difficult to find.<sup>78</sup> This makes it harder for families to earn and save enough money to meet their needs today and in the future.

To thrive, families require sufficient income levels, which points to the need for governments to increase wages and income supports. However, thriving also goes beyond such government-led income security programs and requires shared responsibility and action from many actors. When employers provide jobs with predictable schedules, full-time hours, livable wages, and extended health benefits, they contribute to the ability of employees with children to thrive. When governments fund and regulate affordable high-quality child care, they support parents to work, as well as children's learning, growth, and development. Further, when landlords, non-profits, and governments work together to increase affordable and well-maintained housing, we can not only reduce the portion of family budgets required for housing, but also eliminate avoidable health risks due to disrepair and overcrowding and reduce resulting harms and health care needs. And when organizations and institutions address racism and discrimination, and foster meaningful participation and inclusion, we can begin to ensure that they actually serve all members of the public. This vision of thriving families becomes achievable when multiple and diverse actors support, invest in, and contribute to the health and well-being of families.

## Conclusion

As evidenced by this framework, families have multiple, diverse, and distinct health needs and to meet them, all families require adequate income, resources, and support. The *Thriving in the City for families framework* is a valuable tool that can help us progress towards a reality where all families with young children thrive. It provides a shared understanding about what families need to achieve health and well-being, and it offers a health-focused lens to consider how policies and programs may better support family health. Further, it opens the door to discussions about how we can work together to achieve thriving families. With support, investments, and contributions by multiple actors, a population where all children and families thrive is possible, and we all stand to benefit - families, communities, and society.

## Appendix A: Thriving in the City for families framework - Components and items

<b>1. Food and nutrition</b>	<ul style="list-style-type: none"> <li>• Groceries</li> <li>• Food preparation supplies</li> <li>• Multivitamin with 0.4mg folic acid for female parent(s) (if they are planning to become pregnant)</li> </ul>		
<b>2. Shelter</b>	<b>A) Homeowners</b> <ul style="list-style-type: none"> <li>• Mortgage payments for three-bedroom house</li> <li>• Utilities</li> <li>• Equipment and appliances</li> <li>• Furnishings</li> <li>• Repairs and maintenance</li> <li>• Property taxes</li> <li>• Homeowners insurance</li> </ul>	<b>B) Renters, 3-bedroom</b> <ul style="list-style-type: none"> <li>• Rent for three-bedroom apartment</li> <li>• Utilities</li> <li>• Equipment and small appliances</li> <li>• Furnishings</li> <li>• Tenant insurance</li> </ul>	<b>C) Renters, 2-bedroom</b> <ul style="list-style-type: none"> <li>• Rent for two-bedroom, 969 ft<sup>2</sup>/90 m<sup>2</sup> apartment</li> <li>• Utilities</li> <li>• Equipment and small appliances</li> <li>• Furnishings</li> <li>• Tenant insurance</li> </ul>
<b>3. Transportation</b>	<b>A) Two vehicles</b> <ul style="list-style-type: none"> <li>• Car payments, two vehicles</li> <li>• Car insurance, two vehicles, two drivers</li> <li>• License and registration, two vehicles, two drivers</li> <li>• Car repairs and maintenance</li> <li>• Gas</li> <li>• Safety restraints for children</li> <li>• Occasional street or lot parking</li> <li>• Occasional public transit fare, adults and children</li> </ul>		<b>B) One vehicle</b> <ul style="list-style-type: none"> <li>• Car payment, one vehicle</li> <li>• Car insurance, one vehicle, two drivers</li> <li>• License and registration, one vehicle, two drivers</li> <li>• Car repairs and maintenance</li> <li>• Gas</li> <li>• Safety restraints for children</li> <li>• Apartment parking</li> <li>• Occasional street or lot parking</li> <li>• Public transit pass, one adult</li> <li>• Occasional public transit fare, other adult and children</li> <li>• Occasional taxi fare</li> </ul>
<b>4. Physical activity</b>	<ul style="list-style-type: none"> <li>• Membership to local recreation centre for two adults</li> <li>• Swimming lessons at local recreation centre for preschool-age child</li> <li>• Local recreational soccer league for school-age child</li> </ul>		
<b>5. Health care</b>	<ul style="list-style-type: none"> <li>• Extended health coverage, two adults, two children</li> <li>• Over-the-counter drugs and other health products</li> </ul>		
<b>6. Personal care</b>	<ul style="list-style-type: none"> <li>• Clothing</li> <li>• Haircuts</li> <li>• Toiletries</li> <li>• Laundry</li> <li>• Household cleaning supplies</li> </ul>		
<b>7. Social participation</b>	<ul style="list-style-type: none"> <li>• Books for adults and children</li> <li>• Magazine or newspaper subscription for adults</li> <li>• Music downloads for adults and children</li> <li>• Arts and crafts supplies for adults and children</li> <li>• Blocks, puzzles, and games for children</li> <li>• Occasional restaurant outings</li> <li>• Occasional social outings (e.g., tickets to movies, museum, performing arts event)</li> <li>• Gifts (e.g., for birthdays, holidays, cultural/religious celebrations)</li> <li>• Additional food and drinks for hosting at home</li> </ul>		

	<ul style="list-style-type: none"> <li>• Charitable donations</li> <li>• Smartphone plan for both adults</li> <li>• Home internet</li> <li>• Basic cable or video streaming subscription</li> <li>• Computer upgrade or repairs costs</li> <li>• Local accommodation, six nights per year</li> <li>• International flight fare, accommodations, and additional travel insurance, once every three years</li> </ul>	
<b>8. Education and professional development</b>	<b>Children's education</b> <ul style="list-style-type: none"> <li>• School supplies</li> <li>• Field trips</li> <li>• School photos</li> <li>• School activity fees (e.g., extracurricular activities, school dances)</li> <li>• School fundraising (e.g., for external charities or school events)</li> </ul>	<b>Professional development for adults</b> <ul style="list-style-type: none"> <li>• One continuing education or professional development course</li> <li>• One professional association or trade association membership</li> </ul>
<b>9. Child care</b>	<ul style="list-style-type: none"> <li>• Full-time licensed child care centre for preschool-age child</li> <li>• Before and after school care for school-age child</li> <li>• PA day and school break care for school-age child</li> </ul>	
<b>10. Savings and debt</b>	<ul style="list-style-type: none"> <li>• General savings</li> <li>• Retirement savings</li> </ul>	

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