FIGHTING FOR OUR FUTURE

CHILD AND FAMILY POVERTY REPORT CARD, TORONTO 2024

NOVEMBER 2024

SOCIAL PLANNING TORONTO

CAMPAIGN 2000
END CHILD & FAMILY POVERTY

LAND ACKNOWLEDGEMENT

We acknowledge that the land on which this work was carried out is the traditional and unceded territories of the Huron-Wendat, Anishinabek Nation, Haudenosaunee Confederacy, Mississaugas of the Credit First Nation, and Métis Nation, and is home to Indigenous people of many nations. This territory was the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Iroquois Confederacy and the Ojibwe and allied nations to peaceably share and care for the resources around the Great Lakes. We hope to honour the spirit of the Dish With One Spoon agreement by working to build a nation-to-nation relationship with Indigenous communities in Toronto.

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FIGHTING FOR OUR FUTURE: CHILD AND FAMILY POVERTY REPORT CARD, TORONTO 2024

ACKNOWLEDGEMENTS

CONTENTS

EXECUTIVE SUMMARY

Fighting For Our Future: Child and Family Poverty Report Card, Toronto 2024 draws on the latest available taxfiler data from 2022 to reveal record increases in child and family poverty in Toronto two years in a row.[1] Between 2020 and 2022, Toronto's child poverty rate increased from 16.8% to 25.3%—a staggering 8.5 percentage point increase. Between 2020 and 2021, Toronto's child poverty rate increased by 3.8 percentage points from 16.8% to 20.6%, the highest amount on record for a single year in the city.[2] That record was broken in the subsequent year. Between 2021 and 2022, Toronto's child poverty rate increased by another 4.7 percentage points.

The report also confirms Toronto's unfortunate standing as the child poverty capital of Canada, with the highest rate of child poverty among large municipalities in 2022.[3, 4] The most recent statistics show 117,890 children in Toronto were living in poverty in 2022, up from 81,180 children in 2020, with poverty impacting an additional 36,710 children.

Systemic inequities and structural barriers have meant some families are more likely to experience unequal labour market outcomes and financial insecurity. Child poverty rates have been increasing in every single ward since 2020, but they are uneven across Toronto's geography. In nine Toronto wards, 30% or more of children and families are living in poverty. When looking at census tracts, smaller geographic areas than wards, many with the highest rates of child poverty are located in the inner suburbs, including the northwest area of the city and Scarborough, as well as within the downtown core. Forty census tracts had extremely high child poverty rates, between 40% and 61%.

Poverty is also unequally distributed across Toronto's sociodemographic communities. Report findings show that half of all children in one-parent families lived in poverty in 2022 and the depth of poverty among low-income families is increasing, particularly among one-parent families. Further analysis using 2021 Census data demonstrates the disproportionate impact of poverty on Indigenous, racialized, immigrant, and newcomer children, as well as children from families who are non-permanent residents.

As municipal, provincial, and federal governments prepare their 2025 budgets, to be released in the new year, the report authors and contributors call on all levels of government to commit to immediate and bold action in response to the alarming and rising rates of child poverty in Canada's largest city.

KEY FINDINGS

1. Child poverty rates in Toronto rose at record levels two years in a row.

- Child and family poverty rates in Toronto increased by a staggering 8.5 percentage points between 2020 and 2022, from an historic low of 16.8% to 25.3%. In 2022, 117,890 children across the city were living in low-income families, up from 81,180 children two years earlier.

- Between 2020 and 2021, Toronto's child and poverty rate increased by 3.8 percentage points from 16.8% to 20.6%, the highest single-year increase on record for Toronto. Between 2021 and 2022, the child poverty rate rose by 4.7 percentage points, from 20.6% to 25.3%, breaking the previous year's record increase.

- Toronto's rapid rise in child poverty rates mirrors a similar increase in provincial and national rates.

- From 2015 to 2019, Toronto's child poverty rate fell by 6.4 percentage points. This steady decline has been attributed to the Canada Child Benefit (CCB).

- Then, between 2019 and 2020, Toronto's child poverty rate fell by an additional 5.9 percentage points, to a record low of 16.8%. This unprecedented progress was attributed to the introduction of temporary pandemic benefits, including the Canada Emergency Response Benefit (CERB) and a one-time top-up to the CCB.

- With the elimination of the CERB in the fall of 2020, Toronto's child poverty rate climbed substantially between 2020 and 2022, returning to 2017 levels.

2. Toronto has the unfortunate distinction of being the child poverty capital of Canada.

- At 25.3%, Toronto had the highest child and family poverty rate among cities and regional municipalities with populations over 500,000, consistent with previous reports.[5] Winnipeg (23.8%) ranked second. Toronto's rate is significantly higher than the national (18.1%) and Ontario provincial (19.5%) rates, as well as other GTHA municipalities including the City of Hamilton (20.4%), Peel Region (20.5%), York Region (18%), Durham Region (16.8%), and Halton Region (12.6%). Toronto's rate was also higher than that of the major cities within the surrounding regional municipalities, including the City of Mississauga (22%) and the City of Brampton (20.1%).

- Toronto experienced the second largest increase in child poverty (+4.7 percentage points) among large municipalities between 2021 and 2022, with the City of Brampton at the top of the list with a 5.1 percentage point increase.

3. Child poverty rates have been increasing in every single ward in Toronto since 2020.

- Child and family poverty rates rose in every single Toronto ward between 2020 and 2021 and again between 2021 and 2022. Scarborough North, Scarborough-Guildwood, and Scarborough-Agincourt had the highest increases in child poverty between 2021 and 2022.

- In nine Toronto wards, a troubling 30% or more of children and families lived in poverty in 2022. The city's wards are also federal electoral districts. Toronto Centre (36.6%) and Scarborough-Guildwood (34.1%) were among the top 10 federal electoral districts with the highest rates of child poverty in the country.[6]
- Forty census tracts had even higher child poverty rates, ranging from 40% to 61%, in 2022.

4. Half of all children in one-parent families live in poverty, and the depth of child poverty is increasing.

- In 2022, 50.6% of Toronto children in one-parent families were living in poverty— three times the rate of children in couple families. The elimination of pandemic-related benefits disproportionately impacted one-parent families—most of whom are led by women+.[7]
- Almost all children (98.7%) not in census families experienced poverty in 2022.[8]
- Toronto's Poverty Reduction Strategy was adopted in 2015. Since then, the depth of poverty among low-income families has increased considerably, with record-level poverty gaps found in 2022.
- On average, half of low-income one-parent families with two children were $15,495 or more below the poverty line in 2022, an increase of $9,103 from 2015, when the gap was $6,392. The poverty gap for this family type was 2.4 times larger in 2022 than in 2015.

- The poverty gap doubled between 2015 and 2022 for low-income one-parent families with one child and low-income couple families with two children. For low-income couple families with one child, the poverty gap was nearly 1.6 times larger in 2022 than in 2015.

5. Indigenous, racialized, immigrant, and newcomer children, as well as children from non-permanent resident households have some of the highest rates of child poverty in Toronto.[9]

- Indigenous children in Toronto had a poverty rate of 20.4%, compared to 14.5% for non-Indigenous children. This gap is likely even larger, as the Census undercounts Indigenous Peoples and hard-to-reach populations.[10, 11]
- Racialized children (17.8%) had nearly double the poverty rate of non-racialized children (9.1%).
- Immigrant children had a poverty rate of 21%, compared to 12.6% for non-immigrant children. Newcomer children had even higher poverty rates: 38.1% of children who immigrated between 2020 and 2021 lived in low-income households.
- Children from non-permanent resident families had a poverty rate (42.6%) double that of immigrant children and almost three-and-a-half times that of non-immigrant children.

TAKING ACTION

In order to reverse the current trajectory of rising child and family poverty rates, all three levels of government will need to commit to taking bold and swift action. These actions should be guided by a human rights–based and intersectional gender equity approach, ensure collaboration across government bodies, reflect the priorities of local communities, build upon the strengths of the community services sector, and incorporate robust monitoring and evaluation. A full list of recommendations is available at the end of this report, with a focus on key policy levers at the municipal level.

The City of Toronto can make a significant difference in the lives of children and families living in poverty through three critical approaches:

1. Implementing a rights-based approach to basic needs and affordability;
2. Ensuring livable incomes and inclusive economic development practices; and
3. Addressing systemic inequality by prioritizing key communities.

INTRODUCTION

Fighting for Our Future: Child and Family Poverty Report Card, Toronto 2024 documents the troubling rise of child and family poverty in the City of Toronto. Drawing on 2022 taxfiler data—the most recently available figures on child poverty in Toronto—the study shows 117,890 children in Canada's largest city were living in low-income households. At 25.3%, Toronto's 2022 child poverty rate was 4.7 percentage points higher than the 2021 rate (20.6%), which was itself 3.8 percentage points higher than the 2020 rate (16.8%), for a cumulative 8.5 percentage points. The change in the child poverty rate between 2020 and 2021 was the largest rise in a single year in Toronto on record, a record that was broken by the change in the child poverty rate between 2021 and 2022.[12] The depth of child poverty has also been increasing; one-parent families in particular have seen dramatic increases in both the rate and depth of child poverty.[13] In 2022, Toronto earned the unfortunate distinction of being the child poverty capital of Canada. Child poverty rates have similarly been rising at the provincial and national levels since 2020, in a disturbing trend that has likewise been attributed largely to the termination of pandemic benefits.[14, 15]

Child poverty rates have been increasing in every single ward since 2020, but they are uneven across Toronto's geography. In nine Toronto

8.5
THE AMOUNT OF PERCENTAGE POINTS TORONTO'S CHILD POVERTY RATE HAS INCREASED BETWEEN 2020 AND 2022.

wards, 30% or more of children are living in poverty. Many areas with the highest rates of child poverty are located in the inner suburbs, including the northwest area of the city and Scarborough, as well as within the downtown core. Forty census tracts, smaller geographic areas than wards, had poverty rates between 40% and 61%.

The report findings confirmed higher rates of child poverty for populations in Toronto marginalized by colonialism, systemic racism, and other systemic inequities, including Indigenous Peoples, racialized individuals, immigrants, newcomers, and non-permanent residents. As well, recent national data show that people with disabilities, non-binary individuals, and transgender people had higher rates of poverty than their counterparts and the national average, and despite the lack of official statistics, related research demonstrates the prominence of poverty among the 2SLGBTQ+ community.[16, 17, 18]

The multiple, immediate, and long-term consequences of child poverty—including social isolation and compromised physical and mental health, well-being, social cohesion, and sense of belonging, and detrimental impacts on academic success, future employability, and secure employment—are well documented and unacceptable.[19, 20] Government policies, including investment in the Canada Child Benefit (CCB) and pandemic supports, have demonstrated that it is possible to significantly reduce and—if the political will exists—eliminate child poverty.[21]

We cannot allow the steady progress made between 2015 and 2020 to slip further away. Amidst an affordability crisis, families need their governments to double-down on policies that will ensure every child and every family has what they need to live comfortably and with self-determination. It's a matter of social equality and human rights.

Bold and urgent action at the local level, coupled with new and expanded efforts by the federal and Ontario provincial governments, is critical to remedy the alarming rise in child poverty and move us closer to being a poverty-free city.

Fighting for Our Future builds on previous research on child poverty in Toronto conducted by a variety of organizations, including Social Planning Toronto, Family Service Toronto/Campaign 2000, the Community Development and Prevention Program at the Children's Aid Society of Toronto, Well Living House, Ontario Council of Agencies Serving Immigrants, and Colour of Poverty-Colour of Change.[22]

The current report provides a snapshot of child poverty in Toronto using data from income tax returns (i.e., T1 Family File or T1FF) and the Census of Population, as well as qualitative data from two sets of community conversations with lived experts of poverty and marginalization in the Toronto area, held by Campaign 2000 during its *Localizing Canada's Commitment to the Sustainable Development Goals* project.[23] Detailed information on data sources and measures of poverty is included in the Appendix.
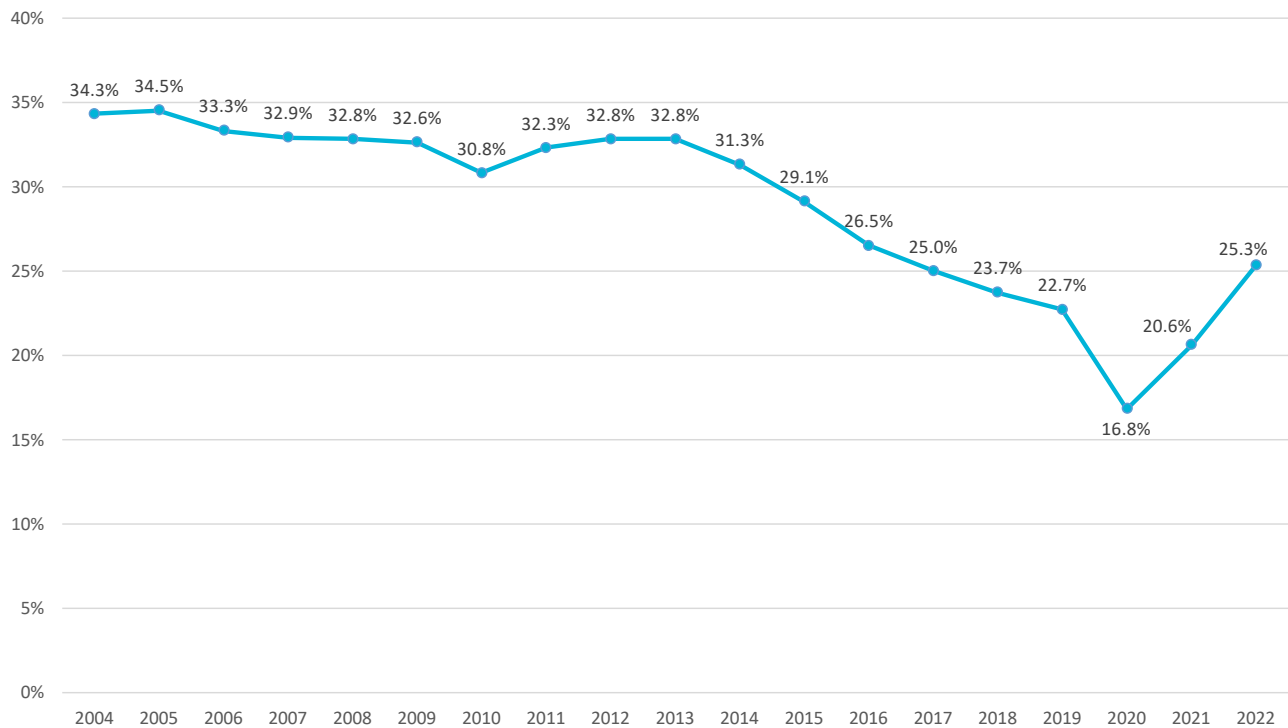
KEY FINDINGS

1. CHILD POVERTY RATES IN TORONTO ROSE AT RECORD LEVELS TWO YEARS IN A ROW.

The most currently available data show a staggering rise in child and family poverty for the City of Toronto, after years of decline. According to 2022 taxfiler data, 25.3% of Toronto children were living in low-income families, up 8.5 percentage points since the city's record-low child poverty rate of 16.8% in 2020. Between 2020 and 2021, Toronto's child poverty rate increased by 3.8 percentage

points from 16.8% to 20.6%, the highest amount on record for a single year in the city. That record was broken in the subsequent year. Between 2021 and 2022, Toronto's child poverty rate increased by another 4.7 percentage points. This troubling trend shows child poverty in Toronto had returned to pre-pandemic levels (**Figure 1**).

From 2015 to 2019, Toronto's child poverty rate fell by 6.4 percentage points. This steady decline has been largely attributed to the introduction of the CCB in 2016.[24] Geared toward low- and middle-income families, the CCB provides a tax-free benefit paid monthly to those eligible and is adjusted

Figure 1: Child poverty rate, Toronto, 2004 to 2022

Data: 2004: 34.3%, 2005: 34.5%, 2006: 33.3%, 2007: 32.9%, 2008: 32.8%, 2009: 32.6%, 2010: 30.8%, 2011: 32.3%, 2012: 32.8%, 2013: 32.8%, 2014: 31.3%, 2015: 29.1%, 2016: 26.5%, 2017: 25.0%, 2018: 23.7%, 2019: 22.7%, 2020: 16.8%, 2021: 20.6%, 2022: 25.3%

Source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2004-2022. Accessed through the Community Data Program.

annually based on inflation.

From 2019 to 2020, child poverty fell by another 5.9 percentage points, the sharpest decline in a single year on record,[25] again due to government transfers. In 2020, temporary pandemic benefits, including a one-time top-up to the CCB and the Canada Emergency Response Benefit (CERB), provided financial support to Canadians whose employment was impacted by the COVID-19 pandemic. In 2020, almost 1.6 million Torontonians received some form of COVID-19–related assistance, representing 66% of the population. On average, individuals received $5,275 through COVID-19–related assistance and an increase to the federal GST credit of $431. For families, pandemic-related assistance included an increase to the CCB, which averaged $485.[26]

The impact of the CCB and temporary pandemic benefits was so significant that by 2020, child poverty in Toronto fell below poverty rates for all other age categories.[27]

However, the 2020 top-ups to the CCB and GST credit were temporary, and by fall 2020, most of the major COVID-19 income support programs had ended. As a result, Toronto's child poverty rate rose considerably in 2021 and even more significantly in 2022.

2. TORONTO HAS THE UNFORTUNATE DISTINCTION OF BEING THE CHILD POVERTY CAPITAL OF CANADA.

In 2022, there were 117,890 children under the age of 18 living in low-income families, constituting 25.3% of Toronto children. This was the highest child and family poverty rate among large municipalities (**Figure 2**).[28] Winnipeg ranked second with a child poverty rate of 23.8%. Toronto's child poverty rate was significantly higher than the national (18.1%) and Ontario provincial (19.5%) rates, as well as other GTHA municipalities including the City of Hamilton (20.4%), Peel Region (20.5%), York Region (18%), Durham Region (16.8%), and Halton Region (12.6%). Toronto's rate was also higher than that of the major cities within the surrounding regional municipalities, including the City of Mississauga (22%) and the City of Brampton (20.1%) (not shown in graph).

From 2021 to 2022, Toronto's child poverty rate increased by 4.7 percentage points, from 20.6% to 25.3%.[29] It was the largest single-year increase on record for Toronto and the second-largest increase among large municipalities in Canada in 2022. The City of Brampton had the largest increase, moving from a child poverty rate of 15% in 2021 to 20.1% in 2022—a 5.1 percentage point

Figure 2: Child poverty rates for large municipalities, Ontario and Canada, 2022
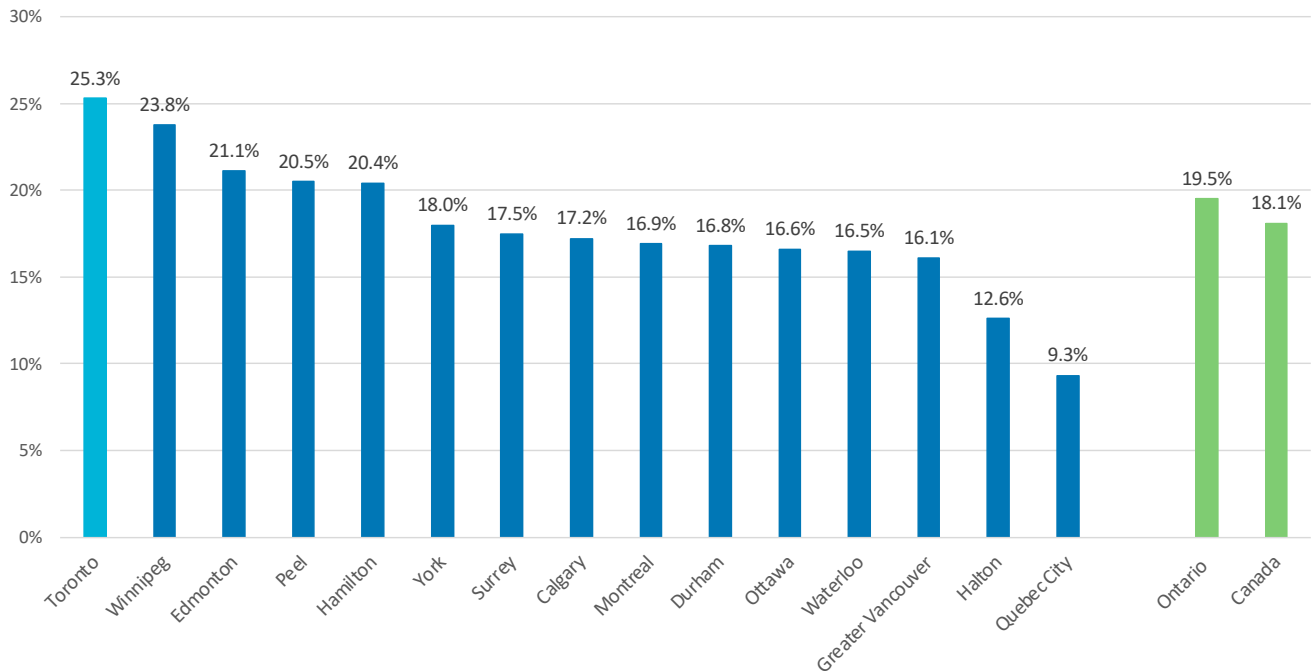
Note: We refer to cities and municipalities with populations over 500,000 as "large municipalities".

Source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2022. Accessed through the Community Data Program.

rise. The City of Mississauga (+4.3 percentage points) and the regional municipalities of Peel (+4.6 percentage points), York (+4.0), and Durham (+3.8) also experienced notable spikes in child poverty.

BETWEEN 2021 AND 2022, TORONTO'S CHILD POVERTY RATE CLIMBED BY THE HIGHEST AMOUNT IN A SINGLE YEAR ON RECORD.

3. CHILD POVERTY RATES HAVE BEEN INCREASING IN EVERY SINGLE WARD IN TORONTO SINCE 2020.

IN NINE TORONTO WARDS, 30% OR MORE OF CHILDREN AND FAMILIES ARE LIVING IN POVERTY

Child and family poverty rates have been increasing in every single ward since 2020, but the rates are uneven across Toronto's geography. In 2022, child poverty was particularly acute, and continued to increase, within the inner suburbs of Scarborough, North York, and Etobicoke. Nine of Toronto's 25 wards—with four of the nine found in Scarborough—had a child poverty rate of 30% or more (**Figure 3**). Toronto Centre had the highest rate of child poverty at 36.6%, followed by Scarborough-Guildwood (34.1%), Humber River-Black Creek (33.9%), Etobicoke North (33%), Don Valley East (31.9%), Scarborough Centre (31.2%), York South-Weston (31.1%), Scarborough North (30.6%), and Scarborough-Agincourt (30.6%).

The city's wards are also federal electoral districts. Toronto Centre (36.6%) and Scarborough-Guildwood (34.1%) were among the top 10 federal electoral districts with the highest rates of child poverty in the country in 2022.[30]

Figure 3: Child poverty rate by ward, Toronto, 2022
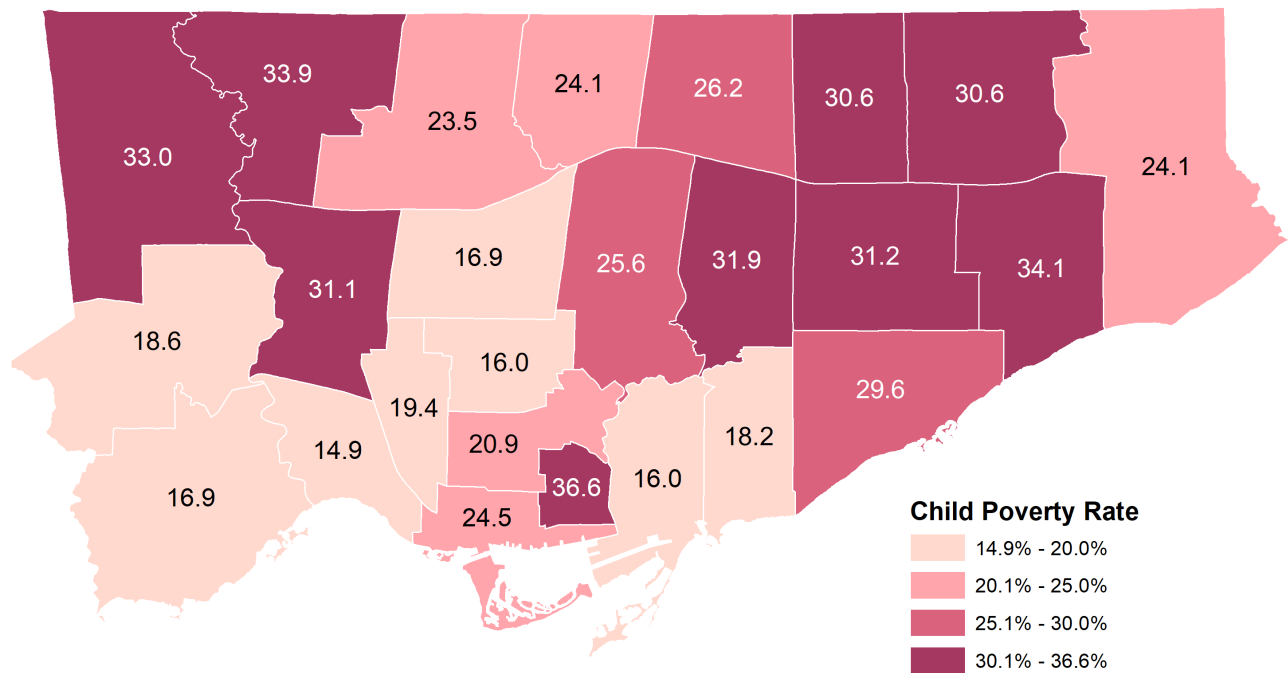
Child Poverty Rate
- 14.9% - 20.0%
- 20.1% - 25.0%
- 25.1% - 30.0%
- 30.1% - 36.6%

Source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2022. Accessed through the Community Data Program.

Between 2021 and 2022, child poverty rates increased in every single ward, though by considerably different amounts (**Figure 4**). Scarborough North had the most significant increase (+7.8 percentage points), followed closely by Scarborough-Guildwood (+7.7 percentage points), and Scarborough-Agincourt (+7 percentage points). While all wards experienced increases in child poverty, University-Rosedale (+1.1 percentage points), Toronto-St. Paul's (+1.4 percentage points), and Parkdale-High Park (+1.5 percentage points) had the smallest increases during this timeframe.

Areas of the city with higher rates of child poverty remained the same over time. For example, the 10 wards[31] with the highest rates of child poverty in 2022 also had the highest rates of child poverty five years earlier in 2017.[32, 33] Toronto Centre had the highest rate of child poverty in both 2022 and 2017. Those wards with the lowest rates of child poverty in 2017 also had the lowest rates in 2022.

Figure 4: Percentage point change in child poverty rates by ward from 2021 to 2022, Toronto
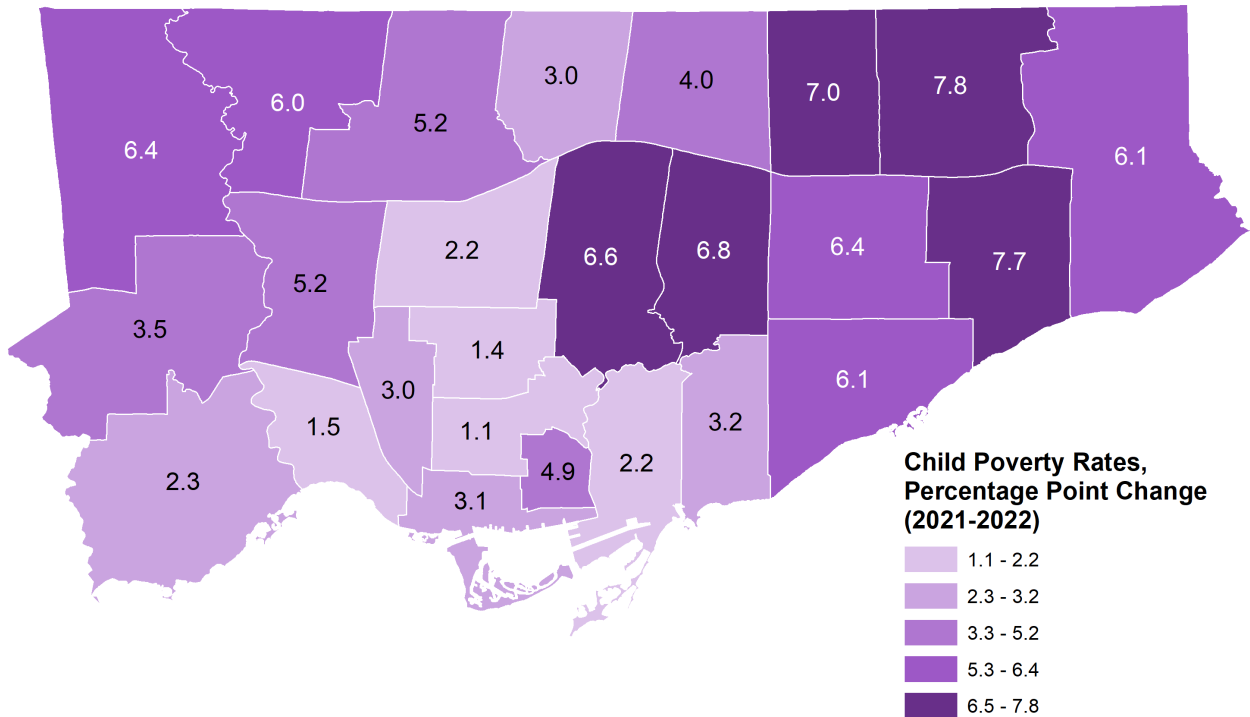

Source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2021 and 2022. Accessed through the Community Data Program.

CENSUS TRACTS WITH EXTREME CHILD POVERTY

This section presents child and family poverty rates by census tract, smaller geographic areas than wards. Ward-level data, as shown in the previous section, can mask even higher pockets of child poverty in the city. For example, Toronto Centre had the highest rate of child poverty by ward at 36.6%, but it also included a census tract with a child poverty rate of 56%. At the opposite end of the spectrum, Parkdale-High Park had the lowest rate of child poverty by ward at 14.9%, but included three census tracts with rates above 30%.

Figure 5 shows the child poverty rate by census tract sorted by five quantiles. The extreme disparities in rates among different geographic pockets of the city are made visible. Many census tracts with the highest rates of child poverty are located in the inner suburbs, including the northwest area of the city and Scarborough, as well as within the downtown core.

Figure 5: Child poverty rate by census tract, Toronto, 2022

Child Poverty Rate
- 3.3% - 13.7%
- 13.8% - 21.2%
- 21.3% - 26.9%
- 27.0% - 33.7%
- 33.8% - 61.0%
- No data or data suppressed

Source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2022. Accessed through the Community Data Program.
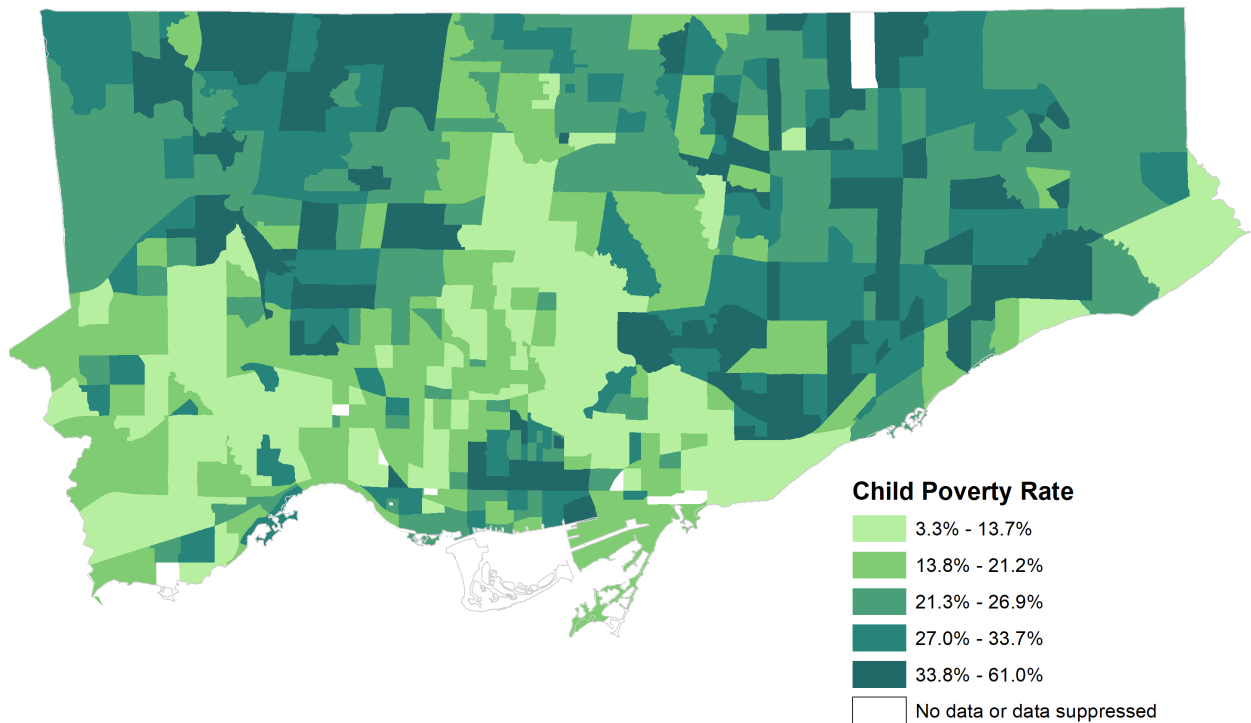
FORTY CENSUS TRACTS WITH CHILD POVERTY RATES BETWEEN 40% AND 61%

Forty census tracts had extremely high child and family poverty rates between 40% and 61% (**Figure 6**). Located in 15 of Toronto's 25 wards, these census tracts had much higher rates of child poverty than their corresponding ward rate.

BETWEEN 2021 AND 2022, CHILD POVERTY RATES INCREASED IN EVERY SINGLE WARD IN TORONTO.

Figure 6: Census tracts with the highest rates of child poverty by ward, Toronto, 2022

Source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2022. Accessed through the Community Data Program.

4. HALF OF ALL CHILDREN IN ONE-PARENT FAMILIES LIVE IN POVERTY, AND THE DEPTH OF CHILD POVERTY IS INCREASING.

CHILDREN IN ONE-PARENT FAMILIES EXPERIENCE HIGHER RATES OF POVERTY

In Toronto, over half (50.6%) of children in one-parent families lived in poverty (**Figure 7**). The poverty rate of children in one-parent families[34] was three times higher than the rate of children in couple families.

While there is a lack of recent, publicly available data on child and family poverty among one-parent families headed by a woman+ or man+[35, 36] for the City of Toronto, research consistently shows higher poverty rates for children in one-parent families headed by women+ compared to those headed by men+.[37, 38, 39]

The elimination of pandemic-related benefits has disproportionately impacted one-parent families, most of whom are led by women+, compared to couple families. Between 2020 and 2022, the child poverty rate increased by 11.5 percentage points for one-parent families compared to 7.5 percentage points for couple families in Toronto.[40]

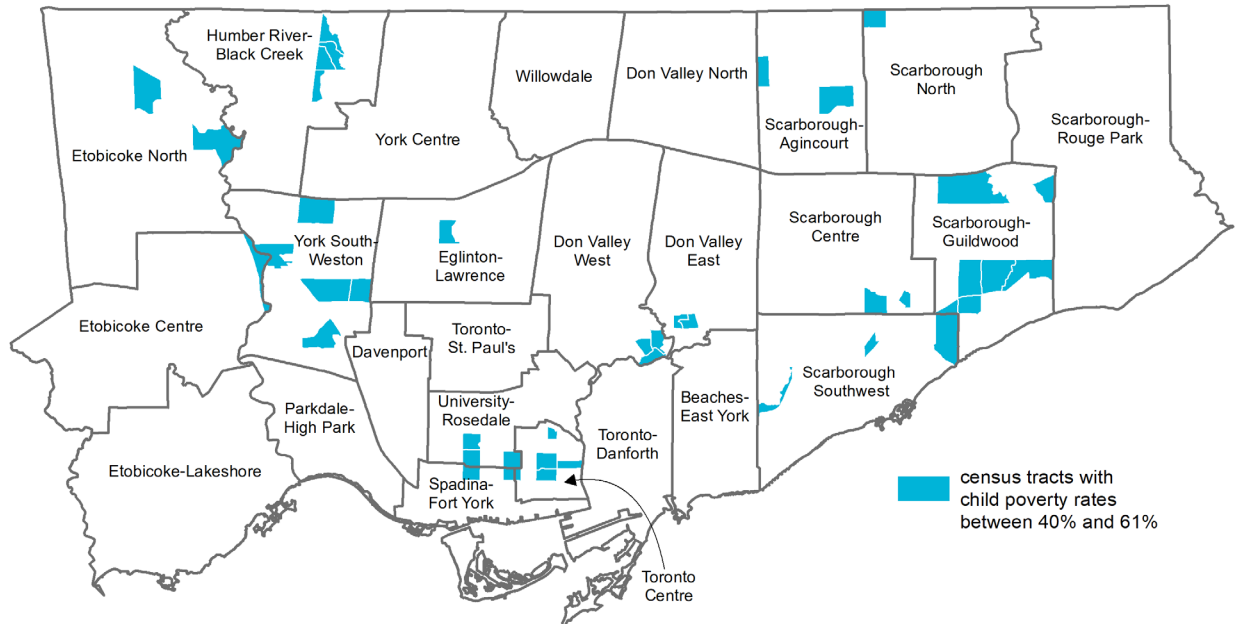### Figure 7: Child poverty rate by family type, Toronto, 2022
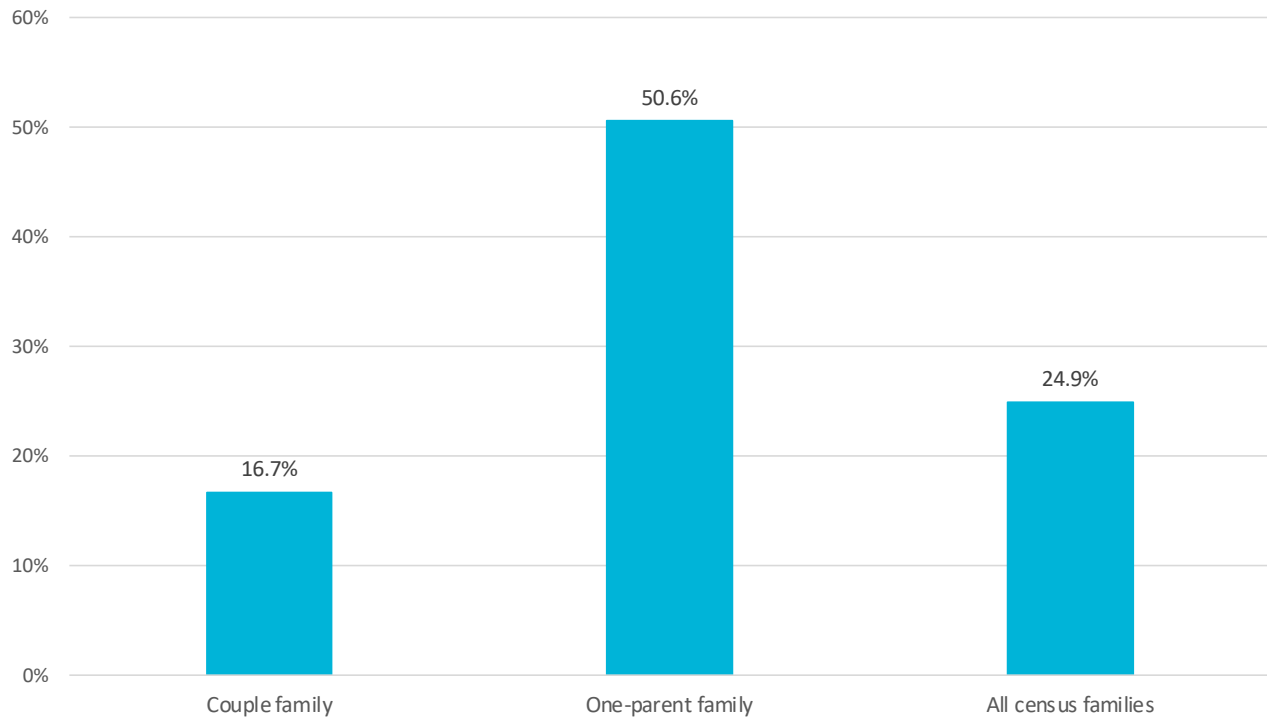
Source: Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2022. Accessed through the Community Data Program.

ALMOST ALL CHILDREN NOT IN A CENSUS FAMILY LIVE IN POVERTY
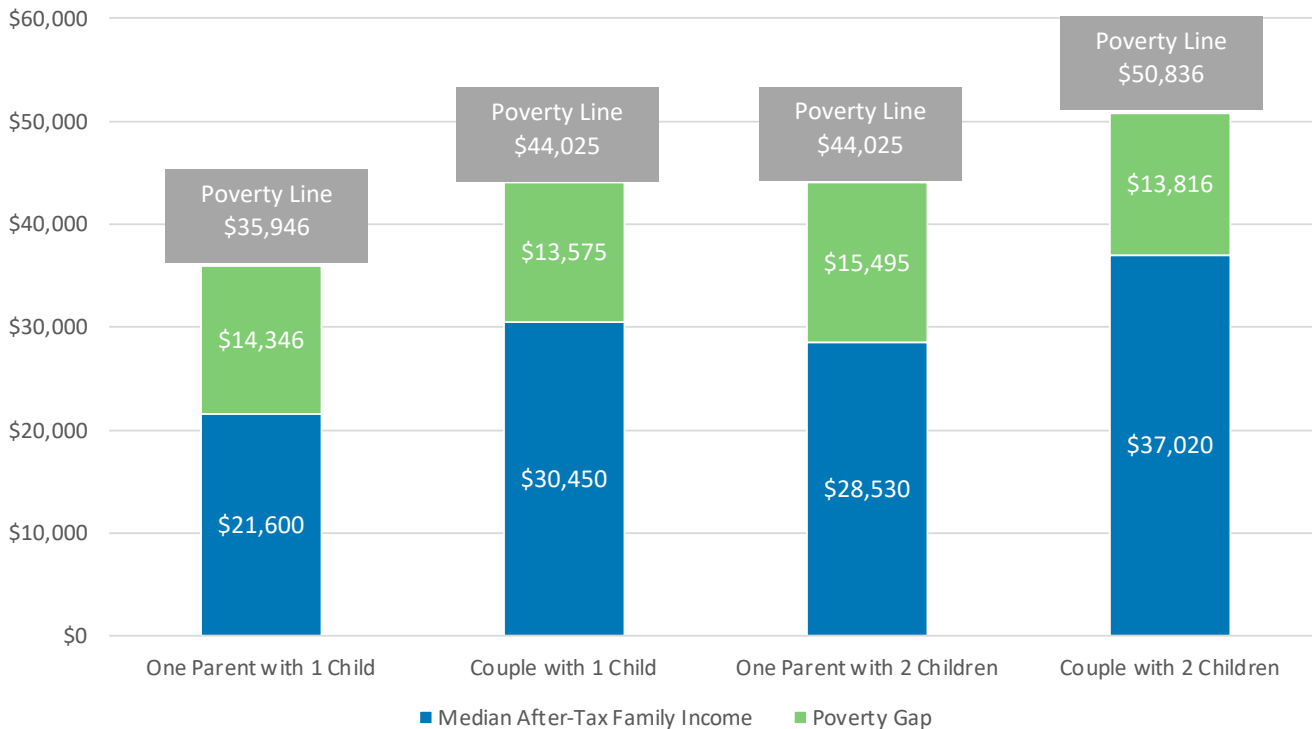
Individuals under the age of 18 not in a census family[41] had an extremely high poverty rate (98.7%). This population made up a very small portion (2%) of those under the age of 18 living in a low-income household.[42] This group includes people living alone or with others who are not a parent or grandparent, a married or common-law partner, or children of their own. The data available tells us very little about their living situations,

except that they did not fall within the narrow definition of a census family, and they had some income.

MANY LOW-INCOME FAMILIES LIVE IN DEEP POVERTY, WHICH HAS WORSENED OVER TIME

Figure 8 shows the poverty gap as a measure of the depth of poverty for four low-income family types in Toronto. The poverty gap, displayed in dollars, refers to the difference between the after-tax family income required to reach the poverty

Figure 8: Depth of poverty by family type in Toronto, 2022

Legend: ■ Median After-Tax Family Income ■ Poverty Gap

Family Type	Median After-Tax Family Income	Poverty Gap	Poverty Line
One Parent with 1 Child	$21,600	$14,346	$35,946
Couple with 1 Child	$30,450	$13,575	$44,025
One Parent with 2 Children	$28,530	$15,495	$44,025
Couple with 2 Children	$37,020	$13,816	$50,836

Source: Statistics Canada. F-20: After-tax low-income status of census families based on the Census Family Low Income Measure (CFLIM-AT), by family type and family composition, 2022. Accessed through the Community Data Program. Statistics Canada. (2024). Section 1 - The data. Table F 2022: Thresholds for After-Tax Census Family Low Income Measure. T1 Family File, Final Estimates, 2022. https://www150.statcan.gc.ca/n1/pub/72-212-x/2024001/sect1-eng.htm

line (i.e., the Census Family Low-Income Measure, After-Tax, or CFLIM-AT, threshold) and the median after-tax family income for each family type. Data shows a significant depth of poverty for all four family types.[43] One-parent families with two children had the largest poverty gap, with a median after-tax family income that was $15,495 below the poverty line for a family of three.

In 2015, Toronto City Council unanimously passed the *TO Prosperity: Toronto Poverty Reduction Strategy*. Since then, the poverty gap

for low-income families has grown considerably, showing the greatest depth of poverty in 2022. **Figure 9** shows the poverty gap for low-income family types in Toronto annually from 2015 to 2022. For low-income one-parent families with two children, the poverty gap in dollars was 2.4 times larger in 2022 compared to 2015. On average, half of low-income one-parent families with two children were $15,495 or more below the poverty line in 2022, an increase of $9,103 from 2015, when the gap was $6,392.

Figure 9: Depth of poverty by family type in Toronto, 2015 to 2022
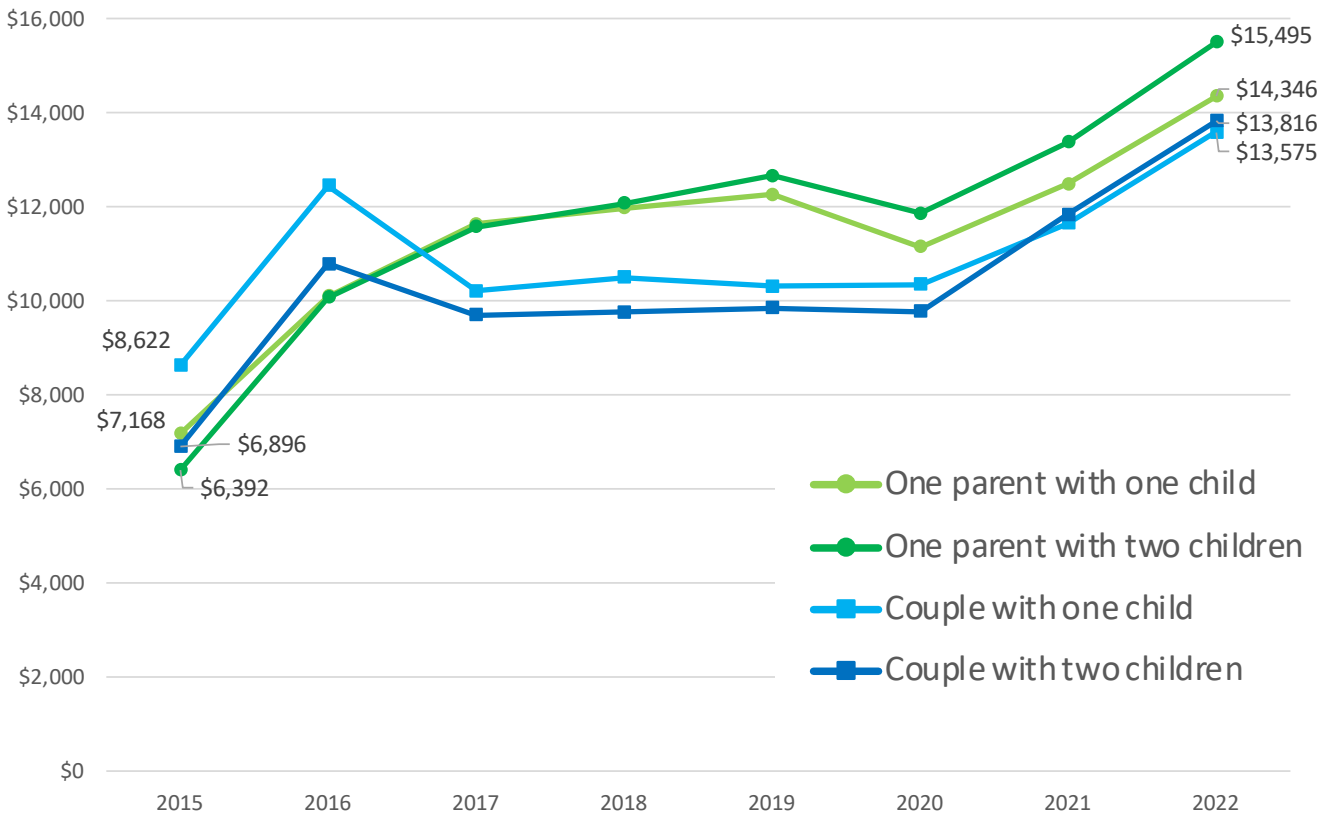
Source: Statistics Canada. F-20: After-tax low-income status of census families based on the Census Family Low Income Measure (CFLIM-AT), by family type and family composition, 2015-2022. Accessed through the Community Data Program. Technical Reference Guide, T1 Family File, Final Estimates, 2015-2022.

The poverty gap doubled in size during that time period for low-income one-parent families with one child and couple families with two children. For low-income couple families with one child, the poverty gap was nearly 1.6 times larger in 2022 than in 2015.

Statistics Canada data show the populations and family types most likely to experience deep poverty: Indigenous, racialized, and immigrant individuals.[44, 45]

5. INDIGENOUS, RACIAL-IZED, IMMIGRANT, AND NEWCOMER CHILDREN, AS WELL AS CHILDREN FROM NON-PERMANENT RESIDENT HOUSEHOLDS HAVE SOME OF THE HIGHEST RATES OF CHILD POVERTY IN TORONTO.

SOME FAMILIES ARE MORE VULNERABLE TO SITUATIONS OF POVERTY DUE TO SYSTEMIC DISCRIMINATION AND STRUCTURAL BARRIERS

Systemic racism, colonization, sexism, ableism, and other forms of discrimination have meant that some families are more likely to experience financial insecurity and unequal labour market outcomes. Differential access to opportunities and resources, coupled with discriminatory policies, have made it difficult for some families to escape intergenerational poverty and for others new to Canada to get their footing. In this section, we look at the rates of child and family poverty based on sociodemographic characteristics.

The following research findings draw on the 2021 Census of Population, 2022 Canadian Survey on Disability, and other data sources to allow for an intersectional analysis of child poverty not possible through income tax data (presented in the previous sections of the report). 2020 child poverty rates by Indigenous group, racialized group, immigration status, and period of immigration are shown using the 2021 Census.

Indigenous families

Colonization and related processes of forced and ongoing assimilation have eroded self-governance, social structures, and intergenerational connectedness among Indigenous Peoples in Canada. Indigenous Peoples continue to be marginalized in the Canadian economy. This is reflected in higher rates of unemployment and lower individual incomes among Indigenous Peoples.

In 2020, Indigenous children in Toronto had a poverty rate of 20.4%, compared to 14.5% for non-Indigenous children (**Figure 10**). Among specific Indigenous groups, the poverty rates were 21.5% for First Nations children and 18.6% for Métis children.[46] It is important to note that child poverty rates amongst Indigenous families were likely under-estimated. Research has shown that the Canadian Census undercounts Indigenous populations and underestimates the prevalence of poverty among urban Indigenous residents.[47, 48]

Figure 10: Child poverty rate by Indigenous identity and specific Indigenous group, Toronto, 2020
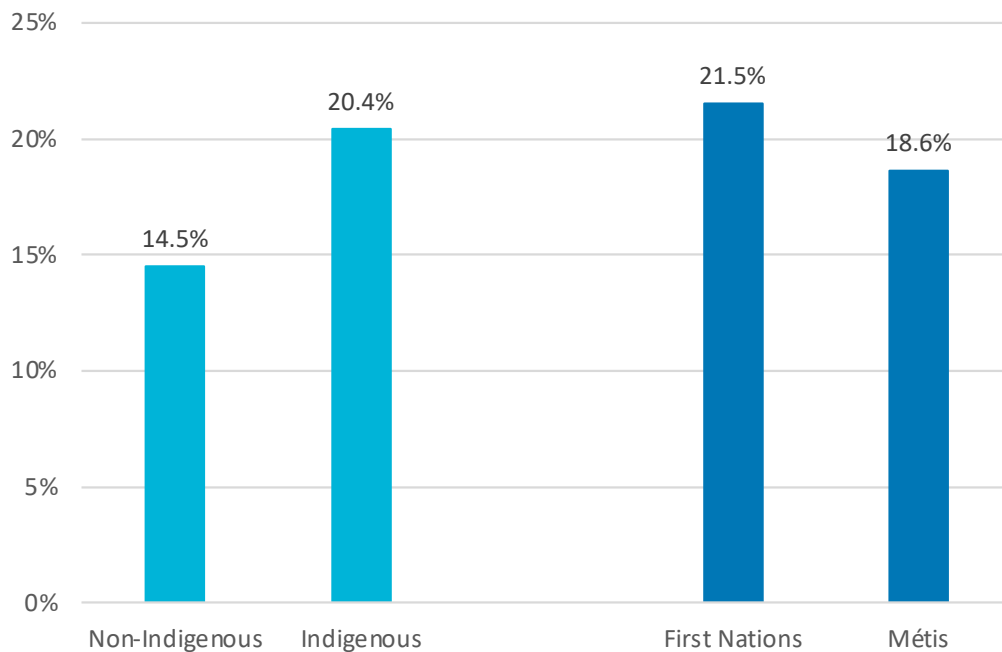
Source: Statistics Canada, 2021. Catalogue No. EO3772-CPP-01-CDCSDDA-Part 3-Ontario. Accessed through the Community Data Program.

Racialized families

Racialized children and families experience some of the highest rates of poverty. In 2020, racialized[49] children in Toronto had almost double the poverty rate of non-racialized children (**Figure 11**). Children from specific racialized groups, including Arab, West Asian, Black, Latin American, Korean, and Southeast Asian children, had even higher rates.

Despite being a highly diverse and racialized city, Toronto, like the rest of Canada, continues to generate inequitable opportunities and resources for Black and racialized populations. In general, racialized workers are over-represented in low-wage and precarious employment, limiting their

> " **THE SALARIES HAVEN'T BEEN INCREASING TO MATCH EXPENSES. A PERSON HAS TO WORK TWO JOBS. THEY ARE USUALLY ONLY ABLE TO SLEEP FOR FOUR HOURS A NIGHT."**
>
> —Heard during a June 2023 community conversation with Tamil women in Toronto, hosted by Campaign 2000

Figure 11: Child poverty rate by racialized status and specific racialized group, Toronto, 2020
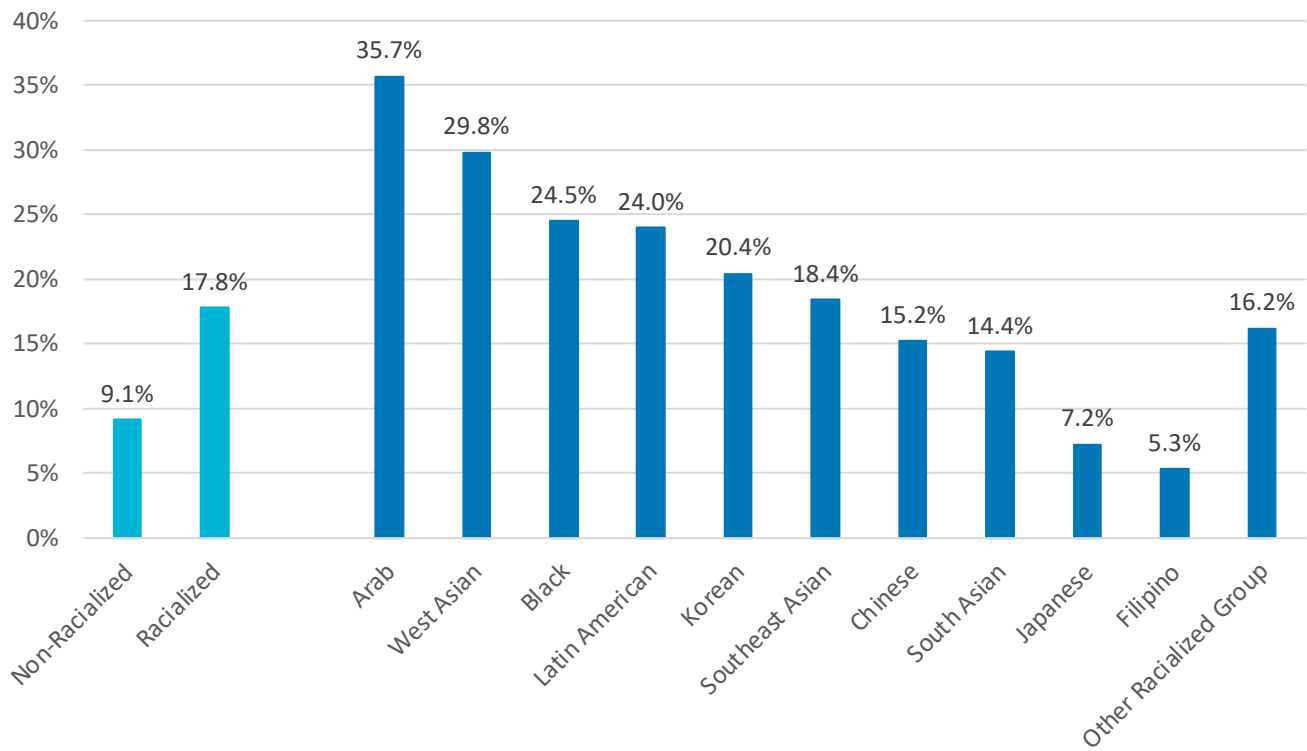
Source: Statistics Canada, 2021. Catalogue No. EO3772-CPP-01-CDCSDDA-Part 3-Ontario. Accessed through the Community Data Program.

earning power and ability to exit situations of poverty. In particular, racialized workers experience higher rates of unemployment despite having greater labour market participation rates compared to non-racialized workers.[50, 51] Racialized workers also earn less—racialized men earn approximately 78 cents for every dollar that non-racialized men earn, and racialized women earn 87 cents for every dollar non-racialized women earn (or 59 cents for every dollar earned by non-racialized men).[52] Much work needs to be done to dismantle the policies, practices, and biases within our city and communities that discriminate against racialized populations.

Immigrant families

In 2020, immigrant[53] children in Toronto had a poverty rate of 21%, compared to 12.6% for non-immigrant[54] children (**Figure 12**). By period of immigration, newcomer children had the highest rates of poverty, at 38.1% for children who immigrated between 2020 and 2021, and 21% for children who immigrated between 2016 and 2019. Children from non-permanent resident[55] families had an even more alarming rate of poverty of 42.6%—double that of immigrant children and almost three-and-a-half times that of non-immigrant children.

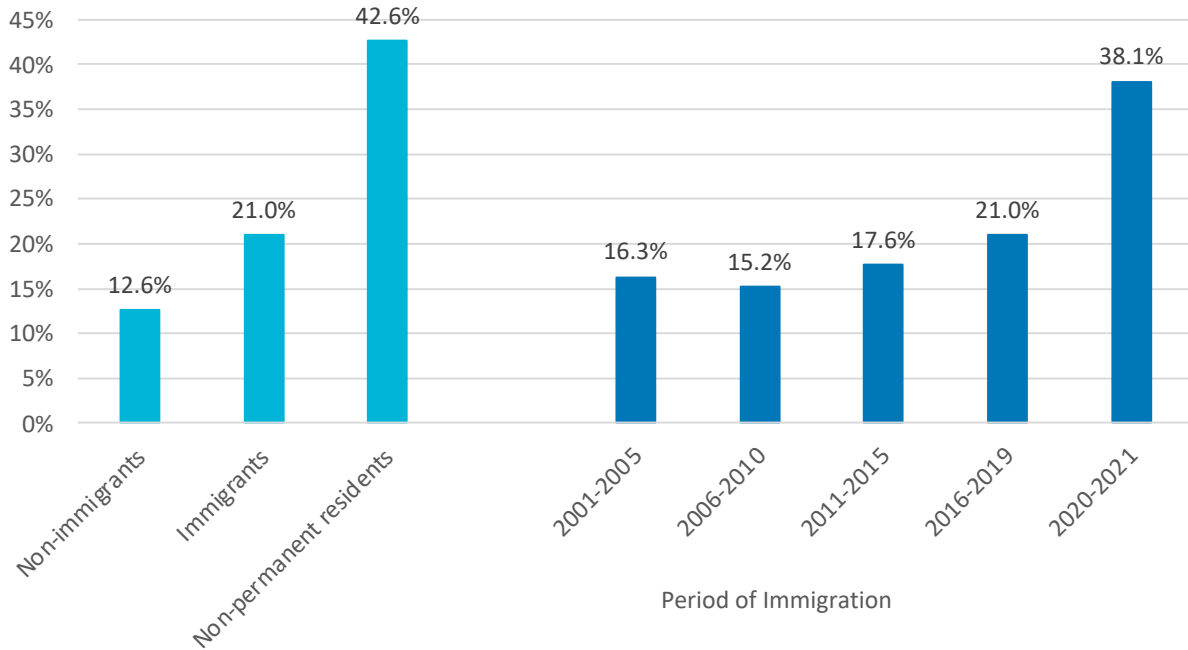**Figure 12: Child poverty rate by immigration status and period of immigration, Toronto, 2020**

Source: Statistics Canada, 2021. Catalogue No. EO3772-CPP-01-CDCSDDA-Part 3-Ontario. Accessed through the Community Data Program.

Finding suitable employment is one of the most commonly reported settlement and integration challenges experienced by newcomers.[56] Lack of recognition of internationally acquired credentials and/or devaluation of foreign-obtained experience disadvantages some immigrants in the process of finding meaningful work.[57] Perceived fit with the Canadian workplace and language skills are also barriers.[58] This situation is made more difficult for non-permanent residents—including international students, individuals in the Temporary Foreign Worker program, and refugee claimants—who have more precarious immigration statuses.

Immigrant families in Toronto often face significant challenges, including language barriers, discrimination, and difficulties accessing stable employment and housing, which can lead to higher rates of poverty. Some racialized immigrant parents sacrifice their career trajectories, instead prioritizing their children's education and career to improve their families' future social mobility.[59] However, despite these efforts, not all youth from immigrant families achieve upward mobility, with racialized youth facing barriers like discrimination and limited access to employment opportunities.[60, 61] This can result in higher unemployment rates, with some youth becoming NEET (Not in Employment, Education, or Training). It is an acute challenge in Canada.[62]

People with disabilities

According to the 2022 Canadian Survey on Disability, there were 570,570 people aged 15 and older who had a disability in Toronto. This constitutes 24.6% of the population aged 15 and over.[63] National data show that people with disabilities have a poverty rate double that of individuals without disabilities.[64] Studies also show that people with disabilities are more likely to experience deep poverty and food insecurity. For example, Daily Bread Food Bank aggregated 12 years of Toronto food bank data and found that those with the lowest income levels are single-person households and/or those on the Ontario Disability Support Program (ODSP). The report also found that the large majority of people with a persistent disability experience deep poverty.[65]

Children living with adults with disabilities are likely to experience poverty at higher rates. For example, the poverty rate is higher for parents with a disability that head one-parent households compared to those without a disability.[66] Child poverty data is not available for children with disabilities.[67]

Systemic discrimination and exclusion of people with disabilities from the labour market make financial independence and prosperity a challenge. More so, ODSP, Ontario's main social assistance program for people with disabilities, is severely inadequate. As of July 2024,

the maximum amount a single individual can receive from ODSP is $1,368 a month ($16,416 a year), or 64.6% of the Census Family Low-Income Measure, After-Tax (CFLIM-AT) for one person.[68] Community conversations hosted by Campaign 2000 with participants who identified as having developmental disabilities underscored the inadequacy of ODSP rates and called for rates to be immediately increased and indexed to inflation.

2SLGBTQ+ families

While little research exists on the incomes and poverty rates of 2SLGBTQ+ families, recent national data show non-binary and transgender people have higher rates of poverty than their cisgender counterparts and the national average. Despite the lack of official statistics, related research demonstrates the prominence of poverty among the 2SLGBTQ+ community.[69, 70, 71] Material deprivation particularly impacts younger, older, racialized, newcomer, and Indigenous populations within 2SLGBTQ+ communities.[72] Further, Toronto's 2021 Street Needs Assessment found almost one-quarter of youth experiencing homelessness identified as 2SLGBTQ+.[73] This overrepresentation of 2SLGBTQ+ youth is echoed in North American research that estimates that 20–40% of youth experiencing homelessness identify as 2SLGBTQ+.

More research is needed to better understand the economic circumstances of 2SLGBTQ+

individuals and families, including intersections with other forms of discrimination, to address poverty and ensure the economic needs of 2SLGBTQ+ residents are met.

CONCLUSION

Child and family poverty rates are moving in the wrong direction in every ward in the city. Toronto has seen a record-breaking increase two years in a row, with the child poverty rate climbing a total of 8.5 percentage points between 2020 and 2022. In nine wards, a staggering 30% or more of children and families are living in poverty. Half of all children in one-parent families, most of whom are led by women+, live in poverty, and the depth of poverty experienced by low-income families is increasing. Indigenous, racialized, immigrant, newcomer, and non-permanent resident children have some of the highest rates of child poverty in the city. Toronto has the unfortunate distinction of being the child poverty capital of Canada, with the highest rate among large municipalities.

Every child has the right to live free from poverty and to an adequate standard of living. Yet policy failures and insufficient government action continue, and too many families with children are struggling. Toronto is an affluent city in a wealthy nation. There is absolutely no reason why any child, let alone 117,890 children, should be living in poverty.

The findings outlined above are disturbing. Fortunately, we have seen that meaningful government interventions can have a significant impact on child poverty. Between 2015 and 2020,

Toronto's child poverty rate fell a total of 12.3 percentage points, a fact which has been attributed to benefits including the CCB and CERB. When the CERB expired, child poverty rates rose again—and rapidly. The solutions to child poverty are available to us, but they require political will.

In order to significantly reduce child poverty, all levels of government will need to take action. In the following section, we put forward key recommendations aimed at the municipal level to meaningfully address the prevalence, intersectional dimensions, and equity implications of child poverty in Toronto.

RECOMMENDATIONS

In a city as prosperous and wealthy as Toronto, the rapid rise of child and family poverty is simply unacceptable. In order to reverse the current trajectory, all three levels of government will need to commit to taking bold and swift action. These actions should be guided by a human rights–based and intersectional gender equity approach, ensure collaboration across government bodies, reflect the priorities of local communities, build upon the strengths of the community services sector, and incorporate robust monitoring and evaluation.

Provincial and federal governments have large roles to play in reducing poverty levels through

income supports, child care funding, social and health care policy, and employment protections. However, municipal governments, particularly one as large as the City of Toronto, can have some of the greatest impacts on the daily lives of families experiencing poverty. Municipal programs and services, from transit to libraries to recreation programs, touch the lives of residents more than those of any other level of government. The following recommendations are focused primarily at the municipal level.

The City of Toronto can make a significant difference in the lives of children and families living in poverty through three critical approaches:

1. Implementing a rights-based approach to basic needs and affordability;
2. Ensuring livable incomes and inclusive economic development practices; and
3. Addressing systemic inequality by prioritizing key communities.

The City can take further action to reduce child poverty by renewing its commitment to the Poverty Reduction Strategy. As this report has highlighted, for two consecutive years rates of child poverty have increased more in a single year than ever seen on record, and the rates are disproportionately high among marginalized groups. The Poverty Reduction Strategy is a critical tool, and the Action Plan under the strategy can be

developed to meet the current crisis of child poverty, enabling the City to take a comprehensive, intersectional equity approach in addressing the root causes of poverty while focusing on urgent, immediate needs.

The provincial and federal governments have their own poverty reduction strategies, which can be found on their websites. See Campaign 2000's 2024 national and provincial reports for recommendations aimed at other levels of government.[74, 75] These recommendations target key issues—including income and employment, housing, Indigenous rights, child care, and health care—that are necessary levers to reverse the disturbingly high and rising rates of child poverty.

IMPLEMENTING A RIGHTS-BASED APPROACH TO BASIC NEEDS AND AFFORDABILITY

A human rights approach recognizes that individuals not only have needs that must be met, but also have the right to be free from poverty.[76] A rights-based approach means that the City has obligations under human rights law to realize individual rights, such as the right to adequate housing and shelter, to adequate food, to work, and other related economic, social, and cultural rights. While significant investments have been made recently, including in affordable housing

and public transit, more must be done. The City has a human rights obligation to address the crisis of homelessness and more effectively deal with the affordable housing emergency facing renters. They must respond to urgent issues affecting residents who are food insecure, as well as to those struggling to get to work and access critical services. It will be essential for the City to provide adequate funding and ensure effective oversight to successfully implement these measures.

AFFORDABLE HOUSING AND HOMELESSNESS:

- Establish a clear target to reduce, and eventually end, homelessness with timelines and funding aligned with Canada's Homelessness Strategy's goal to reduce chronic homelessness nationally by 50% by 2028; and in the meantime, ensure that everyone who is unhoused and needs a shelter bed has one, on every night of the year, in an accessible space;
- Redefine the term "chronic homelessness" to capture the experiences of groups that are largely excluded from housing solutions because of the narrow definition—including women and gender diverse people fleeing violence; immigrants and refugees; First Nations, Inuit, and Métis Peoples; families; and youth;
- Evaluate the impact of, identify barriers

to full implementation of, increase investments in, and continue to expand access to programs that support tenants in maintaining adequate housing, including the Rent Bank, Eviction Prevention in the Community, and RentSafe;

- Implement effective and enforceable policies, with funding attached, to protect tenants at risk of eviction due to renovations or demolitions;
- Ensure that all municipally funded housing is rent-controlled and fully accessible by prioritizing nonprofit and co-op housing, working collaboratively with the nonprofit sector to facilitate the rapid expansion of new deeply affordable housing, and protecting the stock of existing affordable homes through increased funding to the Multi-Unit Residential Acquisition program (MURA) and the Open Door Affordable Housing program; and
- Ensure that the Supportive Housing Growth Plan commitment to 1,800 new supportive housing units per year, and 18,000 units by 2030, is met.[77]

FOOD SECURITY:

- Expedite the development of a universal student meal program and deliver annual increases to the student nutrition program that will cover the rising cost of food and the growth in the number of students

needing access across the city;

- Advance the development of an updated Toronto Food Charter to realize the right to adequate food, and ensure the commitments come with resourcing, targets, and ongoing collaboration with affected communities; and

- Continue to support and work with community-based organizations and grassroots groups to deliver food access and food justice initiatives by providing space, land, and flexible funding to address local needs.

ACCESS TO AFFORDABLE TRANSIT AND TECHNOLOGY:

- Make transit more affordable for low-income residents by decreasing, or at minimum, freezing transit fares, deepening the Fair Pass transit discount program and implementing a monthly fare cap, while continuing the full implementation of the discounted pass to a larger number of residents;

- Fully fund Wheel-Trans to increase, not reduce, access to door-to-door service and ensure that the service is entirely publicly delivered and operated;

- Maintain and improve public wifi on the TTC as an essential safety and equity issue; and

- Increase access to high-speed internet

by facilitating or subsidizing discounted prices for home internet to all low-income families and explore initiatives to offer high-speed internet in existing and new City-owned residential buildings.

ENSURING LIVABLE INCOMES AND INCLUSIVE ECONOMIC DEVELOPMENT PRACTICES

A livable income, alongside decent employment, is one of the most critical factors that can have the greatest impact on poverty levels. Inclusive economic development offers more equitable approaches, expanding the pursuit of economic prosperity in ways that work for all, distributing wealth and decision-making power to more people, and removing barriers for those economically marginalized. As the largest employer in Toronto and one of the largest procurers of services and products, the municipal government has the opportunity to leverage its economic power and development policies to build community wealth, develop a more inclusive workforce, and support good, green jobs.

- Embed inclusive economic development initiatives, with concrete targets and measures, throughout the City's new Action Plan for Toronto's Economy and report on them as a core element in the City's progress on economic development;

- Implement and utilize inclusive planning tools such as Community/Social Development Plans and Community Benefits Agreements to protect low-income and working class neighbourhoods facing development against displacement and the loss of small businesses and cultural spaces. Ensure that these plans have measurable targets and indicators that are developed in collaboration with, and reported back to, local residents, community and cultural groups, and small businesses;

- Maximize existing tools, such as the Social Procurement Program, the Community Benefits Framework, and the Fair Wage Policy, to leverage the economic power of the City to build community wealth and encourage livable wages, and regularly monitor and report on the progress of these initiatives;

- End the privatization of City services, grow nonprofit and public services, and ensure staff and contractors paid through City contracts, grants, and service agreements are paid a living wage;

- Provide access to decent work opportunities and livable wages for sectors dominated by women, particularly racialized and immigrant women, including jobs in the care economy, such as in shelters, child care, and other community services, prioritizing Black-led and Indigenous-led organizations. Close the wage gap between City-operated and community-based contracted services and organizations;

- Work with the Disability community to develop a strategy that will remove barriers to employment opportunities for people with disabilities within the public service and in City contracts;

- Work collaboratively with the employment service and social service sub-sectors to ensure equitable access to employment supports through Ontario's Employment Services Transformation by monitoring impact, identifying gaps, developing the City's leadership role in this new environment, and ramping up advocacy with the provincial government in partnership with the nonprofit sector;

- Invest in a Summer Youth Employment Program that prioritizes Black and Indigenous youth, and youth living in priority neighbourhoods and Toronto Community Housing;

- Increase City funding in 2025 and future years to ensure that additional fee subsidies are available for all new Canada-Wide Early Learning and Child Care (CWELCC) spaces, and that the current subsidy wait list is eliminated. Broaden eligibility for fee subsidies to be more

inclusive of children with special needs, Indigenous families, and other struggling families;

- Utilize all planning and development tools to build child care centres in new housing developments. Establish a local revolving capital loan fund to provide capital funding to support the building of new nonprofit and public centres to achieve the Provincial Growth target of 18,177 and the Toronto Child Care Growth Strategy target of 30,000 new licensed nonprofit and public child care spaces by 2026.[78] Prioritize access for children with disabilities, and Indigenous, Black, and other marginalized communities;
- Urgently advocate for provincial policy and funding changes to increase operating funding, introduce a wage grid for all child care workers, increase fee subsidies, and meet expansion targets in the nonprofit sector; and
- Partner with community-based agencies to expand financial empowerment programming that will connect families to income supports and benefits for which they are eligible.

ADDRESSING SYSTEMIC INEQUALITY BY PRIORITIZING KEY COMMUNITIES

Some communities—Indigenous, Black, and racialized people; people with disabilities; newcomers, including those undocumented or with precarious status; workers with precarious employment; women, girls, trans people, and gender-diverse residents; women-led one-parent families; and those living in under-resourced neighbourhoods across the city—continue to face systemic discrimination that make them more vulnerable to experiencing poverty. The City of Toronto plays an important role in identifying and removing systemic barriers, through targeted strategies, policies, and investments, while ensuring equitable access to community services.

- Renew and strengthen the City's commitment to *TO Prosperity: Toronto Poverty Reduction Strategy* by endorsing a bold Third Term Action Plan with meaningful and measurable targets and timelines, and associated funding, prioritizing actions that will have the greatest impact on families with low incomes and neighbourhoods with the highest rates of poverty;
- Work collaboratively with Indigenous communities and organizations to fully invest in and implement the Tkaronto Prosperity Plan;

- Implement the City's equity strategies—including the Toronto Action Plan to Confront Anti-Black Racism, the Multi-Year Accessibility Plan, the Newcomer Strategy, the Youth Strategy, and the Gender Equity Strategy (forthcoming)—and embed stronger alignment with the Poverty Reduction Strategy, ensuring full funding, staffing, and regular reporting to fulfill these commitments;

- Increase youth programming and access to upskilling opportunities through public libraries, recreation centres, digital hubs, and other City spaces in high-priority neighbourhoods across the city;

- Reduce, or at minimum, freeze fees for recreation programming, while also increasing free programming in priority neighbourhoods that is available specifically to local families;

- Expedite capital improvements to recreation facilities in priority and low-income neighbourhoods;

- Fund community preparedness response, emergency relief, and cooling-related capital improvements to protect residents most vulnerable to extreme weather events such as flooding and extreme heat; and

- Increase funding for arts and culture programs, targeting youth, 2SLGBTQ+ communities, and Black, Indigenous, and racialized communities.

POVERTY REDUCTION STRATEGY AND ACTION PLAN

TO Prosperity: Toronto Poverty Reduction Strategy,[79] a 20-year plan, was unanimously endorsed by Toronto City Council in 2015. Nearing the mid-point of the strategy, the City of Toronto has a distance to travel to realize its vision in which Toronto is a city with opportunities for all by 2035 and is renowned as a place where everyone has access to good jobs, adequate income, stable housing, affordable transportation, nutritious food, and supportive services. The most recent Action Plan for the Strategy was released in 2019. The Third Term Action Plan, which was set to be released in 2023, has been delayed multiple times.

The Mayor and City Council's recent budget decisions show movement in the right direction, including the largest investment in new and enhanced community and public services made in a single year in over a decade.[80] Still, the Mayor and Council will need to use every available lever and resource to make good on their commitment to Torontonians. Enhancing and fully funding the Poverty Reduction Strategy and related Action Plans will be a critical next step. To tackle poverty, the City's actions must embed the three approaches outlined above, and entrench the following:

- Embed a human rights approach, alongside an intersectional gender equity lens, in the Strategy, committing to the right to an adequate standard of living for children, families, and adults, in line with Canada's international human rights obligations. Entrench fully resourced and independent mechanisms to realize those rights within the Poverty Reduction Strategy and Action Plans;

- Set a target for reducing child poverty in Toronto by 50% by 2027 and eliminating it by 2031, based on the CFLIM-AT, aligned with Campaign 2000's recommendations to the federal government. Set specific targets to ensure the elimination of poverty by 2031 for marginalized children, families, and adults who experience higher rates of poverty, including First Nations, Inuit, and Métis Peoples; Black and racialized people; people with disabilities; immigrants, newcomers, and non-permanent residents; 2SLGBTQ+ people; and one-parent families led by women+;

- Reduce the number of people living in deep poverty, defined as 50% below their respective household poverty line, by one-third by 2027, measured by the CFLIM-AT, aligned with Campaign 2000's recommendations to the federal government;

- Develop the Third Term Action Plan in collaboration with community organizations and groups, setting clear, measurable targets for increasing access for families living in poverty to services, including shelters, drop-ins, eviction prevention and rent payment supports, affordable housing, child care, transit, and recreation services;

- Fully fund and include net new and enhanced funding in priority areas that will have the greatest impact on those living in poverty;

- Ensure actions, investments, and initiatives align with needs in geographic areas across the city with the highest rates of child poverty, including focusing at the neighbourhood level;

- Engage community-based agencies in an advocacy campaign targeted at other levels of government to fund housing, housing and homelessness supports, health care, child care, income supports, and public transit;

- Align the work with existing equity strategies and the disaggregated data strategy. Ensure that equity strategies include specific targets for reducing poverty for specific populations identified as having high levels of poverty;

- Establish an advisory table comprised of the nonprofit, community-based sector to

collaborate and inform policy and action plan development—setting priorities, targets, and measures; identifying funding needs and priorities; and monitoring and evaluating the implementation of the Action Plans;

- Partner with nonprofits and academic institutions to evaluate poverty reduction initiatives and support the community sector to engage people with lived experience; and

- Consider the benefits of a third-party evaluator for monitoring and evaluating the Strategy and Action Plans.

At the **provincial level,** the Province of Ontario released its first poverty reduction strategy, *Breaking the Cycle: Ontario's Poverty Reduction Strategy* (2009–2013), in December 2008. Ontario's current strategy, *Building a Strong Foundation for Success: Reducing Poverty in Ontario* (2020–2025), sets out a target to increase the number of social assistance recipients moving to employment each year from 35,000 in 2019 to 60,000 by 2024.[81] For more specific recommendations for the Government of Ontario, please see the report *Tackling Child Poverty: A Call for Bold Action* from Ontario Campaign 2000.

At the **federal level,** in 2018, the federal government adopted *Opportunity for All – Canada's First Poverty Reduction Strategy.*[82] It sets a target of "a 50 percent reduction in poverty by 2030, which, relative to 2015 levels, will lead to the lowest poverty rate in Canada's history." For more specific recommendations for the Government of Canada, please see the report *Ending Child Poverty: The Time is Now* from Campaign 2000.

Toronto is the largest and wealthiest city in the country. It is also, as of 2022, the child poverty capital of Canada. The City of Toronto is the level of government with the greatest impact on the day-to-day lives of residents, but it will need support from Queen's Park and Parliament Hill in the form of policy initiatives, financial investments, and greater authority to bring in new sources of revenue. While we have seen some recent improvements in addressing the needs of the city's most economically marginalized residents, it was preceded by 14 years of austerity budgets that left public services severely underfunded. The City needs a Third Term Action Plan for its Poverty Reduction Strategy that will commit to ongoing action, that is fully funded, including with new and enhanced funding, and where progress is monitored and reported on to the public. The data in this report shows that transformational change is possible, and any hard-won gains can quickly be undone. Ending child poverty cannot be accomplished through quick fixes and short-term measures. We need all our elected officials to take this matter seriously for the long run.

APPENDIX: DATA SOURCES AND MEASURES OF POVERTY

This report uses two primary data sources from Statistics Canada: the T1 Family File (T1FF) for 2022 and prior years, and 2020 low-income data from the 2021 Census of Population. Social Planning Toronto accessed data for this report through its membership in the **Community Data Program (CDP)**. The CDP is "a membership-based community development initiative open to any Canadian public, non-profit or community sector organization with a local service delivery or public policy mandate." It provides access to data, from Statistics Canada and other sources, that are not available publicly, as well as training and capacity building opportunities.

This report also incorporates qualitative data from two community conversations with lived experts of poverty and marginalization in the Toronto area, held by Campaign 2000 during its *Localizing Canada's Commitment to the Sustainable Development Goals* project.[83] The first conversation, hosted by Family Service Toronto's Options and Social Action teams, was with adults identified as having developmental disabilities, and occurred on April 12, 2023.[84] The second conversation, hosted by Family Service Toronto's Violence Against Women program, was with Tamil

women who have experienced violence, and occurred on June 19, 2023.[85] Answers have been translated from Tamil, and have occasionally been edited for clarity.

The findings of the current report first draw on "taxfiler" data from the T1FF. This data is collected from income tax returns and Canada Child Benefit (CCB) records. The 2022 T1FF provides the most recently available data on child and family poverty for the City of Toronto. There is a two-year lag in the data available from Statistics Canada, and thus the low-income rates reported here are based on 2022 data.

T1FF tables provide low-income rates for different family types and age groups using the Census Family Low-Income Measure, After-Tax (CFLIM-AT). The Low-Income Measure (LIM) defines low income based on a threshold calculated at 50 percent of the national household median income and is adjusted for household size.[86] LIM thresholds are updated annually. As a relative measure of poverty, LIM is able to capture both household low income and income inequality, indicating whether people have the resources to participate in society. The LIM is widely used in studies of poverty in Canada and elsewhere and provides a measure of poverty consistent with our previous reports.

The T1FF includes LIM-AT data using census family income, hence it is referred to as the Census Family Low-Income Measure, After-Tax (CFLIM-AT). Statistics Canada defines a census family as "married couples or couples living common law with or without children, or lone parents with at least one child living in the same dwelling."[87] We use after-tax (AT) statistics, rather than before-tax (BT), because it accounts for the "redistributive effects of income taxes."[88]

The federal government has adopted the Market Basket Measure (MBM) as Canada's Official Poverty Line.[89] However, the current report does not include statistics based on the MBM, as the T1FF tables available for this project did not include the MBM. Instead the team used the CFLIM-AT, as it is a widely used low-income measure. Access to CFLIM-AT data allowed for the presentation of child poverty rates over time at the local level, analysis of child poverty rates by family type, and comparison of child poverty rates for large municipalities.

After the taxfiler data are presented, the report provides an intersectional analysis of child poverty in Toronto. As the T1FF does not include disaggregated data for many social groups, we used the 2021 Census of Population to provide this analysis. The Census of Population is a more comprehensive survey, providing high-quality statistical information on smaller geographies

and smaller population groups.[90] It is ideal for understanding disaggregated poverty trends. However, low-income data from the Census are based on 2020 household income. As such, the child poverty data from the Census is two years older than the T1FF data and less representative of current conditions.

There are some other important differences between the Census and the T1FF. Census data use households as the unit of analysis, which can include more than one family. In contrast, the T1FF uses the census family definition. As well, the T1FF Census Family LIM includes income data for people living on reserves, in collective dwellings (e.g., nursing homes, prisons, and religious establishments), in the territories, and in rural and remote areas. These populations are currently excluded from the calculation for the Census-based LIM.[91] Due to these differences, poverty rates are not comparable across these two data sources.

Low-income data pertaining to people with disabilities, particularly at the local level, and 2SLGBTQ+ communities are limited. In this report, we present the best available information on child poverty among these populations.

Throughout this report the terms "low income" and "poverty" are used interchangeably in

reference to household income that falls below the LIM-AT or CFLIM-AT threshold, accordingly, based on the data source. The terms "child poverty" and "child and family poverty" are also used interchangeably in the report. We referred to cities and regional municipalities with populations over 500,000 as "large municipalities." Child poverty/child and family poverty rates are based on the population under the age of 18.

Below are the thresholds for both the T1FF-based measure (CFLIM-AT) and the Census-based measure (LIM-AT).

Table 1: 2022 thresholds for After-Tax Census Family Low Income Measure

Number of family members	After-Tax Census Family Low Income Measure thresholds (dollar amount)
1 person	25,418
2 persons	35,946
3 persons	44,025
4 persons	50,836
5 persons	56,836
6 persons	62,261
7 persons	67,250
8 persons	71,893
9 persons	76,254
10 persons	80,379

Source: Statistics Canada. (2024). Section 1 - The data. Table F 2022: Thresholds for After-Tax Census Family Low Income Measure. T1 Family File, Final Estimates, 2022. https://www150.statcan.gc.ca/n1/pub/72-212-x/2024001/sect1-eng.htm

Table 2: 2020 After-Tax Low Income Measure (LIM-AT) thresholds for private households of Canada

Household size	After-Tax Low-Income Measure thresholds (dollar amount)
1 person	26,503
2 persons	37,480
3 persons	45,904
4 persons	53,005
5 persons	59,261
6 persons	64,918
7 persons	70,119

Source: Statistics Canada, 2021 Census of Population. Table 2.4 Low-income measures thresholds (LIM-AT and LIM-BT) for private households of Canada, 2020. https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/tab/index-eng.cfm?ID=t2_4

NOTES

1. Record increases based on available child and family poverty data from 2004–2022 using the CFLIM-AT (Census Family Low Income Measure–After Tax). Toronto child and family poverty data from 1997–2012 using the LIM-AT (Low Income Measure–After Tax) also show smaller percentage point increases, when child poverty increased, compared to Toronto's recent rate increases (Polanyi, M., Johnston, L., Khanna, A., Dirie, S., & kerr, m. (2014). *The hidden epidemic: A report on child and family poverty in Toronto*. Children's Aid Society of Toronto, Alliance for a Poverty-Free Toronto, Social Planning Toronto, Family Service Toronto/Ontario Campaign 2000 and Colour of Poverty-Colour of Change.)

2. Single-year record increase based on available child and family poverty data from 2004–2022 using the CFLIM-AT (Census Family Low Income Measure–After Tax). The highest one-year increase in child poverty from 1997–2012 using the LIM-AT (Low Income Measure–After Tax) was less than half of the 2021–2022 percentage point increase (Polanyi, M., Johnston, L., Khanna, A., Dirie, S., & kerr, m. (2014). *The hidden epidemic: A report on child and family poverty in Toronto*. Children's Aid Society of Toronto, Alliance for a Poverty-Free Toronto, Social Planning Toronto, Family Service Toronto/Ontario Campaign 2000 and Colour of Poverty-Colour of Change.)

3. In this report, we refer to cities and regional municipalities in Canada with populations over 500,000 as "large municipalities."

4. The City of Toronto also had a higher child poverty rate than all Census Metropolitan Areas (CMAs) in Canada.

5. Wilson, B., Maddow, R., Polanyi, M., kerr, m., Ekra, M., & Khanna, A. (2018). *2018 Toronto child & family poverty report: Municipal election edition*. Social Planning Toronto, Well Living House, Community Development and Prevention Program at Children's Aid Society of Toronto, Colour of Poverty-Colour of Change, Ontario Council of Agencies Serving Immigrants and Family Service Toronto (Campaign 2000). https://assets.nationbuilder.com/socialplanningtoronto/pages/2079/attachments/original/1538147211/2018_Child_Family_Poverty_Report_Municipal_Election_Edition.pdf?1538147211. Polanyi, M., Mustachi, J., kerr, m., & Meagher, S. (2016). *Divided city: Life in Canada's child poverty capital.* Community Development and Prevention Program at Children's Aid Society of Toronto, Family Service Toronto (Ontario Campaign 2000), Colour of Poverty-Colour of Change and Social Planning Toronto. https://assets.nationbuilder.com/socialplanningtoronto/pages/515/attachments/original/1478891376/CAST-2016-report-v8-web.pdf?1478891376

6. Campaign 2000: End Child and Family Poverty. (2024). *Ending child poverty: The time is now. Report card on child and family poverty in Canada*. https://campaign2000.ca/report-cards/national/

7. For the first time, the 2021 Census collected information on a person's gender. Statistics Canada defines gender as "an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman)." Statistics Canada explains that "[g]iven that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category 'non-binary persons' are distributed into the other two gender categories and are denoted by the '+' symbol."

8. According to Statistics Canada, a "[c]ensus family is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. Children may be biological or adopted children regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family."

9. Child and family poverty rates for Toronto and large municipalities, by ward and census tract, and by family type are based on 2022 income tax data (T1 Family File; T1FF) and use the CFLIM-AT. We refer to cities and regional municipalities with populations over 500,000 as "large municipalities." 2020 child poverty rates presented by Indigenous identity, racialized status, immigrant status, and period of immigration are based on 2020 household income data from the 2021 Census of Population and use the LIM-AT.

10. Smylie, J., & Firestone, M. (2015). Back to the basics: Identifying and addressing underlying challenges in achieving high quality and relevant health statistics for indigenous populations in Canada. *Statistical Journal of the IAOS*, *31*(1), 67–87.

11. Rotondi, M. A., O'Campo, P., O'Brien, K., Firestone, M., Wolfe, S. H., Bourgeois, C., & Smylie, J. K. (2017). Our health counts Toronto: Using respondent-driven sampling to unmask census undercounts of an urban indigenous population in Toronto, Canada. *BMJ Open*, *7*(12), e018936–e018936.

12. Record increase based on available child and family poverty data from 2004–2022 using the CFLIM-AT.

The highest one-year increase in child poverty from 1997–2012 using the LIM-AT was less than half of the 2021–2022 percentage point increase (Polanyi, M., Johnston, L., Khanna, A., Dirie, S., & kerr, m. (2014). *The hidden epidemic: A report on child and family poverty in Toronto*. Children's Aid Society of Toronto, Alliance for a Poverty-Free Toronto, Social Planning Toronto, Family Service Toronto/Ontario Campaign 2000 and Colour of Poverty-Colour of Change. https://assets. nationbuilder.com/socialplanningtoronto/pages/430/ attachments/original/1472014900/cast-report2014-final-web71.pdf?1472014900)

13. With the 2021 Census, Statistics Canada began using the neutral term "one-parent family" instead of "lone-parent family."

14. Sarangi, L., Barrie, H., & Srikantharajah, A. (2024). *Unprecedented progress on poverty reduction being undone: 2023 update on child and family poverty in Canada*. Campaign 2000. https://campaign2000.ca/ wp-content/uploads/2024/02/C2000-2023-Update-on-Child-and-Family-Poverty-in-Canada.pdf

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16. Statistics Canada. Table 11-10-0090-01 Poverty and low-income statistics by disability status.

17. Statistics Canada. (2022, November 9). *Disaggregated trends in poverty from the 2021 Census of Population*. www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021009/98-200-X2021009-eng.cfm

18. Kia, H., Robinson, M., MacKay, J., & Ross, L. E. (2021). Poverty in lesbian, gay, bisexual, transgender, queer, Two-Spirit, and other sexual and gender minority (LGBTQ2S+) communities in Canada: Implications for social work practice. *Research on Social Work Practice, 31*(6), 584–598. https://journals.sagepub.com/doi/10.1177/1049731521996814

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22. See *2018 Toronto child & family poverty report: election edition*; *Unequal city: The hidden divide among Toronto's children and youth*; *Divided city: Life in Canada's child poverty capital*; and *The hidden epidemic: A report on child and family poverty in Toronto*.

23. For more information about this project, visit https://sdg.campaign2000.ca

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25. Based on child and family poverty rates (CFLIM-AT) using taxfiler data from 2004–2022.

26. Statistics Canada. (2022). Table 98-10-0093-01 Distribution of COVID-19 reliefs to Canadians: Canada, provinces and territories, census divisions and census subdivisions. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810009301

27. In 2020, the poverty rate for Toronto residents under the age of 18 was 16.8%, 18.1% for those aged 18–64 and 18.8% for those aged 65 and older (Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2020. Accessed through the Community Data Program).

28. In this report, we refer to cities and regional municipalities with populations over 500,000 as "large municipalities."

29. Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2021 and 2022. Accessed through the Community Data Program.

30. Campaign 2000: End Child and Family Poverty. (2024). *Ending child poverty: The time is now. Report card on child and family poverty in Canada.* https://campaign2000.ca/report-cards/national/

31. Comparison based on Statistics Canada's electoral districts (same as wards/ridings in 2022 and ridings in 2017).

32. Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2022 and 2017. Accessed through the Community Data Program.

33. Some wards changed position (e.g., Scarborough-Guildwood had the second-highest rate of child poverty in 2022 and the fourth-highest rate in 2017).

However, the pattern remained the same, with high child poverty wards in 2017 remaining high in 2022.

34. With the 2021 Census, Statistics Canada began using the neutral term "one-parent family" instead of "lone-parent family."

35. For the first time, the 2021 Census collected information on a person's gender. Statistics Canada defines gender as "an individual's personal and social identity as a man, woman or non-binary person (a person who is not exclusively a man or a woman)." Statistics Canada explains that "[g]iven that the non-binary population is small, data aggregation to a two-category gender variable is sometimes necessary to protect the confidentiality of responses provided. In these cases, individuals in the category 'non-binary persons' are distributed into the other two gender categories and are denoted by the '+' symbol."

36. Statistics Canada. (2022). *Disaggregated trends in poverty from the 2021 Census of Population*. https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021009/98-200-X2021009-eng.cfm

37. Hillel, I., Xuereb, S., & Sarangi, L. (2022). *Pandemic lessons: Ending child and family poverty is possible.* Campaign 2000, Vivic Research, United Way Greater Toronto & Family Service Toronto. https://campaign2000.ca/wp-content/uploads/2023/02/English-Pandemic-Lessons_Ending-Child-and-Family-Poverty-is-Possible_2022-National-Report-Card-on-Child-and-Family-Poverty.pdf

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39. Statistics Canada. 2021 Census of Population. Catalogue No. Table 98-10-0101-01 Low-income status by economic family characteristics: Canada, provinces and territories, census metropolitan areas and census agglomerations with parts.

40. Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2020 and 2022. Accessed through the Community Data Program.

41. According to Statistics Canada, a "[c]ensus family is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a parent of any marital status in a one-parent family with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. Children may be biological or adopted children regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family."

42. Statistics Canada, Table I-13 - Individual data - After-tax low income status of tax filers and dependants (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition, 2022.

43. Statistics Canada's average low-income gap ratio shows a greater depth of poverty than the "median" poverty gap presented in this report (Statistics Canada. I-13: After-tax low-income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family composition, 2022. Accessed through the Community Data Program). Methodological differences produce different but complementary measures of depth of poverty.

44. Government of Canada, Employment and Social Development Canada. (2020). Building understanding: The first report of the National Advisory Council on Poverty. https://www.canada.ca/content/dam/esdc-edsc/documents/programs/poverty-reduction/national-advisory-council/reports/2020-annual/Building_understanding_FINAL_Jan_15.pdf

45. Statistics Canada. 2016 Census of Population. Table EO2767Tb4-CPP-5B-CDCSD. Accessed through the Community Data Program.

46. "Indigenous" is a collective name for the original peoples of North America and their descendants, and in the context of the census, includes First Nations, Inuit, and Métis peoples.

47. Smylie, J., & Firestone, M. (2015). Back to the basics: Identifying and addressing underlying challenges in achieving high quality and relevant health statistics for indigenous populations in Canada. *Statistical Journal of the IAOS*, *31*(1), 67–87.

48. Rotondi, M. A., O'Campo, P., O'Brien, K., Firestone, M., Wolfe, S. H., Bourgeois, C., & Smylie, J. K. (2017). Our health counts Toronto: Using respondent-driven sampling to unmask census undercounts of an urban indigenous population in Toronto, Canada. *BMJ Open*, *7*(12), e018936–e018936.

49. We use the term "racialized" in reference to the official category of "visible minority" used by Statistics Canada and defined by the Employment Equity Act as "persons, other than Aboriginal peoples, who are

non-Caucasian in race or non-white in colour." Racialized is preferred because it acknowledges the social process of racialization and the barriers that result from historical and current forms of systemic racism in our society.

50. Ng, E. S., & Gagnon, S. (2020). *Employment gaps and underemployment for racialized groups and immigrants in Canada.* Public Policy Forum, the Diversity Institute & Future Skills Centre. https://fsc-ccf.ca/wp-content/uploads/2020/01/EmploymentGaps-Immigrants-PPF-JAN2020-EN.pdf

51. Block, S., Galabuzi, G. E., & Tranjan, R. (2019). *Canada's colour coded income inequality.* Canadian Centre for Policy Alternatives. https://policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2019/12/Canada%27s%20Colour%20Coded%20Income%20Inequality.pdf

52. Block, S., Galabuzi, G. E., & Tranjan, R. (2019). *Canada's colour coded income inequality.* Canadian Centre for Policy Alternatives. https://policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2019/12/Canada%27s%20Colour%20Coded%20Income%20Inequality.pdf

53. According to the 2021 Census of Population, "immigrant" includes persons who are, or who have ever been, landed immigrants or permanent residents. Such persons have been granted the right to live in Canada permanently by immigration authorities. Immigrants who have obtained Canadian citizenship by naturalization are included in this category.

54. According to the 2021 Census of Population, "non-immigrant" includes persons who are Canadian citizens by birth.

55. According to the 2021 Census of Population, "non-permanent resident" includes persons from another country with a usual place of residence in Canada and who have a work or study permit or who have claimed refugee status (asylum claimants).

56. Queiser, S., Wilson, B., & Adenwala, A. (2023). *Reimagining funding and service delivery for newcomers: Lessons from the literature and stakeholders.* Social Planning Toronto, Toronto South Local Immigration Partnership, and Department of Imaginary Affairs. https://assets.nationbuilder.com/socialplanningtoronto/pages/2794/attachments/original/1686602615/Reimagining_Funding_and_Service_Delivery_for_Newcomers_-_Environmental_Scan_Report_-_FINAL_-_May_2023.pdf?1686602615

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58. Ng, E. S., & Gagnon, S. (2020). *Employment gaps and underemployment for racialized groups and immigrants in Canada.* Public Policy Forum, the Diversity Institute & Future Skills Centre. https://fsc-ccf.ca/wp-content/uploads/2020/01/EmploymentGaps-Immigrants-PPF-JAN2020-EN.pdf

59. Rouf, T. (2020). Toronto's Bangla Town and the employment and educational experiences of Bangladeshi-Canadian youth. *Journal for Worldwide Holistic Sustainable Development, 6*, 14–48.

60. Kelly, P. (2014). *Understanding intergenerational social mobility: Filipino youth in Canada.* Institute for Research on Public Policy.

61. Zaami, M. (2015). 'I fit the description': experiences of social and spatial exclusion among Ghanaian immigrant youth in the Jane and Finch neighbourhood of Toronto. *Canadian Ethnic Studies, 47*(3), 69–89.

62. Statistics Canada. Table 37-10-0196-01 Percentage of 15-to 29-year-olds in education and not in education by labour force status, highest level of education attained, age group and sex.

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64. Sarangi, L., Barrie, H., Meisner, A., Khedr, R., Hewitt, M., Irwin, E., & Talwar Kapoor, G. (2023). *Disability poverty in Canada: A 2023 report card.* Campaign 2000. www.disabilitywithoutpoverty.ca/wp-content/uploads/2023/06/DWP-Report-Card-23-FINAL_compressed.pdf

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69. Statistics Canada. Table 11-10-0090-01 Poverty and low-income statistics by disability status.

70. Statistics Canada. (2022, November 9). *Disaggregated trends in poverty from the 2021 Census of Population.* www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021009/98-200-X2021009-eng.cfm

71. Kia, H., Robinson, M., MacKay, J., & Ross, L. E. (2021). Poverty in lesbian, gay, bisexual, transgender, queer, Two-Spirit, and other sexual and gender minority (LGBTQ2S+) communities in Canada: Implications for social work practice. *Research on Social Work Practice, 31*(6), 584–598. https://journals.sagepub.com/doi/10.1177/1049731521996814

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