Social Housing In Transition

The Changing Social Composition of Public Sector Housing in Metropolitan Toronto

By Robert A. Murdie

Department of Geography

York University

March, 1992

CMHC Project Manager: Roger Lewis
Research Division

This project was carried out with the assistance of a grant from Canada Mortgage and Housing Corporation under the terms of the External Research Program (CMHC CR File 6585/M30-2). The views expressed are those of the authors and do not represent the official views of the Corporation.

Abstract

The two main purposes of this study were (1) to document and evaluate differences in social composition *between* Metropolitan Toronto's public sector housing and the rest of the Toronto Census Metropolitan Area (CMA) for 1971 and 1986, and (2) to identify and analyse social variations *within* public sector housing in Metropolitan Toronto for 1971 and 1986. The study included six major housing providers: the Metropolitan Toronto Housing Authority (MTHA), limited dividend projects, the Metropolitan Toronto Housing Company Limited (MTHCL) senior citizens projects, municipal non-profit projects, private non-profit projects, and co-operative projects. The main data source was census enumeration area information. Only housing projects that corresponded exactly with one or more enumeration areas were included. A supplementary analysis of all MTHA projects from 1990 was undertaken using data from the Unit-Tenant Master File of the Ontario Ministry of Housing. A wide spectrum of variables was included in the analysis and a variety of statistical analyses were undertaken.

The results from the study provide strong evidence that social differences between the public housing stock and the rest of the Toronto CMA grew larger between 1971 and 1986, particularly for MTHA and limited dividend housing. These differences were especially evident for single parent families, visible minorities, the unemployed and crowded households. Classification of the individual projects indicated a high level of social and spatial segregation within public sector housing. The 1986 classification was more complex than 1971 because of the addition of mixed income non-profit and co-operative providers. Classification of all MTHA developments for 1990 showed considerable segregation by family type and age of household head. The overall results, especially for MTHA and limited dividend housing, support findings from other industrialized countries where similar kinds of studies have been undertaken. The results also point to a number of possibilities for future research and action.

Acknowledgements

I am grateful to a number of people who assisted with this report, especially Renato Salerno who helped to identify the eligible 1971 and 1986 housing projects, John Tibert and Anne Oram of the Institute for Social Research at York University who prepared the 1971 and 1986 census enumeration area files, Errol de Lima of the Ontario Ministry of Housing who provided the 1990 Unit-Tenant Master File data, Carolyn King who drew the maps, and Wendy Murdie who used her organizational skills to transform the report from rough draft to final form. Frances Frisken, John Mercer and Sharon Stuckless provided useful comments on an earlier version of the report. Roger Lewis and Paul Wheatley of CMHC read drafts of the final report and made very helpful suggestions on a number of substantive and stylistic issues. I am especially grateful to Roger Lewis for the interest that he took in this project and his encouragement throughout.

Table of Contents

Executive Summary	iii
Résumé	vi
List of Tables	x
List of Figures	xiii
1. Introduction	1
1.1 Purpose of the Study	1
1.2 General Context of the Study: Demand and Supply Shifts Related to Public Sector Housing	3
1.3 Previous Research : The Changing Social Composition of Public Sector Housing	5
2. Providers of Public Sector Housing in Toronto	10
2.1 Metropolitan Toronto Housing Authority	11
2.2 Limited Dividend Housing	16
2.3 Metropolitan Toronto Housing Company Limited	17
2.4 Non-Profit and Co-operative Housing	19
2.4.1 Municipal Non-Profit Housing	19
2.4.2 Private Non-Profit Housing	21
2.4.3 Co-operative Housing	21
3. Research Design	21
3.1 Selection of Project Areas	21
3.1.1 Identification of Potential Projects	22
3.1.2 Identification of Eligible Projects	24
3.2 Selection of Variables	28
3.3 Representativeness of Enumeration Area Data for MTHA Projects	33
4. Social Differences Between Public Sector Housing and the Rest of Toronto	34

4.1 Social Differences Between MTHA Housing and the Rest of Toronto 37
4.2 Social Diferences Between Limited Dividend, MTHCL, Non-Profit / Co-operative Housing and the Rest of Toronto 42
4.2.1 Limited Dividend 43
4.2.2 Metro Toronto Housing Company Limited (MTHCL) 44
4.2.3 Municipal Non-Profit Housing 46
4.2.4 Private Non-Profit Housing 47
4.2.5 Co-operative Housing 48
4.3 Summary 49

5. Social Variation Within Public Sector Housing in Toronto 51

5.1 Methodology 51
5.2 Dimensions of Variation, 1971 52
5.3 Dimensions of Variation, 1986 54
5.4 Classification of Housing Areas, 1971 57
5.4.1 Elderly (Clusters 1 and 2) 59
5.4.2 Young Single Parent Families and Older Singles (Clusters 3 and 4) 60
5.4.3 Large Families : Young and Old (Clusters 5 and 6) 62
5.4.4 Diversified and New Immigrant (Clusters 7, 8, 9 and 10) 64
5.4.5 Summary of the 1971 Classification 66
5.5 Classification of Housing Areas, 1986 67
5.5.1 Elderly (Clusters 1, 2, 3 and 4) 70
5.5.2 New Immigrant Groups (Clusters 5 and 6) 73
5.5.3 Young Adults / High Status (Clusters 7, 8 and 9) 75
5.5.4 MTHA Family Projects (Clusters 10, 11 and 12 77
5.5.5 Summary of the 1986 Classification 81
5.6 Analysis of the 1990 Data for All MTHA Projects 83

6. Conclusions 101

References 108

Appendix 113

Executive Summary

1. Purpose and Scope of the Research

The two main purposes of this study were (1) to document and evaluate differences in social composition *between* Metropolitan Toronto's public sector housing and the rest of the Toronto Census Metropolitan Area (CMA) for 1971 and 1986, and (2) to identify and analyse social variations *within* public sector housing in Metropolitan Toronto for 1971 and 1986. The research complements recent national surveys and evaluations of public sector housing by focussing on a local housing market. Typically, national surveys do not contain sufficient observations to permit detailed analyses below provincial levels of aggregation. The study included public sector housing managed by six major housing providers: (1) the Metropolitan Toronto Housing Authority (MTHA), (2) limited dividend (entrepreneurial) projects, (3) the Metropolitan Toronto Housing Company Limited (MTHCL), (4) municipal non-profit projects, (5) private non-profit projects, and (6) housing co-operatives.

2. Data Sources and Methodology

The major data source was census enumeration area information for 1971 and 1986. Only housing projects that corresponded exactly with one or more enumeration areas were included (105 enumeration areas in 1971 and 198 in 1986). A supplementary analysis of all MTHA projects for 1990 was undertaken using data provided by the Ontario Ministry of Housing. For the enumeration area analyses a wide set of variables (44 in 1971 and 46 in 1986) were included, encompassing variations in sex, age, household type and size, place of birth, ethnicity, period of immigration, educational achievement, labour force participation and unemployment, occupation, income, migrant status, and housing form. The 1990 Ministry of Housing data were not as extensive, but included information on sex, age of head, family type, household size, income, source of income, length of residence and bedroom count. Indexes of over and under representation were used to measure differences in social composition *between* the various public sector housing providers and the rest of the CMA. Social variations *within* public sector housing were identified using two multivariate statistical procedures, factor analysis and cluster analysis. Factor analysis was used to isolate the major dimensions of social variation within the public housing system for 1971, 1986, and 1990 (MTHA), and cluster analysis was used, in association with the factor scores, to develop a typology of housing projects for each year.

3. Differences in Social Composition between Public Sector Housing and the Rest of the CMA.

On the basis of the 1986 results, the six housing providers could be divided into three groups according to their degree of social differentiation from the rest of the Toronto CMA. Ranked from most different to least different, these were a) MTHCL and private non-profit, b) MTHA and limited dividend, and c) municipal non-profit and co-operative. MTHCL and private non-profit were differentiated by a high proportion of elderly and singles, MTHA by single parent families, low income households, the unemployed and blacks, limited dividend by recent immigrants, visible minorities and crowded households, and municipal non-profit and co-operative by small households and blacks. Between 1971 and 1986 social differences relative to the rest of the CMA grew larger for MTHA and limited dividend housing. Single parents, visible minorities, the unemployed and low income households were considerably more

overrepresented in MTHA housing in 1986 than in 1971. For limited dividend housing, recent immigrants, visible minorities and crowded households were much more overrepresented in 1986 than in 1971.

4. Social Variations Within Public Sector Housing

Dimensions of social variation from the factor analyses, 1971 and 1986, indicated that by 1986 public sector housing in Metropolitan Toronto had become differentiated by economic status, as well as family status and ethnicity. The emergence of economic status as a differentiating factor resulted from the shift in social housing production from entirely rent-geared-to-income developments to mixed-income projects.

Classification of individual projects, based on the factor scores, indicated a high level of social and spatial segregation within the public sector system. Of particular note in 1971 was the concentration of the elderly in MTHCL buildings, young single parent families in MTHA suburban developments, older singles in MTHA central city projects, and recent immigrants in limited dividend housing. The 1986 classification was more complex than 1971 because of the addition of mixed-income non-profit and co-operative housing. The distinction between MTHA older singles and MTHCL elderly housing became blurred, visible minority groups became more segregated within the public sector stock, and MTHA family projects housed a much larger proportion of single parent families and blacks. As in 1971, limited dividend projects served as reception areas for many new immigrants from visible minority groups.

The 1990 classification of all MTHA developments, using a more limited set of variables, confirmed the segregation within MTHA housing for the system as a whole. The evidence from the analysis indicated quite clearly that households are allocated by size of unit - at one end, elderly in bachelor and one-bedroom units, and at the opposite extreme, large husband-wife families in 3 and 4 bedroom low-rise units. Segregation by family type and age occurs because most MTHA developments do not contain a wide range of different sized units. Further, projects tend to be segregated spatially throughout Metropolitan Toronto according to unit size.

5. Implications and Suggestions for Future Research

The results from this study, especially for MTHA and limited dividend housing, support findings from other industrialized countries where similar types of studies have been undertaken. As in other countries, the public stock in Toronto (especially MTHA) is housing a more disadvantaged and welfare dependent 'underclass' population. From one perspective this is problematic, because, as has been shown in many European countries, projects housing the most marginalized members of society become increasingly stigmatized and difficult to manage and rent. From a different perspective, however, it simply indicates that within the context of an increased need for low-rent housing in Metropolitan Toronto, the MTHA stock has been targeted to those who need it most.

Finally, there are several possibilities for future research and action.

(a) Important trends have been documented in this study, but it has not been possible to provide detailed explanations for these trends. In-depth interviews with key staff of the various housing providers and a careful examination of in-house documentation might provide further insights into allocation procedures.

(b) Little is known at the Metropolitan Toronto level of analysis about residential moves within public sector housing, or out of this type of housing. Several questions are worth exploring, particularly in an expensive housing market such as Metropolitan Toronto. Who moves out of rent-geared-to-income housing? Where do they find accommodation? What happens to recent immigrant groups, particularly visible minorities, when they leave limited dividend housing?

(c) In a broader sense, there is need to consider in more detail the processes — especially related to the labour market — that are responsible for the increased occupance of MTHA housing by a more marginalized population.

(d) It is important to continue monitoring the social composition of public sector housing at the project level and to identify changes that have taken place. To do this effectively, however, better data bases and access to data are needed. At the federal level, Statistics Canada could reorganize its data collection to assist housing researchers. For example, many enumeration areas could be redefined to correspond specifically with different types of housing tenure. At the provincial level, files such as the Unit-Tenant data base of the Ontario Ministry of Housing should be archived at regular intervals and made available to researchers for longitudinal studies of social composition and change.

Résumé

«Le logement social en transition»

«Le changement dans la composition sociale
des logements publics du Grand Toronto»

1. But et portée de l'étude

Les deux principaux objectifs de cette étude étaient 1) d'exposer et d'évaluer les différences de composition sociale entre les logements publics du Grand Toronto et ceux du reste de la région métropolitaine de recensement (RMR) de Toronto pour les années 1971 et 1986 et 2) de relever et d'analyser les changements sociaux à l'intérieur des logements publics du Grand Toronto entre 1971 et 1986. Cette recherche vient compléter de récentes enquêtes et évaluations nationales menées sur le logement public en mettant l'accent sur les marchés locaux de logement puisque, habituellement, les enquêtes nationales ne fournissent pas suffisamment de données pour permettre des analyses détaillées en-deçà de l'échelon provincial de regroupement. L'étude portait sur six importants fournisseurs de logements publics : la Commission de logement de la communauté urbaine de Toronto (CLCUT), les sociétés (d'entreprise) de logement à dividendes limités, la Metropolitan Toronto Housing Company Limited (MTHCL), les ensembles d'habitation municipaux sans but lucratif, les ensembles privés sans but lucratif et les coopératives d'habitation.

2. Sources des données et méthode

Les données provenant du recensement par secteur pour les années 1971 et 1986 ont constitué la principale source d'information. Seuls les ensembles correspondant exactement à un secteur de dénombrement ou plus ont été inclus (105 secteurs de dénombrement en 1971 et 198 en 1986). On a procédé à une analyse additionnelle de tous les ensembles de la CLCUT pour 1990 à partir de données fournies par le ministère du Logement de l'Ontario. Un vaste éventail de variables (44 en 1971 et 46 en 1986) ont été intégrées pour l'analyse des secteurs de dénombrement, dont le sexe, l'âge, le type et la taille du ménage, le lieu de naissance, l'origine ethnique, l'arrivée au pays, l'éducation, la participation à la main-d'oeuvre, le chômage, l'occupation, le revenu, le statut migratoire et le genre de logement. Les données de 1990 du ministère du Logement n'étaient pas aussi complètes, mais incluaient de l'information sur le sexe, l'âge du chef de famille, le type de famille, la taille du ménage, le revenu, la source du revenu, la période de résidence et le nombre de chambres. Des indices de surreprésentation et de sous-représentation ont été utilisés pour mesurer les différences de composition sociale entre les divers fournisseurs de logements publics et ceux du reste de la RMR. Les variations sociales à l'intérieur des logements publics ont été déterminées grâce à deux méthodes statistiques multidimensionnelles : l'analyse factorielle et l'analyse typologique. L'analyse factorielle a servi à isoler les principales dimensions des changements sociaux au sein du système de logement public pour les années 1971, 1986 et 1990 (CLCUT) et l'analyse typologique a été utilisée en association avec les scores factoriels pour élaborer une typologie des ensembles résidentiels pour chaque année à l'étude.

3. Les différences de composition sociale entre les logements publics et ceux du reste de la RMR

À partir des résultats de 1986, on a divisé les six types de fournisseurs de logements en trois groupes selon leur degré de différenciation sociale par rapport au reste de la RMR de Toronto. Des plus différents aux moins différents on retrouve a) la MTHCL et les logements privés sans but lucratif, b) la CLCUT et les sociétés de logement à dividendes limités et c) les logements municipaux sans but lucratif et les coopératives d'habitation. La MTHCL et les logements privés sans but lucratif se distinguaient par une forte proportion d'aînés et de célibataires, la CLCUT par les familles monoparentales, les ménages à faible revenu, les sans-emploi et les personnes de race noire, les ensembles à dividendes limités par les immigrants récents, les minorités visibles et les logements surpeuplés et, enfin, les ensembles d'habitation municipaux sans but lucratif et les coopératives d'habitation étaient caractérisés par des ménages de petite taille et des personnes de race noire. Entre 1971 et 1986, les différences sociales existant entre les occupants des logements publics et le reste des habitants de la RMR de Toronto se sont accentuées, plus particulièrement si l'on considère les logements de la CLCUT et ceux des ensembles à dividendes limités. Les familles monoparentales, les minorités visibles, les sans-emploi et les ménages à faible revenu étaient beaucoup plus surreprésentés dans les logements de la CLCUT en 1986 qu'en 1971. Les ensembles à dividendes limités comptaient une proportion nettement plus importante d'immigrants récents, de minorités visibles et de logements surpeuplés en 1986 qu'en 1971.

4. Changements sociaux au sein des logements publics

Les dimensions des changements sociaux obtenues par analyses factorielles pour les années 1971 et 1986 révèlent que le logement public dans le Grand Toronto étaient différenciés, en 1986, par la situation économique ainsi que par la situation familiale et l'origine ethnique. L'apparition de la situation économique comme facteur de différenciation est le résultat d'un changement dans la création de logements sociaux, laquelle est passée de la production exclusive d'ensembles à loyers proportionnés au revenu à la production d'ensembles mixtes.

La classification de chacun des ensembles à partir des scores factoriels indique un haut degré de ségrégation sociale et spatiale à l'intérieur des logements publics. Ainsi, en 1971, on constate que les personnes âgées étaient concentrées dans les ensembles du MTHCL, les jeunes familles monoparentales dans les logements de banlieue de la CLCUT, les célibataires âgés dans les ensembles des quartiers centraux de la CLCUT et les immigrants récents dans les ensembles à dividendes limités. La classification de 1986 est plus complexe que celle de 1971 en raison de l'ajout des ensembles sans but lucratif et des coopératives qui accueillent des ménages de revenus divers. La distinction entre les célibataires âgés des logements de la CLCUT et les personnes âgées occupant des ensembles du MTHCL est devenue floue, les groupes de minorités visibles se sont retrouvés davantage confinés au parc de

logements publics et les ensembles du MTHCL destinés aux familles ont commencé à abriter un nombre beaucoup plus grand de familles monoparentales et de personnes de race noire. Comme en 1971, les ensembles à dividendes limités servaient à accueillir beaucoup de nouveaux immigrants appartenant à des groupes de minorités visibles.

La classification de tous les ensembles de la CLCUT pour 1990, reposant sur un moins grand nombre de variables, a confirmé l'existence d'une ségrégation interne et générale des ensembles de la CLCUT. Les données tirées de l'analyse indiquent très clairement que les ménages sont répartis selon la taille du logement. D'un côté, les aînés occupent les studios et les logements d'une chambre, et à l'autre extrémité, les grandes familles complètes occupent les logements de 3 et 4 chambres dans les bâtiments de faible hauteur. La ségrégation selon l'âge et le type de famille survient parce que la plupart des ensembles de la CLCUT ne proposent pas un vaste choix de logements différents. En outre, les ensembles ont tendance à entraîner une ségrégation spatiale au sein du Grand Toronto selon la taille du logement.

5. Conséquences et suggestions en vue de futures recherches

Les données, en particulier celles qui concernent les logements à dividendes limités et ceux de la CLCUT, corroborent les résultats enregistrés dans d'autres pays industrialisés où des études semblables ont été menées. Comme dans d'autres pays, le parc de logements publics de Toronto (surtout ceux de la CLCUT) loge une population de classe marginale plutôt défavorisée et dépendante de l'assistance sociale. D'une certaine façon, cette situation est problématique étant donné que, comme on l'a vu dans de nombreux pays européens, les ensembles abritant les membres les plus marginalisés de la société sont de plus en plus montrés du doigt et difficiles à gérer et à louer. Par ailleurs, ces données confirment simplement que, dans le contexte d'un besoin accru de logements abordables dans le Grand Toronto, le parc de la CLCUT s'adresse vraiment à ceux qui en ont le plus besoin.

Enfin, ces résultats nous guident vers un certain nombre d'avenues de recherche et d'action.

a) Cette étude a attesté d'importantes tendances, mais il n'a pas été possible de les expliquer en détail. Des entrevues de fond menées auprès du personnel clé des fournisseurs de logement ainsi qu'un examen de la documentation interne pourraient éclairer davantage les méthodes d'attribution.

b) À l'échelon du Grand Toronto, on en sait peu sur les déménagements effectués à l'intérieur du parc de logements publics ou à l'extérieur de ce type de logement. Plusieurs avenues méritent d'être explorées, surtout dans un marché coûteux comme celui du Grand Toronto. Qui sont ceux qui quittent les ensembles à loyer proportionné au revenu? Où trouvent-ils à se loger? Qu'arrive-t-il aux groupes d'immigrants récents, en particulier les minorités visibles, lorsqu'ils quittent les logements à dividendes limités?

c) De manière plus globale, il faut examiner plus attentivement les facteurs - surtout ceux ayant trait au marché du travail - qui sont à l'origine de l'occupation accrue des logements de la CLCUT par une population plus marginalisée.

d) Il importe de continuer à surveiller la composition sociale des logements publics à l'échelon des ensembles résidentiels et de repérer les changements qui s'y opèrent. Pour y parvenir, cependant, il faudra disposer de meilleures bases de données et avoir accès à ces données. À l'échelon fédéral, Statistique Canada pourrait revoir sa façon de recueillir les données afin de faciliter la tâche des chercheurs travaillant dans le domaine du logement. Bien des secteurs de dénombrement pourraient être redéfinis pour correspondre exactement à différents types de modes d'occupation. À l'échelon provincial, des fichiers comme le fichier-maître sur les logements et les locataires du ministère du Logement de l'Ontario devraient être archivés régulièrement et mis à la disposition des chercheurs pour qu'ils puissent procéder à des études longitudinales sur la composition et les changements sociaux.

CMHC SCHL

Helping to house Canadians

Question habitation, comptez sur nous

National Office

700 Montreal Road
Ottawa, Ontario
K1A 0P7

Bureau National

700 chemin Montréal
Ottawa (Ontario)
K1A 0P7

Puisqu'on prévoit une demande restreinte pour ce document de recherche, seul le sommaire a été traduit.

La SCHL fera traduire le document si la demande le justifie.

Pour nous aider à déterminer si la demande justifie que ce rapport soit traduit en français, veuillez remplir la partie ci-dessous et la retourner à l'adresse suivante :

Le Centre canadien de documentation sur l'habitation
La Société canadienne d'hypothèques et de logement
700, chemin de Montréal, bureau C1-200
Ottawa (Ontario)
K1A 0P7

TITRE DU RAPPORT : _____

_____

Je préférerais que ce rapport soit disponible en français.

NOM _____

ADRESSE _____
rue *app.*

_____
ville *province* *code postal*

No de télephone ( ) _____

1946 CMHC SCHL 1991 45

TEL: (613) 748-2000

Canada Mortgage and Housing Corporation Société canadienne d'hypothèques et de logement

Canada

List of Tables

1. Total, Potential and Eligible Projects by Provider, 1971 23

2. Total, Potential and Eligible Projects by Provider, 1986 23

3. Potential and Eligible Projects by Size in Units, 1986 24

4. Potential and Eligible Projects by Municipality, 1986 24

5. Potential and Eligible Units by Provider, 1986 27

6. Number of Enumeration Areas Included in the Analysis for each Housing Provider, 1971 and 1986 28

7. Hypothesized Categories and Census Variables, Toronto Social Housing, 1971 and 1986 31

8. Comparison of MTHA Projects Corresponding with Enumeration Areas, 1971 and 1986, and all MTHA Projects for Selected Demographic Data, 1990 33

9. Population and Housing Characteristics, Metropolitan Toronto Housing Authority (MTHA) and the Rest of the Toronto Census Metropolitan Area (CMA), 1971 and 1986 38

10. Population and Housing Characteristics, Metropolitan Toronto Housing Authority (MTHA) and the Rest of Metropolitan Toronto (Metro), 1971 and 1986 39

11. Population and Housing Characteristics, Metropolitan Toronto Housing Authority (MTHA) and Other Lower Status Enumeration Areas, 1971 and 1986 39

12. Metropolitan Toronto Housing Authority (MTHA), Selected Demographic Data, 1971, 1975, 1986 and 1990 42

13. Population and Housing Characteristics, Limited Dividend Housing(LD) and the Rest of the Toronto Census Metropolitan Area, 1971 and 1986 43

14. Population and Housing Characteristics, Metropolitan Toronto Housing Company Limited (MTHCL) and the Rest of the Toronto Census Metropolitan Area (CMA), 1971 and 1986 (excludes family non-profit in 1986) 45

15. Population and Housing Characteristics, Municipal Non-Profit (MNP), Private Non-Profit (PNP) and the Rest of the Toronto Census Metropolitan Area (CMA),1986 46

16. Population and Housing Characteristics, Co-operative Housing and the Rest of the Toronto Census Metropolitan Area (CMA), 1986 48

17. Average Index Values of Over and Under Representation (Differentiation from the Rest of the CMA) for Housing Providers, 1971 and 1986 50

18. Factor Loadings for the 1971 Metropolitan Toronto Social Housing Projects (Enumeration Areas) 54

19. Factor Loadings for the 1986 Metropolitan Toronto Social Housing Projects (Enumeration Areas) 56

20. Clusters 1 and 2, 1971: The Elderly 60

21. Clusters 3 and 4, 1971: Young Single Parent Families and Older Singles 61

22. Clusters 5 and 6, 1971: Young Large Families and Older Large Families 63

23. Clusters 7, 8, 9 and 10, 1971: Diversified and New Immigrant 65

24. Summary of the 1971 Classification of Public Sector Housing 68

25 Clusters 1, 2, 3 and 4, 1986: The Elderly 71

26. Clusters 5 and 6, 1986: New Immigrant Groups 74

27. Clusters 7, 8 and 9, 1986: Young Adults / High Status 76

28. Clusters 10, 11 and 12, 1986: MTHA Family Projects 79

29. Summary of the 1986 Classification of Public Sector Housing 80

30. Average Coefficients of Variation for all Variables, 1971 and 1986 82

31. Variables from the Unit-Tenant Master File, Ontario Ministry of Housing for all MTHA Projects, 1990 84

32. Factor Loadings for the 1990 Metropolitan Toronto Housing Authority (MTHA) Analysis 85

33. Clusters 1 through 5, 1990 92

34. Summary of the 1990 Classification of MTHA Housing 97

35. Clusters 1 through 5, 1990 by Unit Size 98

36. Index of Deprivation: Four Key Variables for the Top 30 Projects 100

Appendix 113

A1. Mean Values for the Toronto Census Metropolitan Area (CMA), Metropolitan Toronto Housing Authority (MTHA), Limited Dividend(LD) and Metropolitan Toronto Housing Company Limited (MTHCL),1971 114

A2. Mean Values for the Toronto Census Metropolitan Area (CMA), Metropolitan Toronto Housing Authority (MTHA), Limited Dividend (LD), Metropolitan Toronto Housing Company Limited(MTHCL), Municipal Non-Profit, Private Non-Profit and Co-operatives, 1986 115

A3. Housing Projects for Clusters 1 through 5, MTHA Analysis, 1990 116

List of Figures

1. Metropolitan Toronto Housing Authority (MTHA) Developments 12

2. Metropolitan Toronto Housing Company Ltd. (MTHCL) Senior Citizens Developments 18

3. Cityhome Developments 20

4. Enumeration Areas in Census Tract 31, 1986 26

5. Classification of Public Sector Housing (by Enumeration Areas), 1971 58

6. Classification of Public Sector Housing (by Enumeration Areas), 1986 69

7. Extreme Positive Scores (Top Quintile) on Factor 1, MTHA Analysis, 1990, Small Unit / Small Household / Low Income 87

8. Extreme Negative Scores (Bottom Quintile) on Factor 1, MTHA Analysis, 1990, Large Unit / Large Household / Husband-Wife Households / High Income 88

9. Extreme Positive Scores (Top Quintile) on Factor 2, MTHA Analysis, 1990, Young Single Parent Families / Welfare Income 89

10. Extreme Negative Scores (Bottom Quintile) on Factor 2, MTHA Analysis, 1990, Smaller Households without Children / Older Adults and Elderly 90

11. Classification of MTHA Housing, 1990 91

12. Location of Projects by Cluster, MTHA Housing, 1990 94

13. MTHA Developments with a High Incidence of Deprivation, 1990 99

1. Introduction

During the period since World War II, both the demand for and supply of public sector housing in Canada have changed dramatically. On the demand or need side emphasis has shifted from traditional two-parent families to single parent families and seniors and from Canadian born to foreign born individuals, particularly visible minorities such as Caribbean born blacks and Asians. On the supply side, the major shift in social housing has been from low income public housing developments to non-profit and co-operative projects. The latter contain a greater mix of incomes, although since 1986 there has been a shift back to less income mix (Canada Mortgage and Housing Corporation, 1985:12; Hulchanski, 1988:21-22).

In Metropolitan Toronto, a variety of concerns have been expressed about the location and social composition of public sector housing. Examples include the increased number of long term tenants in public housing that was originally designed as temporary accommodation, the domination of public housing by single parent families, the low demand by seniors for special purpose housing in the suburbs and the presumed occupancy of non-profit housing by relatively large numbers of households with middle and upper middle incomes. Yet, despite these concerns and the general knowledge that there is considerable social heterogeneity between projects, little is known in detail about system-wide social composition and changes over time in the social composition of public sector housing in Metropolitan Toronto.

1.1 Purpose of the Study

This research on the changing social composition of public sector housing in Metropolitan Toronto had two major objectives:

(1) To document and evaluate system-wide differences in social composition *between* Metropolitan Toronto's public sector housing and the rest of the Toronto Census

Metropolitan Area for 1971 and 1986, and

(2) To identify and analyse social variations *within* public sector housing in Metropolitan Toronto for 1971 and 1986.

The research complements recent national surveys of public, non-profit and co-operative housing (Canada Mortgage and Housing Corporation, 1983; Canada Mortgage and Housing Corporation, 1984; Canada Mortgage and Housing Corporation, 1990) in three important ways:

(1) The spatial scale is more localized. Analyses were undertaken at the housing project level rather than national or provincial levels.

(2) Different providers of public sector housing that have used various government programmes were analyzed in a single study.

(3) Changes in the social composition of public sector housing were evaluated in a single study using the same variables and methodology.

The study included public sector housing projects in Metropolitan Toronto managed by six major providers: (1) the Metropolitan Toronto Housing Authority (MTHA), (2) Limited Dividend (Entrepreneurial) projects, (3) the Metropolitan Toronto Housing Company (MTHCL), (4) Municipal non-profit projects (primarily the City of Toronto Non-Profit Housing Corporation), (5) private non-profit projects, and (6) housing co-operatives. In the rest of the report this housing is referred to collectively as public sector or social housing. The terms are used interchangeably and should not be confused with public housing. In Canada, public housing usually refers to developments, such as MTHA housing in Metropolitan Toronto, that are entirely rent-geared-to-income. It is debatable whether limited dividend housing should be included in a study of public sector housing. However, this programme was (and still is) designed to provide private sector rental housing for low income households (Dennis and Fish, 1972: 225-43). For this reason, and because relatively little is known about limited dividend housing, it was decided to

include it in the study.

The research was limited to projects that correspond exactly with one or more Census Enumeration Areas (EAs). Enumeration areas are the smallest statistical regions for which Statistics Canada releases census information. Because the population of an EA does not go much lower than 150 persons the bias was towards larger projects. In short, EA's which contain *only* public sector housing tenants were included. The social composition of the projects was analyzed for 1971 and 1986 for a variety of census characteristics that were available at the EA level of analysis.

Particular emphasis was given to MTHA housing. There were three reasons for this:

(1) MTHA is the oldest and largest supplier of public sector housing in Toronto. It also supplies housing to a diverse range of family types.

(2) Supplementary data for all MTHA projects were available for 1990 from the Unit–Tenant Master File of the Ontario Ministry of Housing. A separate analysis of the social composition of MTHA projects was undertaken using these data.

(3) Concern has been expressed in numerous studies of western industrialized countries about increased social differentation, both between public housing and other forms of housing tenure and within public housing. In many of these studies the public housing referred to relates most closely in form and age to the MTHA stock.

1.2 General Context of the Study: Demand and Supply Shifts Related to Public Sector Housing

This research takes place within the context of broad structural shifts in the economy and society and changes in housing policy that have affected the demand for and supply of public sector housing in Metropolitan Toronto. These changes parallel trends in other North American and European industrialized centres where there has been increased

social differentiation, both between public sector housing and other forms of housing tenure and within public sector housing (e.g., Prak and Priemus, 1985; Wilmott and Murie, 1988; Forrest and Murie, 1990).

From a demand perspective, a number of economic and social changes have created a larger and considerably different client base for social housing. These changes include the loss of manufacturing jobs and the shift to low paying service jobs, the changing role of women, a shift in immigration policy towards Caribbean and Asian immigrants and the deinstitutionalization of psychiatric patients. Several groups that generally do not have the financial resources to compete for private sector housing can be identified. These include a "disadvantaged minority" of the unemployed and underemployed, an increased number of retired and semi-retired persons with relatively low incomes who are living alone, single parents who have difficulty finding well paid jobs, visible minorities who are often discriminated against in employment and housing (e.g., Henry, 1989: 14-19; Richmond, 1989: 6) and the mentally ill (Duffy, 1990). In general, the shift in demand has been away from the independent poor (two-parent families who temporarily lack funds to afford accommodation in the private market) to the dependent poor (the long-term unemployed, one-parent families, seniors and the mentally ill).

On the supply side, low rental vacancy rates in the private sector and high priced ownership housing in the Toronto area have restricted the housing options available to low income groups. During the 1980s, officially reported vacancy rates were consistently less than 1 per cent, and Toronto became the fourth most expensive home ownership market in North America (Canada Mortgage and Housing Corporation, 1989: 12). At the same time, emphasis in Canadian social housing policy shifted towards the development of non-profit and co-operative complexes. These projects avoided the ghettoized nature of traditional public housing but offered fewer rent-geared-to-income units. Since 1986 all new non-

profit housing has been fully targeted to lower income households, although in Ontario the provincial government has continued to subsidize income mix in non-profit housing. Income mix has also been maintained in co-operative housing. In addition to these specific policy changes, there has been an overall reduction in federal government expenditures for new social housing (Bourne, 1986; Fallis, 1990). Finally, at the local level, there have been changes in policies that have affected both applicants and residents of public housing. For example, during most of the 1980s, the point system for entry into rent-geared-to-income public housing in Metropolitan Toronto favoured very low income applicants, particularly families on government assistance, and the rent policy discouraged residents from earning additional employment income that might enable them to leave public housing.

1.3 Previous Research : The Changing Social Composition of Public Sector Housing

During the past decade, considerable concern has been expressed by academics, planners, and housing activists about increased social differentation both between housing tenures and within public sector housing.[1] Much of the concern and subsequent research has come from Britain where the problem has been accentuated by the large scale sell-off of council housing, often to sitting tenants. At the outset it should be noted that the degree of social segregation, both between tenures and within the public sector, will depend on a number of factors. A particularly important consideration is the proportion of housing stock within each tenure category. In Britain, for example, public sector (council) housing

[1]There is considerable confusion in the literature about terms such as housing market segmentation, socio-tenurial segmentation, social polarisation and residualisation (e.g. Berge,1988; Forrest and Murie, 1990: 1-2 and 51-53; Ruonavaara,1989: 239-241). All, in one way or another, refer to social differentiation between housing tenures or between the residents of one tenure and the rest of the population. For the most part, the general term social differentiation will be used throughout this report although occasionally residualisation will be used to describe the increased concentration of low income and visible minority households in public housing.

accounts for about 27 percent of the total stock (Saunders, 1990: 17) and in Sweden about 20 percent (Lundquist et al., 1990: 452). In contrast, public sector housing accounts for about 4 percent of total housing stock in Canada and less than 1.5 percent in the United States.[1] The result is that public sector housing in Britain and Sweden is available to a much broader spectrum of households than in Canada and the United States.

Evidence from Britain indicates an increased differentiation *between* public sector housing (council housing) and other forms of housing tenure. Hamnett (1984), for example, showed that for council housing in England and Wales both the number of unskilled and semi-skilled heads of households and the economically inactive population increased dramatically between 1961 and 1981. Other studies from Britain have indicated that these trends also apply to unemployment rates, household income, and ethnic minorities (Wilmott and Murie, 1988). Between 1968 and 1983, for example, the percentage of council housing tenants in the poorest 30 per cent of all households increased from 31 per cent to 52 per cent. By the 1980s West Indians were considerably over represented in council housing and Asians, while under represented, increased dramatically from 1974 to 1982. Almost two-thirds of Britain's one-parent families were housed in council housing in the early 1980s, an increase from about one-half in the mid-1970s (Wilmott and Murie, 1988:35). More recent evidence for the late 1980s has indicated increased social differentiation or residualisation between council housing tenants and the rest of the British population (Forrest and Murie, 1990). Council housing has continued to accommodate larger proportions of the disadvantaged, especially low income tenants, female headed households, the unemployed, and unskilled manual workers.

Comparable data for evaluating social change in the United States public housing

---

[1]Of Canada's social housing stock, about one half is rent-geared-to-income public housing. For details on the estimated percentage distributions see Bourne (1981: 216), Hulchanski (1988: 22), Canada Mortgage and Housing Corporation (1984: 27) and Pit and van Vliet (1988: 201).

system are more difficult to obtain than for Britain. Nevertheless, a similar trend towards increased differentiation between occupants of public housing and the general population is evident. For example, the median income of families in public housing as a percent of the median income for all United States families declined from 47 per cent in 1960 to 37 per cent in 1970 and 34 per cent in 1979 (Pit and van Vleit, 1988: 204). One indication of the contrast between British council housing and public housing in the United States is the percentage of households without a gainfully employed member, 30 per cent in Britain in 1978 compared with 66 per cent in the United States in 1979. In part, this is a reflection of the broader spectrum of population that is served by public housing in Britain.

There have been relatively few studies of the social character of Canadian public sector housing and none permit direct temporal comparisons. For Canada as a whole, the only comprehensive studies are the national surveys undertaken for Canada Mortgage and Housing Corporation — rent-geared-to-income public housing, non-profit and co-operative housing in 1981 (Canada Mortgage and Housing Corporation, 1983 and 1984), public housing in 1989 (Canada Mortgage and Housing Corporation, 1990a), co-operative housing in 1990 (Canada Mortgage and Housing Corporation, 1990b), — and the CMHC surveys of public housing tenants conducted between 1960 and 1970 (Dennis and Fish, 1972:184; Patterson, 1977:70).[1] The results from the 1989 public housing study highlight the differences between rent-geared-to-income public housing tenants and the general population in Canada. Public housing tenants were older (26.2 per cent of public housing occupants were 65 years of age and over compared with 10.6 per cent of the general population), contained more one-parent households (24.1 per cent compared with 10.2 per cent for renters generally) and had lower incomes (only 40 per cent of average renter

[1]The 1981 study was based on a sample of 2536 tenants living in 154 projects across Canada and the 1989 study on 2711 tenants of which 682 lived in Ontario. It is not possible to disaggregate this information by municipality.

income). Although the data are not directly comparable, these findings generally support evidence from Vancouver in 1982 (McAfee, 1983) and Ontario in 1985 (Denton and Davis, 1987).

The 1989 survey results differed substantially from those reported by Dennis and Fish (1972: 183-185) for the 1970 CMHC Survey. In 1970 public housing tenants were younger (20 per cent elderly compared to 26.2 per cent in 1989) and there was considerable difference in the primary source of household income (57 per cent from employment income in 1970 compared to 18 per cent in 1989).[1] Although the published comparative information for the 1970 and 1989 surveys is limited, the evidence suggests two major trends: (1) a shift from a relatively high percentage of large family oriented households in 1970 to a higher proportion of elderly in 1989 and (2) a change in source of income from employment income to various forms of social assistance.[2]

The 1981 CMHC survey of public housing and non-profit and co-operative tenants highlights the differences in social composition between the various social housing programmes in Canada (CMHC, 1984). Non-profit and co-operative tenants (Section 56.1) were considerably younger than public housing occupants.[3] For example, more than 40 per

---

[1]Data from Patterson (1977: 72-73) indicate that these trends were emerging by the mid 1970s. Limited evidence for a longer term evaluation of the changing social composition of one housing project, Regent Park North, is provided by Rose (1958: 185-188) and special tabulations from the Ontario Ministry of Housing, 1990. In 1957, 92 per cent of Regent Park North households were married, with or without children, whereas by 1990 only 30 per cent were married. Over the same period source of income from employment dropped from 81 per cent to 22 per cent and household size declined from 3.95 to 3.02 persons per household.

[2]The general trend towards an increased social differentiation of public housing in Britain, the United States and Canada has also been noted for countries as diverse as France (Wilmott and Murie, 1988: 50-51), Australia (Newton and Wulff, 1985: 116-117), Japan (Hirayama, 1990) and Sweden (Jensfelt, 1990).

[3]Section 56.1 programmes were designed to provide housing for a mix of low and moderate income households. Although non-profit and co-operative housing are considered together in this summary, there are actually three programme types: public non-profit, private non-profit and co-operative. Details are provided in section 2.4. There are also important socioeconomic differences between occupants of the three programme types. For example, average household income (1981) was $19,619 in public non-profit housing, $14,713 in private non-profit and $20,220 in co-operative (Canada Mortgage and Housing Corporation, 1983:80). The difference between private non-profit housing and the rest is accounted for partly by the larger proportion of low income senior citizen households in private non-profit housing.

cent of household heads were less than 34 years of age compared to 20 per cent in public housing. Non-profit and co-operative housing also had a much lower percentage of single parent households, 15 per cent versus 26 per cent in public housing. Educational achievement was also considerably higher in non-profit / co-operative housing, and this was reflected in source of income, occupational status, and income. Fifty-five per cent of non-profit / co-operative occupants had attained at least high school graduation compared to 29 per cent of public housing residents; 57 per cent of non-profit / co-operative households received their main source of income from employment compared to 23 per cent of public housing tenants. Income of non-profit / co-operative households was almost twice that of public housing households. The dilemma for policy makers is that while non-profit / co-operative programmes (particularly Section 56.1) provide a high level of social mix and tenant satisfaction the cost is relatively high compared to traditional public housing.

Details of social differentiation *within* public sector housing have been less thoroughly documented in the literature. Most of the evidence relates to British council housing and to variables concerning status (socio-economic groups) and race. Twine and Williams (1983) and Clapham and Kintrea (1986) both found high levels of social segregation in the public housing sectors of Aberdeen and Glasgow respectively, although in neither city were the indexes as extreme as in the private sector.[1] In both instances, low status groups were concentrated in the oldest and/or least desirable projects. Similarly, several studies of British cities found that visible minority groups (blacks and Asians) were concentrated in the lowest quality council estates (e.g., Henderson and Karn, 1984; English, 1987; Phillips, 1987a).

Three major reasons have been put forward for the segregation of groups *within*

[1]Social segregation in Aberdeen and Glasgow is not unexpected due to the high percentage of public housing in Scotland — about 55 per cent of all housing stock in 1981 compared to 31 per cent in England and Wales (Williams, Sewel and Twine, 1988: 39). These figures declined by 1986 but public housing retained its prominance in Scotland — 49 per cent in Scotland, 24 per cent in England and 23 per cent in Wales (Saunders, 1990:17).

public housing. One relates to the "grading" or categorisation of applicants as "disreputable" and the assignment of these applicants to the poorest and /or least desirable housing. Related to this is institutional discrimination. As Phillips (1987b) has noted, a major objective of public housing managers is to fill vacancies as quickly as possible. Not only are visible minorities likely to be offered housing in their "own" areas, but they are also offered the poorest housing because it is probable that whites will reject it. The second factor is a choice or area preference argument which recognizes the fact that minorities may wish to live near others from the same groups, either for cultural reasons or as a defence against racism. The final reason has been labeled "constrained choice" (English, 1987: 76-77). The argument is that those who are most desperately in need of a place to live will take the first offer whereas those who are not as desperate will wait longer and probably end up with better housing as a result. This is based on the premise that vacancies are likely to appear first in the least desirable "problem" projects and those in greatest need are likely to be the poorest households, often on welfare, and frequently single-parent families and visible minorities.

2. Providers of Public Sector Housing in Toronto

There are a number of ways in which social housing can be categorized. The three main possibilities are housing provider, government programme, and client group (e.g., family or elderly). For this discussion the categorisation adopted is the six major providers of socially assisted housing in Metropolitan Toronto: (1) the Metropolitan Toronto Housing Authority (MTHA), (2) Limited Dividend (Entreprenurial) housing, (3) the Metropolitan Toronto Housing Company Limited (MTHCL), (4) public non-profit housing (Cityhome plus MTHCL family projects that have been built recently under the non-profit programme), (5) private non-profit housing, and (6) co-operatives. Since each provider operates under different programmes, this categorisation is also linked to government

programmes. All MTHA projects were developed under Public Housing programmes, limited dividend housing was developed under the Limited Dividend programme, MTHCL seniors projects were developed under various Municipal Assisted Programmes and the other providers received funds from the Non-profit and Co-operative programmes. Other studies, such as McAfee's (1983) evaluation of non-market housing in Vancouver, have differentiated between non-family and family developments. In Toronto, especially for MTHA developments, the distinction between family and non-family has become blurred because many of these buildings house a mix of household types.

2.1 Metropolitan Toronto Housing Authority

The Metropolitan Toronto Housing Authority (MTHA) administers about 33,000 units of rent geared-to-income housing in Metropolitan Toronto. Of these, about 4,000 are rent supplement units in private apartment complexes and were not included in this study. This study focusses on the remaining 29,000 units of public housing constructed primarily in the 1960s and 1970s.[1] These units are located in 124 public housing projects in Metropolitan Toronto, ranging in size from five scattered units to 1,368 units in the largest project, Regent Park North. There are 110 projects shown in Figure 1. Six projects with spatially scattered units have been excluded from the map and eight pairs of projects which are adjacent to each other have been combined on the map. Almost 40 per cent of the projects contain 200 to 499 units, primarily in high rise complexes, and a further 10 per cent have 500 units or more.

Except for higher income areas such as North Toronto, North York and central Etobicoke, the housing projects are located throughout Metropolitan Toronto (Figure 1).

---

[1]MTHA units account for about 14 per cent of total public housing units in Canada (Canadian total from Canada Mortgage and Housing Corporation, 1984: 27). In the context of Metropolitan Toronto, however, MTHA provides very little housing — about 2.8 per cent of total dwellings in the Toronto Census Metropolitan area.

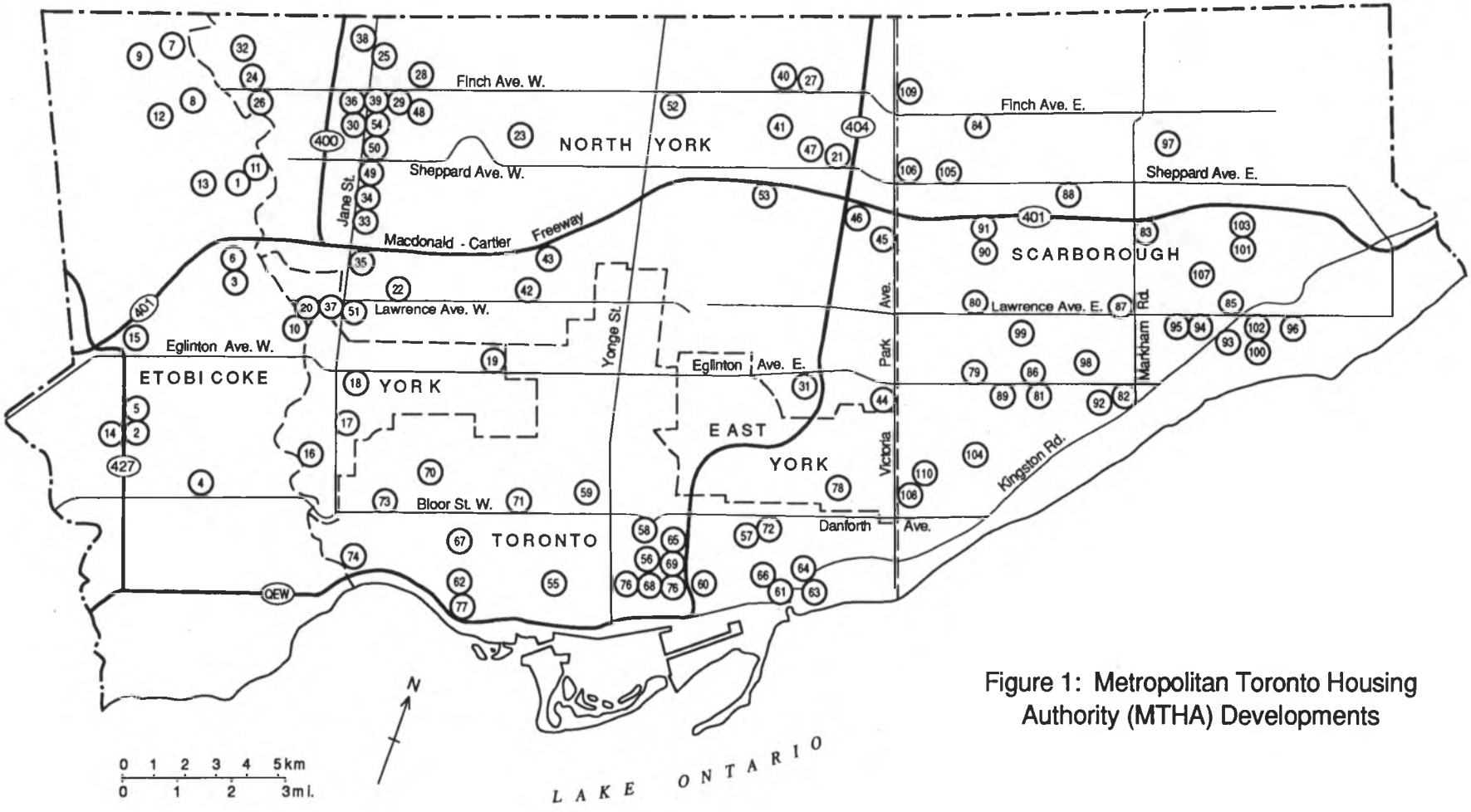


Figure 1: Metropolitan Toronto Housing Authority (MTHA) Developments

Figure 1 (cont'd.) : Key to the Location of MTHA Housing Developments

ETOBICOKE
1. Albion/Shendale
2. Capri
3. Dixington Crescent
4. Dundas/Mabelle
5. East Mall
6. Islington/St. Andrews
7. Kipling/Mt. Olive
8. Lightwood/Sanagan
9. Martin Grove/Albion
10. Scarlettwood
11. Tandridge (2)
12. Thistletown (2)
13. Torbolton
14. West Mall
15. Willowridge

YORK
16. Dundas/Gooch
17. Jane/Woolner
18. Humber Blvd.
19. Roselawn/Marlee
20. Weston/Bellevue

NORTH YORK
21. Allenbury Gardens
22. Demarco
23. Dufferin/Wilson
24. Duncanwoods
25. Edgeley
26. Finch/Ardwick
27. Finch/Brahms
28. Finch/Tobermory
29. Finch/Topcliffe
30. Firgrove
31. Flemingdon Park
32. Islington/Satterly
33. 2265 Jane Street
34. 2585 Jane Street
35. Jane/Falstaff
36. Jane/Firgrove
37. Jane/John Best
38. Jane/Milo
39. Jane/Yewtree
40. Leslie/Finch
41. Leslie/Nymark
42. Lawrence Heights
43. Neptune
44. O'Connor Drive
45. Parkword/Rayoak
46. Roywood
47. Shaughnessy
48. Sentinel Road
49. Sheppard/Magellan
50. Sheppard/Yatescastle
51. Trethewey/Tedder
52. Willowdale
53. Woodsworth/Northey
54. Yorkwoods

TORONTO
55. Alexandra Park
56. Bessie Luffman
57. Blake Street
58. Bleecker Street (2)
59. Davenport Road
60. Don Mount Court
61. Don Summerville
62. Dunn Avenue
63. Eastview Park
64. Edgewood Avenue
65. Gerrard/River
66. Greenwood Park
67. McCormick Park
68. Moss Park
69. North Regent Park
70. Pelham Park
71. Pendrith Park
72. Phin Park
73. Quebec/High Park
74. Queensway/Windermere
75. Sherbourne/Shuter
76. South Regent Park
77. Spencer Avenue

EAST YORK
78. Barrington/Lumsden

SCARBOROUGH
79. Birchmount/Eglinton
80. Canlish Road
81. Danforth/Midland
82. Eglinton/Markham
83. Ellesmere/Markham
84. Finch/Birchmount
85. Galloway/Lawrence
86. Gilder Drive
87. Greenbrae Circuit (2)
88. Hallbank/Pitfield
89. Kennedy Road
90. Kennedy/Dundalk
91. Kennedy/Glamorgan
92. Kingston Road
93. Kingston/Galloway
94. Lawrence/Orton
95. Lawrence/Susan
96. Lawrence/Valia
97. Malvern (2)
98. McCowan Road (2)
99. Midland Avenue
100. Morningside/Coronation
101. Mornelle/Ellesmere
102. Morningside/Ling
103. Mornelle/Morningside
104. St. Clair/Birchmount (2)
105. Sheppard/Birchmount (2)
106. Sheppard/Victoria Park
107. Stableford Farm
108. Teesdale/Pharmacy
109. Victoria Park/Chester Le
110. Warden Woods

Notes: 1. (2) signifies two separate projects in the Ontario Ministry of Housing Unit–Tenant file
2. Six sets of scattered units are not shown on the map.

Areas of particular concentration include downtown Toronto, along Jane St. in North York (popularly referred to as the Jane-Finch corridor), northern Etobicoke, northeast North York and along the major east-west arterial roads in Scarborough. The oldest of these projects, Regent Park North, was initiated by the City of Toronto in 1948 and completed in 1957. Much of this housing, however, was built in the 1960s and 1970s following the incorporation of the Ontario Housing Corporation (OHC) in 1964. During this period, OHC rapidly expanded its supply of housing stock in Metropolitan Toronto by initially purchasing existing projects and subsequently relying on new construction. The latter resulted primarily from negotiated proposals with builders. Most of these projects were built in less attractive and/or accessible areas — land on the suburban fringe that builders did not want for more luxurious market housing (Dennis and Fish, 1972: 195). Many developments were located adjacent to, or in close proximity to limited dividend housing, thereby producing mini social housing ghettos. These projects were generally high rise, high density buildings with low bedroom counts, therefore catering to seniors and families with relatively few children.

In 1978 the traditional public housing programme was terminated in Ontario, and emphasis was placed on the development of non-profit and co-operative housing for a wider range of income groups. In Metropolitan Toronto, no fully rent geared-to-income housing projects were built after 1975. The present MTHA came into existence in 1980 as an agency responsible to the OHC and ultimately the Ministry of Housing.[1] This was part of the provincial government's policy of decentralizing OHC activities and putting management into the hands of local citizens who were assumed to have a better awareness of community needs (Ontario Housing Corporation, 1984: 42). Sewell (1987), however, put it somewhat differently. He argued that this was a manoeuvre by the provincial Minister

[1]The first MTHA had been dissolved in 1964 when OHC assumed management of Metropolitan Toronto's public housing.

particular, Toronto has been identified as a problem area for this type of housing (Schwar, 1987:103). In Metropolitan Toronto there are approximately 15,500 limited dividend units in 75 buildings representing about 25 per cent of the limited dividend inventory in Canada. These units are concentrated particularly in suburban North York and Scarborough, often in close proximity to MTHA public housing projects. As Schwar (1987:73) has noted, limited dividend housing, especially in Metropolitan Toronto, is often thought of as public housing but without the strong administrative control that a provincial agency such as MTHA has over Metropolitan Toronto's public housing stock.

2.3 Metropolitan Toronto Housing Company Limited[1]

The Metropolitan Toronto Housing Company Limited (MTHCL) administers about 18,000 units of housing in 81 projects of which about 80 per cent are designed for seniors. Projects range widely in size from 22 to 400 units. Over half are high rise complexes containing over 200 units. MTHCL was initiated in 1954, one year following the incorporation of Metropolitan Toronto, as a limited dividend company providing housing for low and middle income seniors. In the mid–1960s, it became a provider of rent-geared-to-income housing for seniors, and in the mid–1970s, it began to provide non-profit family housing.

Most of the company's early projects were built on relatively cheap land, primarily in suburban North York and Scarborough (Figure 2). Half of the MTHCL *units* are in these two municipalities (MTHCL, 1986). Suburban sites were favoured not only because of low cost, but also because of a desire to avoid inner-city slum clearance. As with limited dividend housing, some of the early developments were built adjacent to or on the same site as MTHA housing. Demand was a problem because many of these developments were not

[1]The major source of information on the development of the Metropolitan Toronto Housing Company Limited is McMahon (1990).

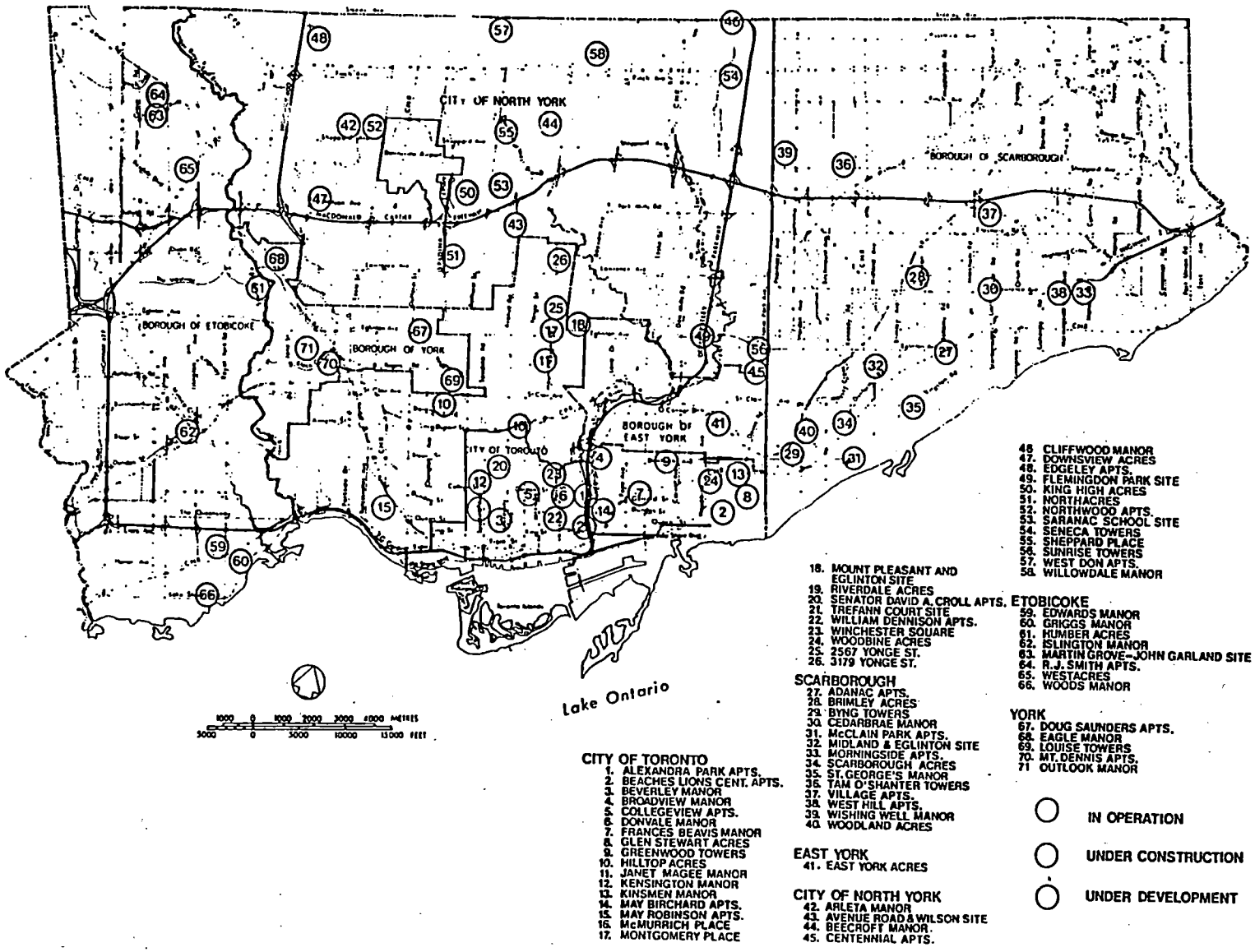


Figure 2: Metropolitan Toronto Housing Company Limited (MTHCL) Senior Citizens Developments

in areas populated by a large number of seniors and the buildings were not situated in close proximity to services needed by seniors (Andreae, 1978).[1] In the late 1970s and early 1980s, more projects were built in the central area of the City of Toronto. In contrast to MTHA, some of these are in high income areas, particularly North Toronto, where there is a concentration of seniors. The development of these projects was not without controversy and opposition from the local community, but the intervention of advocacy groups such as HINTS (Housing in North Toronto for Seniors) facilitated their development.

2.4 Non-Profit and Co-operative Housing

Non-profit and co-operative programmes were developed primarily in the early 1970s largely due to dissatisfaction with the concentration of low income households in rent-geared-to-income public housing. The objective was to integrate households with a range of incomes into a single development. At least 25 per cent of the units were to be rent-geared-to-income and the remainder low end of market rent (15 per cent in private non-profit and co-operative developments under Section 56.1). Non-profit and co-operative housing has been developed under a number of programmes, both federal and provincial. The details are complicated and will not be reviewed here. Instead, this form of housing will be discussed under the three major providers: municipal non-profit, private non-profit, and co-operative.

2.4.1 Municipal Non-Profit Housing

Although a handful of MTHCL projects have been developed under non-profit programmes, the major provider in Metropolitan Toronto is Cityhome, The City of Toronto

---

[1] Although Andreae (1978:45) indicated that many seniors on the waiting list from Toronto, York and East York expressed a preference for housing in Scarborough, North York and Etobicoke. Several reasons were suggested including the desire to be close to younger family members who had relocated to the suburbs, availability of units, the desire for newer unit, and dislike of their current location.

all social housing projects in Metropolitan Toronto. From this list, potential projects with 90 units or more were identified. A search of *potential* projects was then made using Statistics Canada material and field observation to identify *eligible* projects for inclusion in the analysis. The details are given below.

3.1.1. Identification of Potential Projects

Potential projects were identified using several data sources:

a) CMHCs master list of multiple-unit public sector housing in Metropolitan Toronto

b) A list of projects managed by the Metropolitan Toronto Housing Authority

c) A publication from the Metropolitan Toronto Housing Company Limited entitled Metro Provides Housing

d) A publication from Cityhome entitled Affordable Rental Housing and a list of the Cityhome portfolio.

Because the most recent census for which data were available was taken in June, 1986, projects occupied after that date were excluded from the study. Also, only projects of 90 units or more were included for further consideration. Projects with less than 90 units would not likely correspond exactly with enumeration area boundaries and would not be large enough to provide reasonable estimates of demographic characteristics. This problem is compounded by Statistics Canada's policy of random rounding for all but total population and total household counts.

In total, 85 potential projects were identified for further consideration in 1971 and 296 in 1986 (Tables 1 and 2). The considerable increase in number between 1971 and 1986 can be attributed to the continued construction of public housing and limited dividend housing through the early 1970s and the emergence of non-profit and co-operative housing in the mid 1970s. In both years, MTHA projects were most numerous, accounting for slightly over half of all potential projects in 1971 and about 28 per cent in 1986.

Table 2 also shows for 1986 the number of potential projects as a percentage of

total projects (≥ 10 units). The relatively small size of many co-operative and non-profit projects contrasts with the larger number of units in MTHA, MTHCL, and limited dividend projects. For example, co-operative projects with 90 or more units accounted for only 27 percent of all co-operative projects (≥ 10 units) in Metropolitan Toronto while, in contrast, MTHCL (seniors) and limited dividend projects with 90 or more units accounted for almost 80 percent of all projects in Metropolitan Toronto for each of these providers.

Table 1: Total, Potential and Eligible Projects by Provider, 1971

Provider	Total Projects (≥ 10 units)	Potential Projects (≥ 90 units)	Eligible Projects	Eligible Projects as a Per Cent of Potential Projects
MTHA	78	45	36	80
LD	N/A	20	14	75
MTHCL	27	20	15	70
Total	N/A	85	65	76

Table 2: Total, Potential and Eligible Projects by Provider, 1986

Provider	Total Projects (≥ 10 units)	Potential Projects (≥ 90 units)	Potential Projects as a Percent of Total	Eligible Projects	Eligible Projects as a Percent of Potential Projects
MTHA	119	83	70	41	49
LD	75	59	79	21	36
MTHCL (seniors)	68	53	78	36	68
Municipal Non-Profit	58	30	52	17	57
Private Non-Profit	93	46	51	25	54
Co-operative	94	25	27	6	24
Total	513	296	58	146	49

The details by size range of projects for 1986 are shown in Table 3. Although the majority of potential projects contained between 90 and 300 units, it should be noted that the projects vary from smaller developments in the 90 to 100 unit size range to massive projects such as Regent Park North with 1,397 units. Finally, as indicated in Table 4, the

number of potential projects by municipality in 1986 ranged from 8 in East York to 99 in the City of Toronto. In part, this is a reflection of the varying size of the component municipalities of Metropolitan Toronto, but it also reflects factors such as differential land costs and local opposition to public housing.

Table 3: Potential and Eligible Projects by Size in Units, 1986

Size in Units	Potential Projects	Eligible Projects	Percent Eligible
90-99	12	4	33
100-199	123	42	34
200-299	75	37	49
300-399	56	38	68
400-499	17	12	71
500-599	4	4	100
≥600	9	9	100
Total	296	146	49

Table 4: Potential and Eligible Projects by Municipality, 1986

Municipality	Potential Projects	Eligible Projects	Percent Eligible
City of Toronto	99	65	66
City of York	23	16	70
East York	8	3	38
North York	63	25	40
Etobicoke	32	12	38
Scarborough	71	25	35
Total	296	146	49

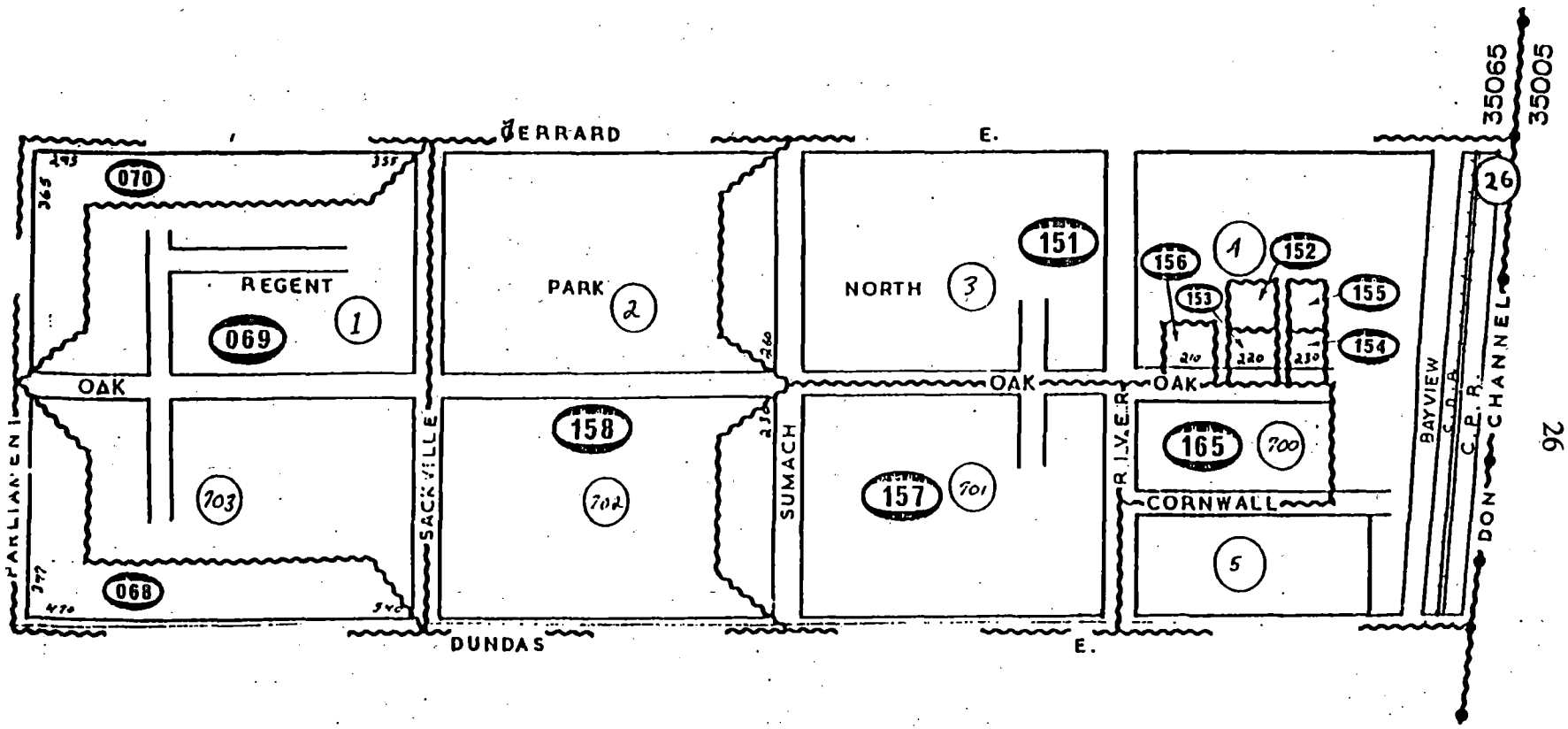
3.1.2 Identification of Eligible Projects

Eligible projects were identified initially by comparing the address(es) of the project with Statistics Canada's Street Index and Enumeration Area maps for 1971 and 1986. The objective was to identify enumeration areas containing only public sector housing tenants. In many instances ambiguities existed and a site visit was necessary. The latter took considerable time, particularly for large projects that encompass several enumeration areas. It should also be mentioned that unlike census tracts both the number and

boundaries of enumeration areas often change between censuses. The reconciliation of project areas with enumeration areas was particularly time consuming for large projects such as Regent Park North and South, Lawrence Heights and the St. Lawrence area. A relatively straightforward example is shown in Figure 4. The entire area in Figure 4 includes census tract 31 for 1986 while the numbers in the ovals refer to enumeration areas. Boundaries of enumeration areas are indicated by wiggly lines. Four separate housing providers are represented in the five housing projects in census tract 31. MTHA manages the Regent Park North development (EAs 68, 69, 70, 151, 157 and 158) and the Gerrard / River project (EAs 152 and 153). EAs 154 and 155 are the Oaks Apartments, a limited dividend development, EA 156 is a private rental complex, and EA 165 is the Oak Street Housing Co-operative. Census tract 31 is often referred to simply as Regent Park North, but as can be seen in this example, the area is more complex than that.

In total for 1971, 65 eligible projects representing 76 per cent of the total potential projects were identified for further analysis, while for 1986, 146 projects or about 50 percent of potential projects were identified (Tables 1 and 2). Obviously, there was a much higher level of success in identifying eligible projects in 1971 than in 1986. Much of the differential between census years can be attributed to the smaller number of households in enumeration areas in 1971 than in 1986. In 1971, enumeration areas in Metropolitan Toronto contained an average of 162 households while in 1986 the average was 268 households. The low percentage of eligibles for co-operative housing was expected given the relatively small size of many of these projects. However, the somewhat lower percentage for MTHA and limited dividend housing was not expected, given the large number of housing units in many of these projects. The reason related to the spatial juxtaposition of several of these projects and their inclusion in single enumeration areas. Therefore, although all housing in the enumeration area was socially assisted, a distinction could not be made between MTHA and limited dividend.

Figure 4: Enumeration Areas in Census Tract 31, 1986



Enumeration Area Boundary with Number..... 070

Federal Electoral District Boundary with Number..... 35065

City Block Number..... (1)

The relative distribution of eligible projects varies by both size of project and municipality. As indicated in Table 3, the success rate increased with project size. This is not surprising given Statistics Canada's guidelines for delineating enumeration areas. However, this observation underlines the fact that the results are more representative of larger projects. This bias towards larger projects also means that the proportion of potential individual apartment units included in the study is higher than if eligible projects had been distributed evenly by size category. As noted in Table 5, 61 per cent of potential units in 1986 were eligible for comparison compared with 49 per cent of potential projects (Table 2). The effect is most dramatic for MTHA projects where the presence of several large developments resulted in the inclusion of a much larger proportion of *units* (65 per cent) than *projects* (49 per cent).

Table 5: Potential and Eligible Units by Provider, 1986

Provider	Potential Units	Eligible Units	Percent Eligible
MTHA	27,327	17,791	65
LD	14,688	7,039	47
MTHCL(seniors)	14,919	10,127	73
Municipal Non-Profit	5,255	3,631	69
Private Non-Profit	9,303	5,207	53
Co-operative	2,410	919	38
Total	73,902	44,714	61

The proportion of eligible projects also varies considerably by municipality. Relatively, the search for eligible projects was much more successful in older municipalities such as the Cities of Toronto and York than in the newer municipalities of North York, Etobicoke and Scarborough (Table 4). This may be because Statistics Canada often creates separate enumeration areas for newer projects, resulting from urban redevelopment, in the older municipalities.

In the case of some of the larger housing projects, two or more enumeration areas were required to summarize the project. For large and physically differentiated projects,

such as Regent Park South and Lawrence Heights, it was important to retain these in the analysis as separate areas. In Regent Park South, for example, the high rise buildings and row housing are distinguished by separate enumeration areas. In a few other cases, such as St. Jamestown, where large apartment blocks have been split into two or more enumeration areas, the argument for retaining separate areas is less defensible. For spatial analysis, however, there is a strong statistical argument for using units with about the same number of dwellings. Thus, individual enumeration areas were used. Table 6 shows the number of enumeration areas included for each provider in 1971 and 1986. Because Statistics Canada often changes the boundaries of enumeration areas from one census to the next, it should be noted that the eligible projects in 1971 were not necessarily eligible in 1986. Since change over time could not be examined explicitly, the study is limited to cross-sectional analyses of the socio-economic variables at two points in time.

Table 6: Number of Enumeration Areas Included in the Analysis for each Housing Provider, 1971 and 1986

Year	All Social Housing	MTHA	Limited Dividend	MTHCL	Municipal Non-Profit	Private Non-Profit	Co-operative
1971	105	69	17	19	0	0	0
1986	198	74	31	40	20	27	6

3.2 Selection of Variables

Several criteria were used in selecting appropriate census variables. First, the variables were based on previous empirical research for western industrialized cities that has confirmed the general validity of Shevky and Bell's (1955) hypothesized axes of urban residential differentiation, namely Economic Status, Family Status and Ethnic Status. To these were added variables representing dimensions that have been found in more recent empirical studies of ecological differentiation in Canadian cities (e.g., Murdie, 1969, Davies, 1984, Le Bourdais and Beaudry, 1988). One set of variables measures more

detailed differentiations of Family Status such as Young Adult, Late Family, Completed Family, Non Family and Family Breakdown, while others are intended to capture variations in Migration Status and Recent Immigration, particularly of visible minority groups. These variables and hypothesized dimensions represent assumptions about changes in society at large, and many have appeared in census tract analyses of Canadian cities (Davies and Murdie, 1991).

In total, 44 variables were analysed for 1971 and 46 variables for 1986. Thirty-seven variables were exactly the same for both years, while eight differed, primarily because of changes in the definition and availability of variables measuring ethnicity and period of immigration. As shown in Table 7, these variables can be summarized under the broad categories of Sex, Age and Life Cycle Stage, Household Type and Size, Place of Birth and Ethnicity,[1] Period of Immigration, Educational Achievement, Labour Force Participation and Unemployment, Occupation, Income, Migrant Status and Housing Form. All variables except Black visible minority were obtained from Statistics Canada's Summary Tapes for Census Enumeration Areas. For a variety of reasons, visible minority data taken directly from the Census are not very accurate and are not consistent over time (Boxhill, 1984; Richmond, 1989). Data for the Black Visible Minority group, as defined by the Employment Equity Branch of Employment and Immigration Canada, were obtained for 1986 as a special census tabulation. The data used here address most of the previous criticisms. They are based on both ethnicity and place of birth, account for multiple origins, and avoid double counting.[2] For 1971, these data were not available and "Born Other" and "Other Ethnicity" were used as imperfect surrogates. Definitions for each of these

---

[1]Preliminary analysis of the enumeration area data indicated that individual European groups and Native Canadians were not strongly represented in socially assisted housing except for isolated examples of private non-profit housing. This finding was confirmed for public housing in Ontario by Denton and Davis (1987).

[2]According to the Employment Equity definition of black visible minority, there were 179,905 Blacks in Metropolitan Toronto in 1986 whereas according to the census definition of single origin Black ethnicity there were only 90,965 Blacks.

variables are provided in Table 7. Of these variables, "Born Other" is probably the most accurate surrogate measure of Black visible minority population.

Some census data, particularly for economic and cultural variables, are based on a sample of households or occupants (one-third in 1971 and one-fifth in 1986). This raises the issue of reliability, particularly in 1986, when in the worst case scenario variables measuring income, period of construction and crowded dwellings may be based on only 40 or 60 households out of a total of 200 or 300.[1] Unfortunately, there is no absolute test of reliability, although, since it is a random sample, statistical confidence levels could be obtained. Perhaps the best way of judging the results is whether they make sense in the context of previous literature, existing knowledge about public sector housing in Metropolitan Toronto and supplementary data sources.

A major supplementary data source for the MTHA projects is the Unit–Tenant Master File of the Ontario Ministry of Housing.[2] These data are not as extensive as the census, but they do provide information on sex, age, family type, household size, household income, principal source of income, length of residence, and number of bedrooms in the unit for all households in the MTHA system. A special tabulation of these data for the 125 individual MTHA projects in Metropolitan Toronto was obtained from the Ontario Ministry of Housing for 1990. Unfortunately, these data are not available for previous years. The file is updated every six months and archival copies are not retained.

---

[1]Data for Sex, Age/Life Cycle Stage and Household Size and Structure are based on a census of all households and occupants. Place of Birth, Ethnicity, Period of Immigration, Education, Labour Force and Migrant data are based on a sample of occupants rather than households. For family oriented projects, where enumeration areas have populations of 500 to 1,000, these data should be relatively reliable. For projects housing older populations in smaller households the data may be somewhat less reliable.

[2]The Unit–Tenant Master File is part of the larger Operations Financial Information System (OFIS) that is maintained by the Ontario Ministry of Housing for most public housing units in the province.

Table 7: Hypothesized Categories and Census Variables, Toronto Social Housing, 1971 and 1986

Category	Variables	Acronym	Specific Measurement
Sex	1. Female	FEMALE	% Population female
Age/Life Cycle Stage	1. Preschool	AGE0-4	% Population 0-4 years
	2. Elementary School	AGE5-14	% Population 5-14 years
	3. High School	AGE15-19	% Population 15-19 years
	4. Young Adults	AGE20-24	% Adults 20-24 years
	5. Young Family	AGE25-34	% Adults 25-34 years
	6. Late Family	AGE45-54	% Adults 45-54 years
	7. Completed Family	AGE55-64	% Adults 55-64 years
	8. Young Elderly	AGE65-74	% Adults 65-74 years
	9. Older Elderly	AGE75+	% Adults 75 years and over
Household Type and Size	1. Couples	HWFAMH	% Couples, with or without children
	2. One ParentHouseholds	SINGPARH	% One Parent households
	3. Non Family Households	NONFAMH	% Non Family households
	4. One Person Households	ONEPERSH	% One Person households
	5. Two Person Households	TWOPERSH	% Two Person households
	6. Three Person Households	THRPERSH	% Three Person households
	7. Five or more Person Households	FIVEPERSH	% Five or more Person households
Place of Birth and Ethnicity	1. Born in Canada	BORNCAN	% Population born in Canada
	2. Born in Britain	BORNUK	% Population born in Britain
	3. Born Other (1971)	BORNOTHER	% Population born in other than U.S., U.K., Europe and Asia
	4. Born Caribbean (1986)	BORNCARIB	% Population born in the Caribbean
	5. Born Asia (1986)	BORNASIA	% Population born in Asia (other than India)
	6. British Ethnicity	BRITISH	% Population of British ethnic origin
	7. Asian Ethnicity (1971)	ASIAN	% Population of Asian ethnic origin
	8. Chinese Ethnicity (1986)	CHINESE	% Population of Chinese ethnic origin
	9. Other Ethnic (1971)	OTHERETH	% Population of ethnic origin other than British, French, Asiatic,Austrian,German, Hungarian, Italian, Jewish, Native Canadian, Netherlands, Polish, Russian, Scandinavian, Ukranian
	10. Black Visible Minority (1986)	BLACKVM	% Population Defined as Black Visible Minority by Employment Equity, special tabulation
Period of Immigration	1. Immigrated 1956-1965 (1971)	IMM56-65	% Population Immigrated between 1956 and 1965
	2. Immigrated 1966-1968 (1971)	IMM66-68	% Population Immigrated between 1966 and 1968
	3. Immigrated 1969-1971 (1971)	IMM69-71	% Population Immigrated between 1969 and 1971
	4. Immigrated 1955-1969 (1986)	IMM55-69	% Population Immigrated between 1955 and 1969
	5. Immigrated 1970-1977 (1986)	IMM70-77	% Population Immigrated between 1970 and 1977
	6. Immigrated 1978-1982 (1986)	IMM78-82	% Population Immigrated between 1978 and 1982
	7 Immigrated 1983-1986 (1986)	IMM83-86	% Population Immigrated between 1983 and 1986

Table 7 (cont'd)

Category	Variables	Acronym	Specific Measurement
Education	1. Limited Education	LOWED	% Adults with less than grade 9
	2. High Education	HIGHED	% Adults with at least high school graduation
Labour Force Participation/ Unemployment	1. Male Labour Force Participation	M-LFP	% Males, 15-64, in the labour force
	2. Female Labour Force Participation	F-LFP	% Females, 15-64, in the labour force
	3. Male Unemployment	M-UNEMP	% Male labour force unemployed
	4. Female Unemployment	F-UNEMP	% Female labour force unemployed
Occupation	1. Managerial and Professional Occupations	MAN/PROF	% Labour force in managerial and professional occupations
	2. Clerical Occupations	CLERICAL	% Labour force in clerical occupations
	3. Manufacturing Occupations	MANUFACT	% Labour force in manufacturing occupations
	4. Service Occupations	SERVICE	% Labour force in service occupations
Income	1. Household Income	INCOME	Average Household Income
Migrant	1. Nonmovers	NONMOVER	% Population (5 years of age and over) who did not move in the last five years
	2. Local Movers	MOVERLOC	% Population (5 years of age and over) who moved within the same municipality during the past 5 years
	3. Movers from Outside Canada	MOVEROC	% Population (5 years of age and over) who moved from outside Canada during the past 5 years
Housing	1. Apartment (1971) High Apartment (1986)	APT	% Dwellings apartment (1971) or apartments above 5 stories (1986)
	2. Constructed, 1946-60	C46-60	% Dwellings constructed, 1946-60
	3. Constructed, 1966-71 (1971)	C66-71	% Dwellings constructed, 1966-71
	4. Constructed,1981-86 (1986)	C81-86	% Dwellings constructed, 1981-86
	5. Crowded Dwellings	CROWDED	% Dwellings with more than 1.1 persons per room

For comparison with previous years, two existing studies of public housing in Metropolitan Toronto were used as a rough guideline. These are Kostir's (1976) unpublished profile of a sample of tenants living in MTHA units in Metropolitan Toronto in 1976 and Chan's (1985) partial study of family tenants in MTHA housing in 1983. Both made use of the Unit–Tenant Master File. Kostir's study appears to be the only complete inventory of tenant characteristics for the system as a whole. There is no extensive analysis of the social composition of individual projects in the MTHA system.[1]

[1]An exception is Badley's (1987) unpublished study using 1981 census enumeration area data.

Table 8: Comparison of MTHA Projects Corresponding with Enumeration Areas, 1971 and 1986, and all MTHA Projects for Selected Demographic Data, 1990

Category	Variable	MTHA Projects Corresponding with Enumeration Areas, 1971 (38 Projects)	MTHA Projects Corresponding with Enumeration Areas, 1986 (42 Projects)	All MTHA Projects (125 Projects)
Sex	1. % Household Heads Female	68.4	69.2	69.8
Age/LifeCycle Stage	1. % Household Heads < 35 Years	27.3	27.4	28.9
	2. % Household Heads 35-44 Years	24.9	20.1	23.0
	3. % household Heads 45-54 Years	18.0	15.8	17.1
	4. % Household Heads 55-64 Years	13.2	13.5	12.9
	5. % Household Heads 65-74 Years	10.6	11.6	10.1
	6. % Household Heads 75 and Over	6.0	11.6	8.0
Household Type and Size	1. % Couples, with or without children	16.4	13.1	15.7
	2. % One Parent Households	52.4	48.6	52.7
	3. % One Person Households	27.1	33.8	27.8
	4. % Two Person Households	23.8	25.9	24.9
	5. % Three Person Households	21.1	18.6	20.4
	6. % Five or More Person Households	14.3	11.0	10.5
Income	1. % Households Less than $8,000	33.0	35.6	33.3
	2. % Households More than $16,000	23.4	20.6	24.1
Major Source of Income	1. % Households, Employment Income	27.6	24.7	28.9
	2. % Households, Family Benefits	31.5	29.5	30.3
	3. % Households, Old Age Pension	14.3	17.9	14.8
Migrant	1. % Households, Less than Two Years in Present Residence	23.1	23.3	23.7
	2. % Households, More than Five Years in Present Residence	53.2	53.6	53.0
Housing	1. % Dwellings, Apartments	75.7	82.1	74.2
	2. % Dwellings, Bachelor or One Bedroom	32.0	39.5	31.4
	3. % Dwellings, Three or More Bedrooms	35.5	26.3	34.9

Source: Ontario Ministry of Housing special tabulations. Calculations by the author. Figures based on aggregate data rather than project averages.

3.3 Representativeness of Enumeration Area Data for MTHA Projects

In Table 8, 1990 data from the Unit–Tenant Master File have been used to compare the 1971 and 1986 eligible projects with the entire set of public housing projects. For the most part, there is very little difference between the two sets of sample projects and all projects. The 1986 sample is biased somewhat toward older households (older heads, more non-family and one person households, lower incomes and smaller units), but the differences are not substantial. The 1971 sample projects correspond very closely with all

MTHA projects. Although not sizable, the 1986 differences must be kept in mind when comparing the social composition of MTHA housing with the rest of Metropolitan Toronto. The differences are less important for the analysis of social differentiation within MTHA housing.

4. Social Differences Between Public Sector Housing and the Rest of Toronto

This section documents and evaluates system–wide differences in social composition between Metropolitan Toronto's public sector housing and the rest of Toronto for 1971 and 1986. There are two important methodological issues: the comparison areas against which the public sector housing projects should be evaluated and the selection of an index for comparison.

There are at least three possibilities for comparison areas: the Toronto census metropolitan area (CMA), the Municipality of Metropolitan Toronto (Metro), and a subset of low income enumeration areas (Lower Status). The CMA is the largest area and includes most of the built-up region around Toronto. Metro Toronto was incorporated as a federation of local municipalities in 1953 but growth in the Toronto area has now extended considerably beyond Metro's boundary. In 1971, Metro accounted for 79.4 per cent of the population in the CMA while by 1986 Metro's share of the CMA population had declined to 63.8 percent. In many respects, Metro has become the central city for an expanding CMA.

For this study, the CMA was used as the basic reference point, but with an important refinement. For each of the six housing providers, values of the socio-economic characteristics were calculated for the CMA *minus* the eligible enumeration areas. Thus, for the remainder of the discussion in section 4, 'rest of CMA', refers to the CMA excluding the particular type of project being discussed.

For the MTHA analysis additional comparisons were made, with Metro and with a subset of low income enumeration areas. In both instances, the eligible MTHA enumeration areas were excluded from the comparison areas. Previous studies of social differentiation have usually compared characteristics of public housing with the nation as a whole or the local metropolitan area. A more meaningful comparison might be a subset of lower status areas — areas that exclude higher income households that are clearly not eligible for public housing. The problem was how to define this subset. The criterion selected for this analysis was quite restrictive: all enumeration areas (except those composed entirely of MTHA housing) in the lowest decile of the average household income distribution. Two points should be noted about the lower status subset. First, these enumeration areas probably include some MTHA housing that was excluded from the study because the projects did not coincide exactly with enumeration areas and second, the enumeration areas may include some rent-geared-to-income rent supplement housing in private rental, non-profit and co-operative buildings.

Selection of an appropriate index of change is also important. For this study, it was particularly important to select an index that standardizes for changes in the comparison area. For example, between 1971 and 1986 the proportion of the adult population with limited education declined for both the general population and MTHA tenants, but at a much faster rate for the population as a whole. A simple way of measuring change while standardizing for changes in the comparison area is to calculate an index of over or under representation (Berge,1988: 974-75). Using limited education as an example, the index is calculated as the ratio of the percentage of the adult population with limited education for a social housing provider (e.g. MTHA) to the percentage of adult population with limited education for the comparison area (e.g. CMA). An index of 1.00 indicates no difference between a social housing provider and the comparison area. The more an index value either exceeds 1.0 or is less than 1.0 the greater the differences between the social housing

provider and the comparison area. In this study, a slight variation was made to the usual calculation of the index. When the value for the comparison area exceeded the CMA the index was calculated in the usual manner. In all cases the outcome was a value greater than 1.0. When the value for the comparison area was less than the CMA (e.g. income), the value for the CMA was divided by the comparison area. Again the outcome was a value greater than 1.0.

Note should be taken of values above and below the double lines in the middle of Tables 9, 10, 11 and 13 to 16. Above the double lines, the social housing value exceeds the comparison value while below the double lines the comparison area value exceeds the social housing value. The values have been rank ordered — from highest to lowest above the double line and from lowest to highest below the line. Thus, variables that exhibit the most extreme differences between a social housing provider and a comparison area are at the top and bottom of each table.

To provide a summary measure of social differentiation, an average index value was calculated for each comparison group and time period. These are shown at the bottom of Tables 9, 10, 11 and 13 to 16, and summarized in Table 17. Averages were calculated both for all variables and the 15 variables that were most unlike the rest of the CMA. In calculating the averages, variables measuring residential mobility (NONMOVER, MOVERLOC, MOVEROC), housing stock type (APT), and period of construction (C46-60, C66-71, C81-86) were excluded. This was done in order to obtain a truer measure of average change in *social* characteristics between 1971 and 1986. For example, since a large part of the MTHA stock was built between 1966 and 1971 the period of construction (C66-71) and mobility figures were heavily inflated in 1971, compared with 1986 when no new units were added in the previous five years.

To provide a clear idea of the procedure, the MTHA projects are discussed in detail first, followed by the other housing providers. In addition, Tables A1(1971) and A2

(1986) in the Appendix provide the entire set of data in a form that permits easy comparison between the CMA, MTHA and other housing providers. Note that in these tables, the CMA figures include the whole CMA.

4.1 Social Differences Between MTHA Housing and the Rest of Toronto

The socio-economic characteristics for the MTHA projects and all other enumeration areas in the CMA, Metro, and the lower status subset are shown in Tables 9, 10 and 11 respectively for 1971 and 1986. All variables for the MTHA/CMA comparison are shown in Table 9, while to save space, only 15 variables with the highest index values are given in Tables 10 and 11.

A brief review of the 1971 figures indicates considerable differences between the MTHA housing projects and the rest of the CMA (Table 9). In 1971, the MTHA projects were particularly characterized by higher levels of unemployment, one-parent families, one person households, young children, older tenants, low levels of educational attainment, lower levels of labour force participation, higher levels of service employment, lower levels of managerial/professional employment and low incomes. The figures for the MTHA/Metro comparison mirror those for the MTHA/CMA comparison except that the differences are not quite as extreme (Table 10). MTHA projects also differ considerably from the lower status subset (Table 11) although the variables with high index values are somewhat different than for the rest of the CMA and rest of Metro comparisons. Variables measuring deprivation such as one parent families, unemployment, labour force participation and income reappear but the index values are not as high. In addition, the MTHA in comparison with other lower status areas housed a higher percentage of elementary school and pre-school aged children but a lower percentage of recent immigrants, particularly Asians.

Table 9: Population and Housing Characteristics, Metropolitan Toronto Housing Authority (MTHA) and the Rest of the Toronto Census Metropolitan Area (CMA), 1971 and 1986

Variables	CMA 1971	MTHA 1971	MTHA/ CMA
M-UNEMP	6.1	21.1	3.45
SINGPARH	7.4	25.2	3.41
C66-71	17.6	59.9	3.40
F-UNEMP	7.9	19.4	2.46
APT	35.6	84.4	2.37
ONEPERSH	13.3	28.1	2.16
MOVERLOC	27.4	58.6	2.14
CROWDED	5.7	10.8	1.90
SERVICE	10.2	18.4	1.80
AGE65-74	7.1	12.3	1.73
AGE0-4	8.1	12.8	1.58
NONFAMH	19.5	30.4	1.56
BORNOTH..	2.7	4.2	1.56
LOWED	30.6	46.1	1.51
AGE5-14	18.6	26.1	1.31
AGE75+	4.4	5.4	1.23
BRITISH	56.7	67.9	1.20
ASIAN	2.7	3.2	1.19
CLERICAL	24.1	27.4	1.14
BORNCAN	65.9	74.5	1.13
FEMALE	50.4	55.4	1.10
MANUFACT	25.5	27.8	1.09
IMM66-68	5.5	5.8	1.05
AGE25-34	23.4	24.0	1.03
AGE55-64	12.1	12.4	1.02
AGE15-19	8.3	8.4	1.01
OTHERETH	9.6	9.7	1.01

Variables	CMA 1971	MTHA 1971	CMA/ MTHA
AGE20-24	14.5	13.8	1.05
MOVEROC	10.9	10.1	1.08
THRPERSH	18.1	16.6	1.09
FIVEPERSH	23.5	20.6	1.14
BORNUK	9.6	8.2	1.17
M-LFP	90.8	75.6	1.20
AGE45-54	17.4	13.9	1.25
IMM69-71	3.9	3.0	1.30
TWOPERSH	26.1	18.8	1.39
F-LFP	56.5	36.6	1.54
IMM56-65	10.6	6.7	1.58
C46-60	35.5	22.2	1.60
HWFAMH	77.1	45.3	1.70
HIGHED	39.1	19.3	2.03
NONMOVER	46.1	20.1	2.29
MAN/PROF	20.7	8.2	2.52
INCOME	$12,040	$4,448	2.71
AVERAGE	All Variables		1.56*
	Top 15 Variables		2.16*

Variables	CMA 1986	MTHA 1986	MTHA/ CMA
BLACKVM	5.0	27.4	5.48
SINGPARH	9.2	41.5	4.51
M-UNEMP	4.7	21.0	4.47
BORNCARIB	3.0	12.9	4.30
APT	27.5	80.8	2.94
F-UNEMP	6.3	17.2	2.73
SERVICE	10.3	22.5	2.18
CROWDED	2.6	5.3	2.04
AGE75+	5.1	10.0	1.96
LOWED	13.7	26.5	1.93
AGE65-74	7.9	13.9	1.76
ONEPERSH	21.2	36.9	1.74
AGE0-4	6.8	11.4	1.68
NONFAMH	24.2	39.0	1.61
IMM78-82	4.6	7.1	1.54
AGE5-14	12.6	18.8	1.49
IMM70-77	13.2	19.2	1.45
CHINESE	5.2	4.0	1.30
MANUFACT	24.7	31.1	1.26
FEMALE	51.0	61.6	1.21
MOVERLOC	25.6	31.1	1.21
AGE15-19	7.3	8.8	1.20
CLERICAL	22.4	25.5	1.14
AGE55-64	13.0	14.3	1.10
AGE20-24	12.8	14.1	1.10
NONMOVER	53.0	57.8	1.09
BRITISH	39.6	40.0	1.01
BORNASIA	7.0	7.0	1.00

Variables	CMA 1986	MTHA 1986	CMA/ MTHA
THRPERSH	17.9	17.3	1.03
TWOPERSH	28.4	27.4	1.04
BORNCAN	63.1	60.6	1.04
IMM83-86	2.4	2.1	1.14
MOVEROC	4.5	3.7	1.22
AGE25-34	25.4	20.2	1.26
AGE45-54	14.9	11.2	1.33
C46-60	21.6	14.1	1.53
BORNUK	6.3	3.9	1.62
M-LFP	90.2	54.1	1.67
F-LFP	73.5	42.0	1.75
FIVEPERSH	13.4	7.6	1.76
HIGHED	60.5	32.0	1.89
IMM55-69	8.6	4.5	1.91
MAN/PROF	30.0	12.7	2.36
HWFAMH	66.6	19.5	3.41
INCOME	$40,016	$10,224	3.91
AVERAGE	All Variables		1.97*
	Top 15 Variables		3.23*

* Averages exclude variables measuring residential mobility (NONMOVER,MOVERLOC,MOVEROC), housing stock type (APT) and period of construction (C46-60, C66-71, C81-86)

Table 10: Population and Housing Characteristics, Metropolitan Toronto Housing Authority (MTHA) and the Rest of Metropolitan Toronto (Metro), 1971 and 1986

Variables	Metro 1971	MTHA 1971	MTHA/ Metro
C66-71	14.9	59.9	4.02
M-UNEMP	6.7	21.1	3.15
SINGPARH	7.8	25.2	3.13
F-UNEMP	7.8	19.4	2.49
APT	39.7	84.4	2.13
MOVERLOC	30.5	58.6	1.92
ONEPERSH	14.8	28.1	1.90
CROWDED	5.9	10.8	1.83
NONFAMH	17.6	30.4	1.73
SERVICE	10.7	18.4	1.72
Variables	**Metro 1971**	**MTHA 1971**	**Metro/ MTHA**
IMM56-65	11.3	6.7	1.69
HIGHED	38.1	19.3	2.00
NONMOVER	46.5	20.1	2.31
MAN/PROF	20.5	8.2	2.50
INCOME	$11,810	$4,448	2.66
AVERAGE	All Variables		1.49*

Variables	Metro 1986	MTHA 1986	MTHA/ Metro
BLACKVM	5.9	27.4	4.64
SINGPARH	9.8	41.5	4.23
M-UNEMP	5.4	21.0	3.92
BORNCARIB	3.5	12.9	3.68
APT	33.5	80.8	2.41
F-UNEMP	6.0	17.2	2.86
SERVICE	11.1	22.5	2.03
AGE0-4	5.9	11.4	1.93
Variables	**Metro 1986**	**MTHA 1986**	**Metro/ MTHA**
C4660	25.7	14.1	1.82
F-LFP	74.1	42.0	1.76
HIGHED	59.4	32.0	1.86
IMM55-69	9.0	4.5	2.00
MAN/PROF	30.2	12.7	2.38
HWFAMH	61.3	19.5	3.14
INCOME	$37,698	$10,224	3.69
AVERAGE	All Variables		1.86*

Table 11: Population and Housing Characteristics, Metropolitan Toronto Housing Authority (MTHA) and Other Lower Status Enumeration Areas, 1971 and 1986

Variables	Low $ 1971	MTHA 1971	MTHA/ Low $
C66-71	12.0	59.9	4.99
SINGPARH	9.1	25.2	2.77
F-UNEMP	9.7	19.4	2.00
M-UNEMP	11.1	21.1	1.90
AGE5-14	14.1	30.4	1.85
MOVERLOC	35.7	58.6	1.64
AGE0-4	8.5	12.8	1.51
Variables	**Low $ 1971**	**MTHA 1971**	**LOW $/ MTHA**
HIGHED	29.6	19.3	1.53
INCOME	$6,811	$4,448	1.53
F-LFP	59.6	36.6	1.63
MOVEROC	17.0	10.1	1.68
NONMOVER	34.0	20.1	1.69
ASIAN	5.4	3.2	1.69
MAN/PROF	15.4	8.2	1.88
IMM69-71	7.1	3.0	2.37
AVERAGE	All Variables		1.42*

Variables	Low $ 1986	MTHA 1986	MTHA/ Low $
SINGPARH	10.9	41.5	3.81
M-UNEMP	7.9	21.0	2.66
BLACKVM	12.3	27.4	2.23
F-UNEMP	8.6	17.2	2.00
BORNCARIB	7.1	12.9	1.82
AGE15-19	5.0	80.8	1.76
AGE0-4	6.5	11.4	1.75
AGE5-14	9.5	18.8	1.75
Variables	**Low $ 1986**	**MTHA 1986**	**Low $/ MTHA**
BORNASIA	11.8	7.0	1.68
MAN/PROF	21.7	12.7	1.71
F-LFP	74.1	42.0	1.76
INCOME	$18,144	$10,224	1.77
BORNUK	7.3	3.9	1.87
MOVEROC	9.3	14.1	2.51
IMM83-86	5.8	2.1	2.76
AVERAGE	All Variables		1.59*

NOTE: * Averages exclude variables measuring residential mobility (NONMOVER,MOVERLOC,MOVEROC), housing stock type (APT) and period of construction (C46-60, C66-71, C81-86)

The summary values for 1986 (Table 9) also indicate important contrasts between the MTHA projects and the rest of the CMA, with the MTHA projects distinguished by most of the same variables noted in 1971. Of the 15 highest index values in each year, 10 were for the same variables. The differences were for period of construction and residential mobility variables, figures that were inflated in 1971 as a result of the considerable number of MTHA buildings constructed in the previous five years. In 1986, these were replaced in the top 15 by visible minority and lower education variables. The most noteworthy feature is the higher index values for almost all variables in 1986. In the MTHA enumeration areas, one-parent families increased from approximately 25 to 42 per cent of total households and black occupants accounted for about 27 per cent of total population in 1986 compared with only 4.2 per cent for "Born Other" in 1971. The proportion of residents with low levels of education dropped but not as rapidly as for the rest of the CMA, and the increase in average income did not keep up with increases in the rest of the CMA. Average household income declined from 37 per cent of the rest of the CMA average in 1971 to 26 per cent in 1986. Male labour force participation declined dramatically, from 76 per cent of males 15 to 64 years of age in 1971 to 54 per cent in 1986. Female labour force participation increased only slightly during a period when labour force participation by women in the rest of the CMA increased from 57 per cent to 74 per cent of females 15 to 64 years of age.

It is impossible to discuss all the details of Tables 9, 10 and 11 but the average index figures are revealing. Between 1971 and 1986, the average indexes for the MTHA/CMA comparison increased about 26 per cent for the all variable analysis, and almost 50 per cent for the top 15 variables. These results confirm that MTHA housing became highly differentiated from the rest of the CMA for a few crucial variables. The MTHA percentages differed most from the rest of the CMA, followed closely by the rest of Metro. Interestingly, the average values for the lower status subset were not much different

than the rest of the CMA and the rest of Metro comparisons, particularly in 1971. For all three comparisons the average index values increased between 1971 and 1986, thereby indicating increased social differentation, with the MTHA projects becoming more unlike the comparison areas. However, the increase was not the same for each comparison area. The percentage increase in average index figures for all variables was much greater for the MTHA/CMA (26 per cent) and MTHA/Metro (25 per cent) comparisons than the MTHA/lower status comparison (12 per cent). Therefore, although the MTHA projects became more differentiated socially from all three comparison areas the differential was most pronounced for the rest of the CMA and the rest of Metro. These figures also imply that the lower status enumeration areas have become more differentiated from the rest of the CMA and the rest of Metro, although not to the same extent as the MTHA projects.

These trends and the figures in Tables 9, 10 and 11 confirm that during the last fifteen years the MTHA projects have become increasingly unlike the rest of Toronto and a home for the most impoverished in society — single-parent families, mostly female led, low income households that are not keeping up with income increases in the rest of society, the unemployed, those who are unable to work or have given up looking for work, and a relatively large number of visible minorities, particularly blacks who entered Canada in the 1970s. It is of some interest, however, to note that in both 1971 and 1986 the MTHA did not house a disproportionate number of newly arrived immigrants. This is probably due to the low vacancy rates and long waiting lists for MTHA housing as well as the requirement, until recently, that applicants be citizens or landed immigrants.

Finally, what have been the trends since 1986? The summary data shown in Table 12 for four time periods from 1971 to 1990 are from different sources and must be interpreted cautiously. Nonetheless, it is clear that the proportion of females and one-parent households in MTHA projects continued to increase. For the entire set of 124 projects, female heads of households accounted for about 70 per cent of all residents in 1990, and

single-parent families accounted for about half the households in the projects. There has also been a shift in the most important income source from employment income to family benefits and welfare.

Table 12: Metropolitan Toronto Housing Authority (MTHA), Selected Demographic Data, 1971, 1975, 1986 and 1990

Category	Variable	MTHA Projects				
		1971	1976	1986	1990a (42)	1990b (125)
Sex	1. % Female Heads of Households		57.3		69.2	69.8
Age/Life Cycle Stage	1. % Household Heads <35 Years		28.8		27.4	28.4
	2. % Household Heads,35-44 Years		22.6		20.1	23.0
	3. % Household Heads,45-59 Years		20.8		22.5	23.7
	4. % Household Heads,60-64 Years		6.6		6.8	6.3
	5. % Household Heads,65 and Over		22.3		23.2	18.1
Household Type and Size	1. % Couples, with or without children	45.3	32.6	19.5	18.3	20.2
	2. % One Parent Households	25.2	37.2	41.5	48.6	52.7
	3. % One Person Households	28.1	26.8	36.9	33.8	27.8
	4. % Two Person Households	18.8	21.2	27.4	25.9	24.9
	5. % Five or More Person Households	20.6	20.8	7.6	11.0	13.4
Income	1. Average Household Income	$4,448	5,100	10,329	11,200	
Major Source of Income	1. % Households, Employment Income		39.5		24.7	28.9
	2. % Households, Family Benefits and Welfare		30.0		39.2	39.3
	3. % Households, Old Age Pension		17.6		17.9	14.8

Source:
1. 1971 and 1986 data: Census of Canada, 1971 and 1986. Calculations by the author. Figures based on aggregate data rather than enumeration area averages.
2. 1976 data: Kostir, I (1976). Characteristics of Tenants Living in Assisted Rental Housing Units in Metropolitan Toronto. Toronto: Ontario Ministry of Housing. (Based on sample of 3,900 units)
3. 1990 data: Ontario Ministry of Housing special tabulations. Calculations by the author Figures based on aggregate data rather than project averages. (1990a based on all units in the 42 sample projects and 1990b based on all units in the full set of 125 projects)

4.2 Social Differences Between Limited Dividend, MTHCL, Non-Profit / Co-operative Housing and the Rest of Toronto

The 15 variables with the highest index values for each of Limited Dividend, Metro Toronto Housing Company Limited(seniors), Municipal Non-Profit, Private Non-Profit, and Co-operative providers are shown in Tables 13 through 16. Table 17 provides the average index value for each provider, including MTHA, and where applicable, the percentage change in average index values between 1971 and 1986. The indexes are shown both for all variables and the top 15.

4.2.1 Limited Dividend

In 1971 the limited dividend projects were characterized by a relatively large proportion of recent immigrants, particularly of Asian origin, young families, smaller households and crowded housing conditions (Table 13). These contrasts with the rest of the CMA became more accentuated by 1986. Indeed, in 1986, ten of the fifteen variables with high index values were cultural or period of immigration variables. Particularly high index values are evident for crowded households, recent immigrants and Black and Asian ethnic groups. The proportion of crowded households increased from 10.5 per cent in 1971 to 15.3 per cent in 1986, even though the proportion of crowded households overall in the rest of the CMA declined from 5.8 percent to 2.5 percent during the same period. In 1986, almost 40 per cent of all residents were visible minorities, either Asian or Black.

Table 13: Population and Housing Characteristics, Limited Dividend Housing(LD) and the Rest of the Toronto Census Metropolitan Area, 1971 and 1986

Variables	CMA 1971	LD 1971	LD/CMA
APT	36.2	97.8	2.70
SINGPARH	7.7	17.9	2.32
IMM66-68	5.5	12.2	2.22
MOVEROC	10.8	23.4	2.17
ASIAN	2.7	5.8	2.15
AGE0-4	8.1	16.7	2.06
C46-60	35.2	69.0	1.96
IMM69-71	3.9	7.3	1.87
CROWDED	5.8	10.5	1.81
Variables	**CMA 1971**	**LD 1971**	**CMA/LD**
AGE15-19	8.3	4.8	1.73
FIVEPERSH	23.5	12.4	1.89
AGE45-54	17.4	8.7	2.00
AGE75+	4.4	2.0	2.20
NONFAMH	19.7	7.8	2.53
MAN/PROF	20.7	6.0	3.45
AVERAGE	Top15	Variables	2.02*
	All	Variables	1.55*

Variables	CMA 1986	LD 1986	LD/CMA
CROWDED	2.5	15.3	6.12
MOVEROC	4.5	19.6	4.35
IMM78-82	4.6	19.9	4.33
IMM83-86	2.4	10.2	4.25
BLACKVM	5.2	17.1	3.29
BORNCARIB	3.1	10.2	3.29
APT	27.5	88.0	3.20
BORNASIA	6.9	21.8	3.16
CHINESE	5.1	12.3	2.41
MANUF	24.7	45.4	1.84
Variables	**CMA 1986**	**LD 1986**	**CMA/LD**
INCOME	39,655	24,194	1.64
BRITISH	39.7	21.5	1.85
BORNUK	6.3	3.0	2.10
IMM55-69	8.5	4.0	2.12
MAN/PROF	30.0	14.0	2.14
AVERAGE	Top 15	Variables	2.96*
	All	Variables	1.84*

Note: * Averages exclude variables measuring residential mobility (NONMOVER, MOVERLOC, MOVEROC), housing stock type (APT) and period of CONSTRUCTION (C46-60, C66-71, C81-86)

The average index values showing social differentation between limited dividend housing and the rest of the CMA were high, about the same as the all variable MTHA/ CMA comparison in 1971 and not far behind in 1986 (Table 17). The average indexes also increased at about the same rate as the MTHA/CMA comparison between 1971 and 1986, about 19 per cent for the all variable analysis and 47 per cent for the top 15 variables. Thus, like the MTHA housing units, the limited dividend units were highly differentiated from the rest of the CMA in 1971 and became increasingly unlike the rest of Toronto in 1986. And like MTHA, the striking difference between the all variable and top 15 variable analysis indicates that limited dividend housing has become quite unlike the rest of the CMA for a few critical variables. In contrast to MTHA, the major differentiating variables were not unemployment, under employment, and one parent families. Instead, limited dividend projects housed a disproportionate number of newly arrived immigrants living at relatively high densities. Labour force participation in these projects was as high as the CMA and average household income, although only about 60 percent of the CMA average, was considerably above the MTHA average of 24 per cent. Presumably the incomes of many of these households were too high to qualify for MTHA housing and a number of those that qualified may have preferred not to live in public housing. Also, a number of these tenants may not have qualified for MTHA housing because they were not citizens or landed immigrants.

4.2.2 Metro Toronto Housing Company Limited (MTHCL)

Not unexpectedly, the MTHCL seniors projects housed a relatively large number of elderly and single person households (Table 14). In 1971 almost half of the residents were born in the United Kingdom, a much higher percentage than the rest of the CMA. Educational achievement was low and average household income was very low, about 17 per cent of the average household income in the rest of the CMA in 1971. As noted in

Table 14, MTHA units were highly differentiated on average from the rest of the CMA, both for the all variable and the top 15 variable analyses. Most of the same set of 15 variables differentiated the MTHCL projects from the rest of the CMA in 1986. As indicated by the average index values, MTHCL was still highly differentiated from the rest of the CMA, but the differences narrowed somewhat (Table 14). In part, this is because the percentage of elderly and non-family households increased at a faster rate in the rest of the CMA between 1971 and 1986 than in MTHCL housing. Other factors were the substantial decline in the proportion of MTHCL residents born in the United Kingdom and the somewhat better income position of MTHCL households compared to the rest of the CMA. Household income was still substantially below the rest of the CMA but increased from 17 per cent of the rest of the CMA average in 1971 to 23 per cent in 1986.

Table 14: Population and Housing Characteristics, Metropolitan Toronto Housing Company Limited (MTHCL) and the Rest of the Toronto Census Metropolitan Area (CMA), 1971 and 1986 (excludes family non-profit in 1986)

Variables	CMA 1971	MTHCL 1971	MTHCL / CMA
AGE75+	4.3	41.2	10.98
AGE65-74	7.1	45.6	6.42
ONEPERSH	13.2	77.4	5.86
BORNUK	9.5	49.9	5.25
NONFAMH	19.4	78.8	4.06
C66-71	18.1	51.0	2.82
APT	36.1	100.0	2.77
MOVERLOC	27.8	64.1	2.30
LOWED	30.7	66.2	2.16
Variables	**CMA 1971**	**MTHCL 1971**	**CMA / MTHCL**
HIGHED	38.9	18.7	2.08
AGE55-64	17.2	6.6	2.60
IMM56-65	10.5	3.3	3.18
OTHERETH	9.6	2.7	3.55
HWFAMH	76.8	21.2	3.62
INCOME	11,860	2,019	5.87
AVERAGE	Top 15 Variables		4.64*
	All Variables		3.08*

Variables	CMA 1986	MTHCL 1986	MTHCL / CMA
AGE75+	5.0	42.4	8.48
AGE65-74	7.8	39.8	5.10
ONEPERSH	20.9	85.5	4.09
NONFAMH	23.9	86.4	3.61
APT	27.5	94.5	3.41
LOWED	13.7	46.5	3.39
BORNUK	6.2	20.9	3.37
CHINESE	3.7	10.3	2.78
Variables	**CMA 1986**	**MTHCL 1986**	**CMA / MTHCL**
TWOPERSH	28.5	14.1	2.02
MOVEROC	4.5	2.1	2.14
BLACKVM	5.3	2.2	2.41
HIGHED	60.4	24.7	2.49
INCOME	39,811	9,274	4.29
HWFAMH	66.4	13.6	4.88
C46-60	21.6	3.4	6.35
Average	Top 15 Variables		4.19*
	All Variables		2.96*

Note: * Averages exclude variables measuring residential mobility (NONMOVER,MOVERLOC,MOVEROC, housing stock type (APT) and period of construction (C46-60, C66-71, C81-86)

4.2.3 Municipal Non-Profit Housing

On average in 1986, municipal non-profit housing projects had a higher proportion of small households and recent immigrants than the rest of the CMA (Table 15).The percentage of blacks was about the same as in limited dividend housing, but the immigrant population was not as high, and family composition was quite different. For example, one person households accounted for one third of the households in limited dividend housing in 1986 compared to 47 per cent in municipal non-profit housing.

Table 15: Population and Housing Characteristics, Municipal Non-Profit (MNP), Private Non-Profit (PNP) and the Rest of the Toronto Census Metropolitan Area (CMA), 1986

Municipal Non-Profit			
Variables	CMA 1986	MNP 1986	MNP / CMA
APT	28.1	84.6	3.01
BLACKVM	5.2	15.6	3.00
BORNCARIB	3.1	8.7	2.81
IMM83-86	2.4	5.8	2.42
NONFAMH	24.3	56.3	2.32
MOVEROC	4.5	10.1	2.24
ONEPERSH	21.4	46.8	2.19
MOVERLOC	25.6	50.5	1.97
CROWDED	2.6	5.1	1.96
Variables	CMA 1986	MNP 1986	CMA / MNP
BORNUK	6.3	3.5	1.80
IMM55-69	8.5	4.4	1.93
HWFAMH	66.1	30.0	2.20
NONMOVER	53.1	19.9	2.67
C46-60	21.5	5.8	3.71
FIVEPERSH	13.4	2.8	4.78
Average	Top 15 Variables		2.54*
	All Variables		1.60*

Private Non-Profit			
Variables	CMA 1986	PNP 1986	PNP / CMA
AGE65-74	5.1	38.1	7.47
APT	28.0	93.7	3.35
ONEPERSH	21.2	70.0	3.30
NONFAMH	24.3	73.8	3.04
AGE65-74	7.9	20.2	2.56
BORNUK	6.2	15.2	2.45
BORNCARIB	3.1	6.8	2.19
Variables	CMA 1986	PNP 1986	CMA / PNP
INCOME	39,684	16,843	2.36
NONMOVER	53.1	20.5	2.59
AGE15-19	7.3	2.5	2.92
HWFAMH	66.1	21.4	3.09
THRPERSH	17.9	5.7	3.14
NONMOVER	53.1	20.5	2.59
AGE45-54	14.9	4.5	3.31
FIVEPERSH	13.4	1.9	7.05
Average	Top 15 Variables		3.60*
	All Variables		2.16*

Note: *Averages exclude variables measuring residential mobility (NONMOVER, MOVERLOC, MOVEROC), housing stock type (APT) and period of construction (C46-60, C66-71, C81-86)

Given the objective of promoting social mix within non-profit housing it is interesting to note the average index values. These indicate that municipal non-profit is more like the rest of the CMA than most of the housing providers. Of the six providers,

municipal non-profit has the lowest index value for the full set of variables and the second lowest, just below co-operative, for the 15 variable analysis (Table 17). Of the economic indicators, municipal non-profit is fairly close to the rest of the CMA average for the four occupational categories and almost exactly the same for the two educational achievement variables, but has only about 60 per cent of the average household income in the rest of the CMA. In part, income is lower in municipal non-profit housing because household size is low and therefore there are, on average, fewer earners per household. Interestingly, average household income for municipal non-profit is about the same as limited dividend housing, but individual income for municipal non-profit is likely much higher because of fewer earners per household. As noted earlier, average income data for individual earners were not available at the enumeration area level of analysis.

4.2.4 Private Non-Profit Housing

Private non-profit projects in Toronto have been built primarily to serve senior citizens and therefore it is not surprising that many of the variables with high index values are the same as those for MTHCL housing. Of the 25 projects included in this analysis, 15 housed primarily seniors, 6 contained mixed adult age groups, although in most instances the bias was towards seniors, and the remaining 4 housed younger families. It is not known whether this breakdown is representative of all private non-profit housing in Metropolitan Toronto.

For 1986 the proportion of elderly, single person households and residents born in the United Kingdom were all considerably higher in private non-profit housing than in the rest of the CMA. Incomes were substantially lower than the rest of the CMA average but incomes were also about twice as high as the MTHCL average. Like the MTHCL projects, private non-profit housing was also highly differentiated on average from the rest of the CMA. For both the all variable and 15 variable analyses, private non-profit housing had the

second highest average index values, exceeded only by MTHCL. These values reflect the high levels of elderly and single person households in private non-profit housing.

4.2.5 Co-operative Housing

Relative to the rest of the CMA, the co-operative housing projects included in this analysis have a high proportion of small households, single parent families, blacks and male unemployment (Table 16). Co-operative residents also tended to be much less likely to have low levels of education and be employed in manufacturing jobs than people living in the rest of the CMA. Co-operative residents generally had higher levels of education and managerial and professional employment than people elsewhere in the CMA (Table A2). Occupational status and educational achievement were considerably higher than municipal non-profit. Income was approximately 60 per cent of the CMA average compared to 55 per cent for municipal non-profit.

Table 16: Population and Housing Characteristics, Co-operative Housing and the Rest of the Toronto Census Metropolitan Area (CMA), 1986

Variables	CMA 1986	Co-op 1986	Co-op / CMA
APT	28.2	85.9	3.05
BLACKVM	5.2	13.8	2.65
MOVERLOC	25.6	59.3	2.32
SINGPARH	9.6	19.7	2.05
NONFAMH	24.4	48.5	1.99
ONEPERSH	21.4	40.4	1.89
M-UNEMP	4.9	9.0	1.84
IMM70-77	13.2	24.1	1.83
Variables	CMA 1986	Co-op 1986	CMA / Co-op
AGE75+	5.2	2.9	1.79
HWFAMH	66.0	31.8	2.07
BORNASIA	7.0	3.2	2.19
LOWED	13.7	5.1	2.69
NONMOVER	53.0	15.9	3.33
MANUFACT	24.7	7.1	3.48
FIVEPERSH	13.4	3.0	4.47
Average	Top 15 Variables		2.41*
	All Variables		1.65*

Note: *Averages exclude variables measuring residential mobility (NONMOVER, MOVERLOC, MOVEROC), housing stock type (APT) and period of construction (C46-60, C66-71, C81-86)

The average index values for co-operative housing are amongst the lowest of the six housing types, virtually tied with municipal non-profit (Table 17). As with municipal non-profit housing, a major objective of co-operative housing is to achieve some degree of social mix within projects and, in contrast to socially segregated public housing, a tenant group that more closely approximates the local population. Data are not directly available, especially for income, to test the social mix objective. However, for many variables both municipal non-profit and co-operative housing more closely approximate the CMA population than any of the other providers.

4.3 Summary

The results from this section of the report are best summarized by the information in Table 17. Based on the average indexes of over-and-under representation, the six housing types can be divided into three groups. MTHCL and private non-profit have the highest index values and therefore are most differentiated socially from the rest of the CMA. This is largely because of the very high proportion of elderly and singles in this housing. However, as seniors and single person households have become more dominant features of larger society, MTHCL has become slightly less differentiated from the rest of the CMA.

MTHA and limited dividend housing are also highly differentiated socially from the rest of the CMA and, in contrast to MTHCL, these differences increased dramatically from 1971 to 1986, especially for the 15 most extreme variables. These were primarily recent immigrant, visible minority and crowding variables for limited dividend housing and measures of unemployment, single parent families and income for MTHA housing.

For 1986, municipal non-profit and co-operative housing had approximately the same index values and the lowest values of the six housing types. They most closely resembled the rest of the CMA population. This is not surprising given that both housing types were developed under essentially the same housing programmes and the goal in both

cases was to avoid the social stigmatization of public housing by incorporating residents with a mix of income and other characteristics. In each case the index values were considerably below the MTHA and limited dividend values.

Table 17: Average Index Values of Over and Under Representation (Differentiation from the Rest of the CMA) for Housing Providers, 1971 and 1986

Housing Provider	Average Index		Percentage Change 1971-1986
	1971	1986	
1.MTHA			
a) All variables	1.56	1.97	26.3
b) Top 15 variables	2.16	3.23	49.5
c) Income	2.71	3.91	44.3
2. Limited Dividend			
a) All variables	1.55	1.84	18.7
b) Top 15 variables	2.02	2.96	46.5
c) Income	1.55	1.64	5.8
3.MTHCL (seniors)			
a) All variables	3.08	2.96	-3.9
b) Top 15 variables	4.64	4.19	-9.7
c) Income	5.87	4.29	-26.9
4. Private Non-Profit			
a) All variables		2.16	
b) Top 15 variables		3.60	
c) Income		2.36	
5. Municipal Non-Profit			
a) All variables		1.60	
b) Top 15 variables		2.54	
c) Income		1.70	
6. Co-operatives			
a) All variables		1.65	
b) Top 15 variables		2.41	
c) Income		1.57	

Note: The income index was obtained by dividing average household income for the rest of the CMA by average household income for each housing provider.

5. Social Variation Within Public Sector Housing in Toronto

The second objective of this study was to evaluate social variation *within* public sector housing in Metropolitan Toronto. This section of the report identifies the major dimensions of variation in Metropolitan Toronto's public sector housing and classifies the social housing projects on the basis of these dimensions. The discussion is based on a) separate factor analyses for 1971 and 1986 of most of the variables in Table 1 for all enumeration areas, and b) classifications of the enumeration areas using the factor score output and cluster analysis. A separate analysis was also undertaken of *all* MTHA projects in 1990 using data from the Unit–Tenant Master File of the Ontario Ministry of Housing.

5.1 Methodology

The usual procedure for identifying dimensions or patterns of variation within a data set is some form of factor analysis. Factor analysis is designed to isolate the common patterns of variation within a data set. The starting point for a factor analysis is normally a correlation matrix containing the correlations between all variables in the analysis. Factor analysis is then used to reduce the common sources or patterns of variation in the correlation matrix to a few summary factors or dimensions.Two sets of output from a factor analysis are important for this study. Factor loadings measure the relationships between the variables and the newly produced factors. They range on a scale from +1.0 to -1.0 and are interpreted in exactly the same way as correlation coefficients. Each factor is given a descriptive label based on the variables that correlate substantially or load highly with that factor. Factor scores identify the importance of each observational unit (enumeration areas for the 1971 and 1986 analyses, housing projects for the 1990 MTHA analysis) on each factor.

Factor analysis is a generic term used to describe a procedure that incorporates a variety of alternative methodologies. Technically, a Principal Axes Component Analysis

with Direct Oblimin (delta 0.0) oblique rotation was used for each analysis. The factor scores were calculated using the approximation procedure outlined by Murdie (1980). A major issue in factor analysis is the selection of the most appropriate number of factors. Instead of using the 'eigenvalue greater than 1.0' approach, successive rotations from 2 to 10 factors were evaluated. The factor loadings for each factor were examined in the context of both the statistical correlations between the original variables and an intuitive understanding of public sector housing in Metropolitan Toronto. For each analysis a final solution was selected based on these considerations.

Using the factor scores as input, a hierarchical cluster analysis was undertaken as a means of developing a typology of social housing projects. Technically, squared Euclidean distances were used to measure the "social distance" between enumeration areas, and Ward's method was used for clustering. As with any cluster analysis, there is no best solution. The procedure begins with the two most similar enumeration areas or housing projects and proceeds in a series of steps until all enumeration areas or projects are combined in a single cluster. The choice of a solution between these two extremes is a trade-off between complexity and generalization guided by discontinuities in the similarity coefficients (the distance between the two most dissimilar observations in a cluster).

5.2 Dimensions of Variation, 1971

All variables from Table 7, with the exception of NONFAMH and ONEPERSH, and 105 enumeration areas were included in the 1971 analysis. Only variables with factor loadings greater than 0.4 or less than -0.4 are shown in Table 18. The enumeration areas represented MTHA (69 enumeration areas), MTHCL (19 enumeration areas) and Limited Dividend (17 enumeration areas) housing.

Four major dimensions emerged from the 1971 analysis, two broadly related to family status and the other two associated with ethnicity and migrant status (Table 18). The

first family status factor includes a set of variables that describe *Family and Age* variations. This dimension separates enumeration areas (projects) distinguished by young families (young adults, children under 5, three person households) and relatively high income from areas containing primarily seniors (young and old elderly), female, born in the U.K., low income and low educational attainment. The factor is similar to the traditional family status factor of social area analysis (Shevky and Bell, 1955) except that it also incorporates a number of economic status variables. The second family status factor has been labeled *Large and Small Households* . This factor distinguishes areas by size of household, type of housing stock, age, place of birth and crowded housing. It contrasts low rise housing projects containing large households, older families and persons born in Canada and living in crowded conditions with apartment buildings containing two person households often born in the United Kingdom.

The third factor contrasts enumeration areas on the basis of *Ethnicity.* It separates areas containing persons who immigrated to Canada during the previous five years (MOVEROC), primarily from Asia and the Caribbean (BORNOTH, OTHERETH), with areas housing people predominantly of British origin. These immigrants also tended to be highly educated and somewhat older.

Finally, a fourth factor distinguishes areas on the basis of *Migrant* status. This is primarily a surrogate variable for period of construction. The variables measuring migration are derived from the census question: "Where did you live five years ago?". Obviously, persons living in buildings that are less than five years old all lived somewhere else five years ago.

Table 18: Factor Loadings for the 1971 Metropolitan Toronto Social Housing Projects (Enumeration Areas)

Variables	Family and Age	Large and Small Households	Ethnicity	Migrant
THRPERSH	88			
AGE0-4	87			
AGE20-24	84			
LOWED	-75			
AGE25-34	74			
SERVICE	-72			
INCOME	61			
HWFAMH	59			
MANUFACT	59			
AGE65-74	-58			
AGE75+	-57			
FEMALE	-55			
FIVEPERSH		89		
AGE5-14		85		
CROWDED		81		
AGE15-19		76		
APT		-74		
BORNCAN	43	66		
AGE45-54		61		
BORNUK	-50	-57		
TWOPERSH		-55		
SINGPARH		52		
FEMALELF		-50		
BRITISH			-77	
BORNOTH			75	
OTHERETH			71	
IMM56-65			67	
ASIAN			65	
MOVEROC	52		65	
IMM66-68	49		63	
IMM69-71			58	
HIGHED			56	
AGE55-64			56	
MAN/PROF			45	
C66-71				92
NONMOVER				-90
MOVERLOC				87
C46-60				-82

Note: Factor loadings between -0.40 and +0.40 are not shown

5.3 Dimensions of Variation, 1986

The 1986 analysis was based on all variables from Table 7 except NONFAMH and ONEPERSH and 198 enumeration areas. As in the 1971 analysis, only variables with factor loadings greater than 0.4 or less than -0.4 are shown in Table 19. The factor structure in 1986 related more closely than the structure in 1971 to the hypothesized model

put forward by social area analysts for western industrialized cities (Shevky and Bell, 1955). Three major factors were identified that relate roughly to the social area dimensions of family status, economic status, and ethnicity (Table 19). It is not surprising that the 1986 structure more closely approximates the social complexity of the city as a whole given the addition of non-profit and co-operative projects to the data set and the differences in educational attainment, occupation, and income that were identified earlier between traditional public housing and municipal non-profit and co-operative housing.

The first factor, *Family and Age*, contrasts areas of single parent families and black visible minority population with areas identified by a large elderly population, often of United Kingdom birth, who immigrated in the 1950s and 1960s. This dimension is a composite of many of the variables associated with the two family status factors in the 1971 analysis. In 1971 single parent families were more associated with older and larger families. By 1986 single parent families extended from younger to older families and through all family sizes, although the correlation was stronger with three person households and young families.

A major difference between the 1971 and 1986 factor structures was the emergence of a separate *Economic Status* factor in 1986. This dimension contrasts areas on the basis of differences in educational attainment, income, managerial-professional occupations and labour force participation. It also incorporates variables from the migrant status factor that was identified in 1971. This factor appeared because of the inclusion of non-profit and co-operative housing in the 1986 analysis. On average, these housing projects, particularly municipal non-profit and co-operative, exhibited much higher income, educational achievement, and occupational status than MTHA housing (Table A2).

The third factor, *Ethnicity,* summarizes variables related to ethnicity and recent immigration . Areas with relatively high proportions of recent immigrants, primarily from Asian countries, are contrasted with areas containing mainly Canadian born residents of

British ethnic origin. In contrast to the 1971 analysis, blacks correlated strongly with the family and age factor rather than ethnicity.

Table 19: Factor Loadings for the 1986 Metropolitan Toronto Social Housing Projects Enumeration Areas

Variables	Family and Age	Economic Status	Ethnicity
SINGPARH	94		
AGE5-14	92		
AGE0-4	89		
THRPERSH	89		
AGE15-19	86		
AGE20-24	84		
BLACKVM	84		
AGE65-74	-76		
AGE75+	-75		
BORNCARIB	74		
AGE25-34	69	-56	
AGE45-54	66		
BORNUK	-62		
FIVEPERSH	54		46
TWOPERSH	52		
IMM55-69	-43		
HIGHED		-82	
INCOME		-81	
NONMOVER		79	
MAN/PROF		-67	
C81-86		-66	
LOWED	-53	64	
MOVERLOC		-54	
F-LFP		-53	
M-LFP		-51	
SERVICE		46	
AGE55-64		42	
IMM78-82			85
BORNASIA			84
MOVEROC			78
CROWDED			74
CHINESE			73
IMM83-86			69
BORNCAN			-66
HWFAMH			58
BRITISH			-57
MANUFACT			54
CLERICAL			-46

Note: Factor loadings between -0.40 and +0.40 are not shown

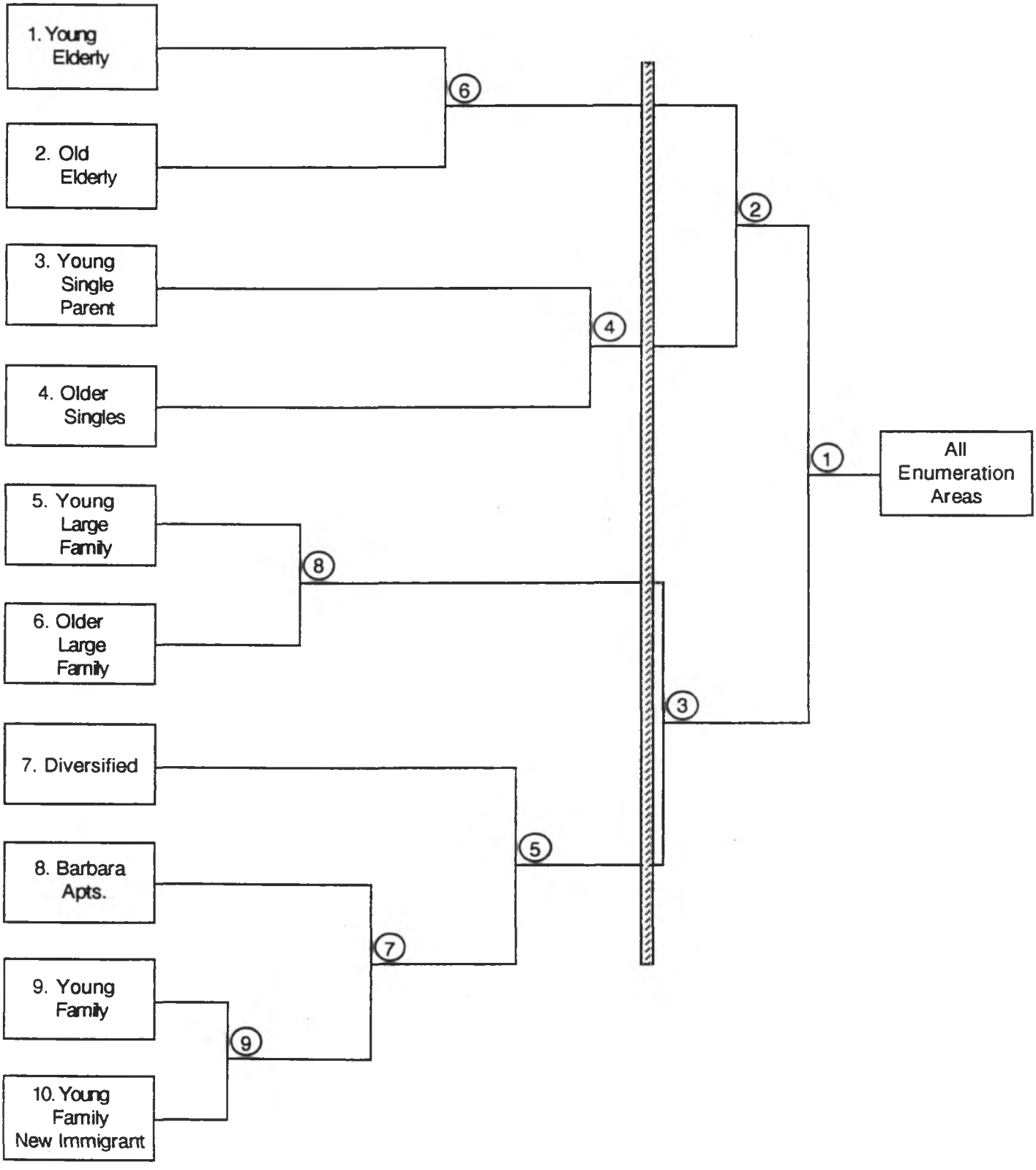
5.4 Classification of Housing Areas, 1971

Inspection of the similarity coefficients from the 1971 analysis revealed breaks at the ten, seven and four cluster solutions. The ten cluster solution provided additional detail about ethnic variation and was therefore retained for the following discussion. Figure 5 provides an example of how cluster analysis works. Diagramatically, the procedure is analogous to a tree and its branches. The procedure begins at the top of the tree where the two most similar enumeration areas are combined and ends at the trunk where all the enumeration areas are united to form a single cluster. In Figure 5, the tree has been turned on its side so the trunk is to the right of the diagram and the branches to the left. Only the last ten steps in the analysis are shown. These are indicated by the numbers in the circles in Figure 5. At the top of the diagram, clusters 1 and 2 both include projects designed for the elderly and managed by the Metropolitan Toronto Housing Company Limited (MTHCL). They are differentiated by the proportion of "young" versus "old" elderly. At stage 6, these clusters merge to form a larger group of enumeration areas made up entirely of MTHCL projects. At stage 2, this group is joined by clusters labelled "young single parent family" and "older singles" that merged earlier at stage 4. Finally, at stage 1 this very large group combines with other clusters from the bottom half of the diagram to form a single cluster and the trunk of the tree.

The descriptive labels in Figure 5 are based on cluster means for the original variables that differ markedly from the corresponding averages for all enumeration areas in the cluster analysis. These averages are noted hereafter as social housing averages. The ten clusters are discussed under four major headings corresponding to the four group solution. This solution is noted by the shaded vertical bar in Figure 5. Two types of summary tables have been provided. Tables 20 to 23 provide a detailed description of the important variables for each cluster and a list of the housing projects included in each cluster. Indexes of over-representation were calculated for all variables that exceeded the social housing

Figure 5

Classification of Public Sector Housing (by Enumeration Areas), 1971



average, and the nine variables with the highest index values are listed in numerical order for each cluster.[1] Income is also shown as an important benchmark variable for all clusters and expressed as a percentage of the CMA average. Table 24 is a more general summary that permits direct comparison of all clusters for 17 common variables. Generally, these are variables that loaded highly on the dimensions (factors) identified for 1971 and 1986 (Tables 18 and 19). Both tables are used as a basis for discussing the contents of individual clusters.

5.4.1 Elderly (Clusters 1 and 2)

Clusters 1 and 2 include projects designed for the elderly and managed by the Metropolitan Toronto Housing Company Limited. Projects in both groups contain a high proportion of elderly people, persons born in the United Kingdom, one person households, low income households and persons with low educational levels (Table 20). More than 90 per cent of the occupants were over 65 years of age and about half were born in the United Kingdom. About two-thirds had only an elementary education, and household incomes were less than 20 per cent of the metropolitan average, the lowest for any of the clusters. The two groups are differentiated by age of units, the relative proportion of "young" and "old" elderly, and one–person households. Buildings constructed primarily in the 1966-71 period (Cluster 1) contained a larger proportion of "young" elderly aged 65 to 74 (52 per cent versus 39 per cent) and one-person households (83 per cent versus 70 per cent). The difference in age of residents is plausible; many residents of the older buildings have likely aged on site. The difference in household composition is also explicable. In the mid–1960s, MTHCL switched from primarily a limited dividend provider to a provider of rent-geared-to-income housing. Consequently, it is understandable that priority would be given to single, low income, primarily female

[1] All variables from Table 7 were included in this analysis.

elderly for the new units built between 1966 and 1971.These projects are located throughout Metropolitan Toronto although the bias is towards the suburbs.

Table 20: Clusters 1 and 2, 1971: "The Elderly"

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 1: "Young Elderly"				MTHCL
AGE75+	41.0	12.7	3.23	Adanac Apts,
AGE65-74	52.1	17.7	2.94	Alexandra Park Apts,
BORNUK	47.0	17.1	2.75	College View Apts (2),
ONEPERSH	83.1	34.2	2.43	Edgeley Apts.(2),
NONFAMH	85.2	36.6	2.33	McClain Park Apts.(2),
C66-71	95.3	45.9	2.08	Mt. Dennis Apts
MOVERLOC	90.1	56.3	1.60	
LOWED	64.1	47.4	1.35	
FEMALE	81.2	60.6	1.34	
INCOME	$1,806	$11,940[2]	15.1%	
Cluster 2: "Old Elderly"				MTHCL
AGE75+	54.6	12.7	4.30	Brimley Acres,
BORNUK	53.3	17.1	3.12	Downsview Acres,
NONMOVER	57.2	23.0	2.49	East York Acres,
AGE65-74	38.7	17.7	2.19	Glen Stewart Acres,
ONEPERSH	69.9	34.2	2.04	May Robinson Apts,.
NONFAMH	72.7	36.6	1.99	West Acres,
C46-60	53.2	31.0	1.72	Woodland Acres
LOWED	67.4	47.4	1.59	
BRITISH	92.9	68.1	1.36	
INCOME	$2,257	$11,940[2]	18.9%	

NOTES: 1. Social Housing Average refers to the average of all enumeration areas in the cluster analysis.
2. Income refers to the CMA average.
3. The numbers in parentheses refer to projects that contain two or more enumeration areas.

5.4.2 Young Single Parent Families and Older Singles (Cluster 3 and 4)

The next two clusters are made up entirely of MTHA projects constructed in the period 1966-71. The first cluster, young single parent families, identifies a group of 20 enumeration areas that contain a disproportionate number of single parent families, young heads of households, young children, three person households, and the unemployed (Table 21). About one-third of the households (43 per cent of families) were single parent and almost half of the adult population was under 35 years of age. Children under five years of age made up almost twenty per cent of the entire population. Almost three-quarters of the

population in these projects was born in Canada. Projects in this cluster have a distinct suburban orientation. Of the 20 enumeration areas, 17 are located in the suburbs, and of these, 12 are in Scarborough.

Buildings in the second cluster, older singles, house a disproportionate number of one person households, age groups 45 to 54 and 55 to 64, immigrants from the late 1950s and early 1960s and service employees. Almost 60 per cent of households were single person, and about forty per cent of the adult population was between 45 and 64. These projects are all located in the City of Toronto, particularly in redeveloped areas of the city centre and the west end.

The specific social composition of these two clusters indicates that there was a considerable amount of socio-demographic differentiation in the MTHA stock in 1971. One explanation relates to the shift in demand for social housing from husband / wife families to single parent families and the elderly, and the need to house these groups as quickly as possible. It seems that the solution was to offer large numbers of young single parent applicants places in newly constructed buildings in the suburbs, particularly Scarborough, and to house the elderly in new buildings in more central locations.

Table 21: Clusters 3 and 4, 1971: "Young Single Parent Families" and "Older Singles"

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 3: "Young Single Parent Family"				
C66-71	94.1	45.9	2.05	MTHA
AGE0-4	19.1	10.5	1.82	Barrington/Lumsden, Blake/Boultbee (2),
THRPERSH	26.4	15.1	1.75	Bleecker St. I, Edgeley Village,
SINGPARH	33.1	19.2	1.72	Eglinton/Markham, Ellesmere/Markham (2),
AGE20-24	21.0	12.5	1.68	Finch/Birchmount, Gilder Drive,
AGE25-34	28.8	21.7	1.33	Greenbrae Circuit, Humber Blvd.,
MOVERLOC	68.6	56.3	1.22	Jane/Woolner, Kennedy Road,
F-UNEMP	17.3	14.7	1.18	Lawrence/Orton, Lawrence/Susan,
BORNCAN	75.6	63.8	1.18	McCowan Rd.,Sheppard/Birchmount,
INCOME	$4,133	$11,940[2]	34.6%	St.Clair/Birchmount, Tandridge II

Table 21 (cont'd)

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 4: "Older Singles"				
C66-71	97.9	45.9	2.13	MTHA
AGE55-64	23.2	11.0	2.11	Alexandra Park,
IMM56-65	12.7	7.1	1.79	Bleecker I (4),
ONEPERSH	58.5	34.2	1.71	Bleecker II (3), Davenport Road (2),
NONFAMH	61.8	36.6	1.69	Quebec / High Park (2),
OTHERETH	14.3	9.0	1.59	Pelham Park (2)
SERVICE	25.9	17.3	1.50	
AGE45-54	15.2	10.2	1.49	
MOVERLOC	82.4	56.3	1.46	
INCOME	$3,040	$11,940[2]	25.5%	

NOTES: 1. Social Housing Average refers to the average of all enumeration areas in the cluster analysis.
2. Income refers to the CMA average.
3. The numbers in parentheses refer to projects that contain two or more enumeration areas.

5.4.3 Large Families: Young and Older (Clusters 5 and 6)

Relative to the rest of the public sector clusters 5 and 6 contain a high proportion of large households living in crowded conditions, children and female unemploment. In both groups, over half the households contained five or more persons, and more than one-quarter of the households were overcrowded (Table 22). About 60 per cent of the occupants were under 20 years of age. Both groups had a considerably higher proportion of two parent family households (66 and 63 per cent) than Cluster 3, the young single parent family group (44 per cent). The buildings in both clusters are also primarily low-rise.[1]

The two clusters differed in age of family and period of construction of the dwellings. Projects in Cluster 5 housed a higher proportion of younger families living in recently constructed units. Cluster 6 contained older buildings with older families. Over 50 per cent of the adult population in cluster 5 was between 20 and 34 years of age compared

[1]This variable was not included in the analysis.

to 38 per cent for cluster 6. In contrast, 27 per cent of the cluster 6 adult population was between 45 and 64 compared to 17 per cent for cluster 5. Although both contained a large number of children, those in cluster 6 were older. Both groups were made up entirely of MTHA projects. Group 5 contained many of the newer suburban projects such as Edgeley Village, Thistletown and Yorkwoods, while group 6 contained the low rise parts of older projects such as Lawrence Heights, North and South Regent Park and Warden Woods.

Table 22: Clusters 5 and 6, 1971: "Young Large Families" and "Older Large Families"

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 5: "Young Large Families""				
FIVEPERSH	58.5	15.5	3.77	MTHA
CROWDED	25.1	8.7	2.89	Alexandra Park, Don Mount Court,
AGE5-14	40.9	17.0	2.41	Edgeley Village, Flemingdon Park,
AGE25-34	41.8	21.7	1.93	O'Connor Drive, Thistletown (2),
SINGPARH	31.1	19.2	1.62	Warden Woods, Yorkwoods
F-UNEMP	23.7	14.7	1.61	
AGE15-19	8.8	5.5	1.60	
HWFAMH	66.4	46.0	1.44	
AGE0-4	13.9	10.5	1.32	
INCOME	$5,974	$11,940[2]	50%	
Cluster 6: "Older Large Families"				
FIVEPERSH	52.6	15.5	3.39	MTHA
CROWDED	28.0	8.7	3.22	Lawrence Heights, Regent Park North (4),
C46-60	78.5	31.0	2.53	Regent Park South,
AGE15-19	13.4	5.5	2.44	Warden Woods
NONMOVER	55.0	23.0	2.39	
AGE5-14	35.2	17.0	2.07	
AGE45-54	18.5	10.2	1.81	
F-UNEMP	24.0	14.7	1.63	
HWFAMH	63.5	46.0	1.38	
INCOME	$6,071	$11,940[2]	50.8%	

NOTES: 1.Social Housing Average refers to the average of all enumeration areas in the cluster analysis.
2. Income refers to the CMA average.
3. The numbers in parentheses refer to projects that contain two or more enumeration areas. There are two enumeration areas in Warden Woods, one in Cluster 5 and one in Cluster 6.

5.4.4 Diversified and New Immigrant (Clusters 7, 8, 9 and 10)

Cluster 7 contains a set of enumeration areas, all but one of which include MTHA projects, that are quite diversified in that they approximate the system wide average for the social housing projects. They contain a diversity of age groups, family types and household sizes. For the most part (12 of 15 enumeration areas), they are part of large projects such as Regent Park North, Moss Park and Lawrence Heights, all of which have a diversity of apartment sizes from bachelor to three and four bedrooms within the same enumeration area.

Clusters 8, 9 and 10 are characterized by varying proportions of immigrant population. Cluster 8, contains only two enumeration areas, the Barbara limited dividend apartments in St. Jamestown. Almost half the population of this project immigrated to Canada in the five years prior to the 1971 census, 16 per cent in the previous two years. Over 20 per cent of the population were of Asian background and at least 15 per cent of the population were Caribbean born blacks (BORNOTH).The bias was towards younger families (AGE25-34) although there was a diversity of household sizes. Housing conditions were crowded but not to quite the same extent as clusters 5 and 6, large families in MTHA projects.

Cluster 10 also includes a group of projects that have a relatively high immigrant population. Almost 25 per cent of the population immigrated to Canada during the previous five years. Nine of the 13 enumeration areas are limited dividend projects; the other four are MTHA. Projects in this group also have a disproportionate number of young husband and wife families. Over 55 per cent of the adult population (20 years and over) was under 35 years of age and more than three-quarters of the households were husband and wife families.

Cluster 9 contains the remaining limited dividend projects. These are typified by young husband and wife families. Sixty-eight percent of adults are under 35 years of age,

and about 85 per cent of all households are husband and wife families. Almost 20 per cent of the population is under five years of age. Of all groups this cluster has the largest proportion of adults with a high education level and the highest average household income. Regardless, income is only about 68 per cent of the CMA average.

Table 23:Clusters 7, 8, 9 and 10, 1971:"Diversified" and "New Immigrant"

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 7: "Diversified"				
NONMOVER	47.0	23.0	2.04	MTHA
C46-60	47.5	31.0	1.53	Don Summerville, Lawrence
AGE55-64	15.6	11.0	1.42	Heights (3), McCormick Park, Moss
AGE45-54	14.0	10.2	1.37	Park (6), Parkwood Rayoak,
MAN/PROF	9.5	7.4	1.28	Regent Park North (3),
TWOPERSH	24.0	19.9	1.21	
F-LFP	49.5	41.7	1.18	
IMM56-65	8.1	7.1	1.14	
SINGPARH	21.7	19.2	1.13	
INCOME	$4,430	$11,940[2]	37.1%	
Cluster 8: "Barbara Apts"				
ASIAN	20.3	3.1	6.58	Limited Dividend
IMM69-71	16.0	3.1	5.16	Barbara Apts. (2)
BORNOTHER	15.7	3.4	4.61	
MOVEROC	45.6	10.4	4.38	
IMM66-68	21.4	5.6	3.82	
OTHERETH	27.9	9.0	3.10	
CROWDED	20.8	8.7	2.39	
AGE25-34	42.6	21.7	2.10	
MAN/PROF	14.9	7.4	2.01	
INCOME	$6,740	$11,940[2]	56.4%	
Cluster 9: "Young Families"				
AGE20-24	28.6	12.5	2.29	Limited Dividend
HIGHED	39.0	21.3	1.95	Benleigh Apts., Coronoda Ridge,
HWFAMH	84.1	46.0	1.82	Humber Ridge, Trudell Place,
AGE25-34	39.4	21.7	1.82	Weitz Holdings
AGE0-4	18.5	10.5	1.76	
THRPERSH	30.5	19.9	1.53	
C46-60	43.5	31.0	1.24	
F-LFP	50.1	41.7	1.20	
CLERICAL	35.0	29.1	1.20	
INCOME	$8,076	$11,940[2]	67.6%	

NOTES: 1.Social Housing Average refers to the average of all enumeration areas in the cluster analysis.
2. Income refers to the CMA average.
3. The numbers in parentheses refer to projects that contain two or more enumeration areas.

Table 23 (cont'd)

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 10: "Young Families / New Immigrant"				
IMM69-71	8.1	3.1	2.61	MTHA
C46-60	74.6	31.0	2.41	Flemingdon Park,
MOVEROC	23.8	10.4	2.29	Regent Park South (3)
IMM66-68	2.0	5.6	2.14	
ASIAN	6.6	3.1	2.13	Limited Dividend
OTHERETH	15.5	9.0	1.72	Benville Apts., Carbon Jubilee, Finch
AGE25-34	36.0	21.7	1.66	Main Gardens, Greenview Apts.,
HWFAMH	76.4	46.0	1.66	Iana (2), Rexington Heights (3)
AGE20-24	20.5	12.5	1.64	
INCOME	$6,889	$11,940[2]	57.7%	

5.4.5 Summary of the 1971 Classification

A summary of the 1971 classification is presented in Table 24. The classification makes sense in that the major housing providers were differentiated by cluster. Metropolitan Toronto Housing Company Limited (MTHCL) buildings coincided with clusters 1 and 2. These seniors developments were differentiated by age of occupant and period of construction, with "younger" seniors in the newest buildings.

Clusters 3 through 6 were exclusively MTHA projects. The newly constructed buildings in cluster 3 and 4 were segregated demographically and spatially, with young single parent families in suburban projects and older singles in central city developments. These were also primarily apartment developments in contrast to the low rise projects in clusters 5 and 6. The latter contained larger families, many of whom lived in crowded conditions. In contrast to clusters 3 and 4 these projects usually contained a predominance of husband-wife families with school aged children and relatively high incomes — "the working (deserving) poor". As with the MTHCL buildings, the older developments contained older families. In both instances, more than 50 per cent of the occupants had not moved in five years, therefore providing some evidence that many of these residents have

aged on site.

A final set of four clusters has been labeled Diversified and New Immigrant. The first are older MTHA projects (and parts of larger projects) that had a diversity of age groups and household types. In this respect, they differed from most other MTHA projects that were more segregated by age and family composition. The other three clusters were dominated by limited dividend projects. All were characterized by young families (generally husband-wife rather than single parent), and relatively high levels of educational achievemant and income. Most especially, however, they were distinguished from other clusters by their relatively high levels of recent immigrant population. Apparently, they acted as important reception areas for immigrant groups that did not have the same support systems as Italians and other European groups that have been established in Toronto for longer periods of time.

5.5 Classification of Housing Areas, 1986

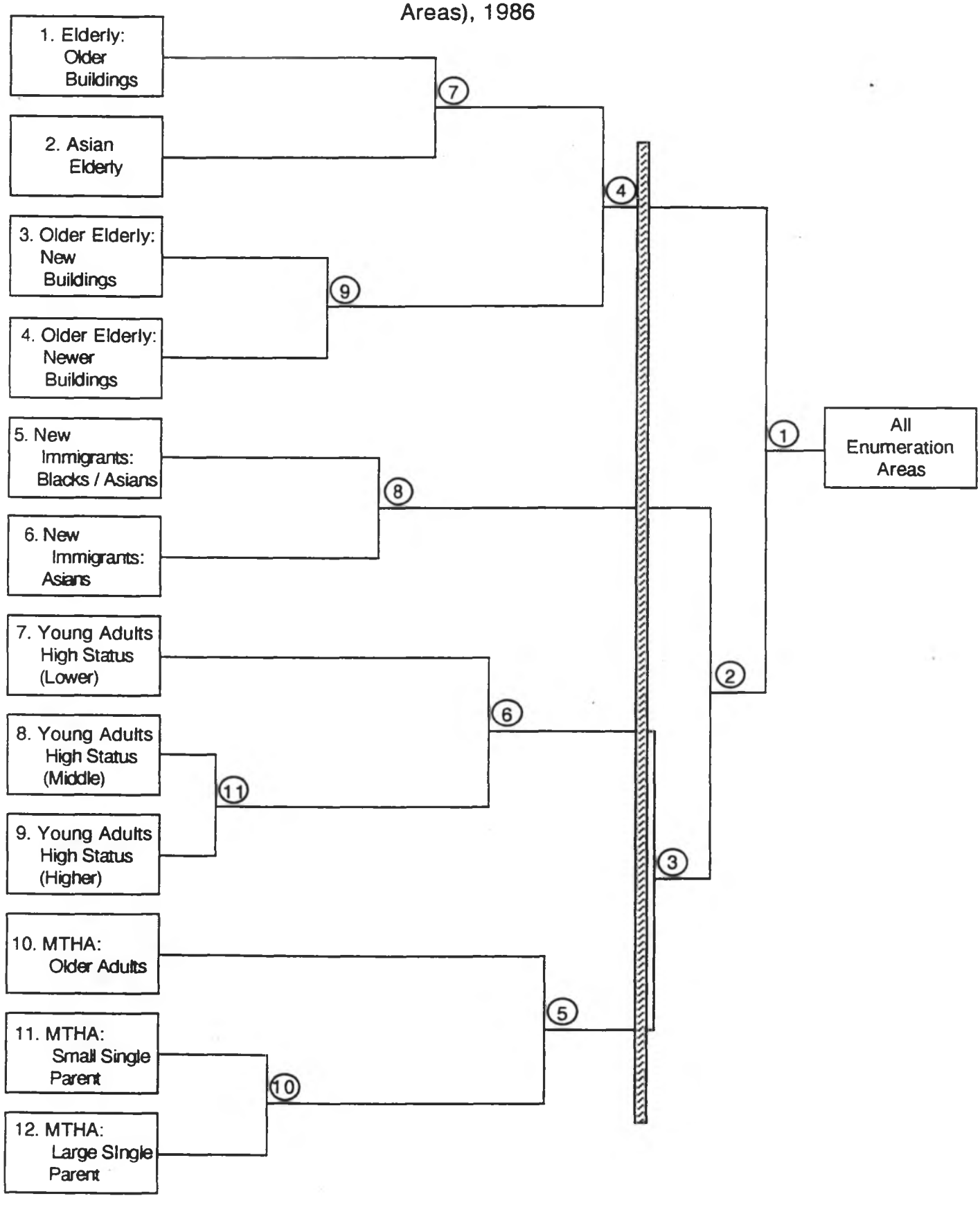
Inspection of the similarity coefficients from the 1986 cluster analysis indicated breaks at the twelve, eight, five and four cluster solutions. Twelve clusters seemed necessary to capture the full complexity of social differentiation within Toronto's public sector housing in 1986, but four clusters provided a convenient break for general discussion. A tree diagram showing the way in which the clusters were combined from twelve groups to four and then finally into a single cluster is shown in Figure 6. As in Figure 5, the shaded vertical bar corresponds to the four group solution. The descriptive labels in Figure 6 were derived from the variables that considerably exceed the CMA average for each cluster. As for 1971, two types of summary tables are provided – detailed tables for each cluster with important variables rank ordered according to the index of over-representation, and a more general summary (Table 29) comparing all clusters for 17 common variables.

Table 24: Summary of 1971 Classification of Public Sector Housing

Variables	All EAs	Elderly		Young Single Parent Families/Older Singles		Large Families: Young and Older		Diversified and New Immigrant			
		1.Young	2.Old	3.Young Single Parent	4.Older Singles	5.Young	6.Older	7.Diversified	8.Barbara Apts.	9.Young Families	10.Young Families -New Immigrant
AGE0-4	10.5	0	0	*19.1	4.6	*13.9	8.1	*19.1	*14.0	*18.5	*17.0
AGE5-14	17.0	0	0	*18.9	8.0	**40.9	**35.2	6.6	13.5	*17.8	*19.8
AGE25-34	21.7	0	0	*28.8	10.6	*41.8	*24.9	*28.8	*42.6	*39.4	*36.0
AGE55-64	11.0	6.2	6.7	*11.6	**23.2	4.2	8.7	*15.6	7.3	4.2	2.1
AGE65-74	17.6	**52.1	**38.7	12.5	*23.4	1.7	5.3	16.8	6.7	2.3	4.6
Age75+	12.7	***41.0	***54.6	3.8	11.7	<1	2.5	8.3	2.3	1.9	1.1
SINGPARH	19.2	0	0	*33.1	16.0	*31.1	*26.3	*21.7	11.8	15.9	16.8
THRPERSH	15.1	0	0	*26.4	10.3	9.6	11.3	14.4	*21.8	**30.5	*24.7
FIVEPERSH	15.5	0	0	9.6	<1	***58.5	***52.6	11.3	6.4	12.5	*21.1
INCOME	$4516	$1806	$2257	$4133	$3040	*$5974	*$6071	$4431	*$6740	*$8076	*$6889
HIGHED	21.3	20.3	16.5	17.8	*30.6	13.8	15.7	20.3	*39.0	20.2	*27.7
MAN/PROF	7.4	N/A	N/A	*8.4	*8.4	4.0	6.8	*9.5	**14.9	1.8	6.3
BORNOTHER	3.4	<1	0	3.1	*6.0	3.4	*3.6	3.4	***15.7	1.7	4.2
ASIAN	3.1	<1	<1	2.6	*3.9	2.1	2.4	2.7	***20.3	1.1	**6.6
MOVEROC	10.4	<1	0	*11.1	9.9	7.9	5.8	9.6	***45.6	*12.1	**23.8
CROWDED	8.7	<1	<1	5.1	2..1	**25.1	***28.0	7.5	**20.8	3.7	*13.2
C66-71	45.9	**95.3	2.5	**94.1	**97.9	60.5	<1	1.2	<1	<1	<1

NOTE: Asterisks indicate cluster values that exceed values for all EAs:
(* = exceeds the value for all EAs, ** = at least twice the value for all EAs, *** = at least three times the value for all EAs)

Figure 6
Classification of Public Sector Housing (by Enumeration Areas), 1986



5.5.1 Elderly (Clusters 1, 2, 3 and 4)

In 1986, four clusters were identified that contain a predominance of elderly residents. All four groups have a high proportion of population over 65 years of age and single person households. They differ in several other respects (Table 25).

Cluster 1 contains 43 enumeration areas that are almost entirely MTHCL and MTHA projects. All of this is older housing stock. No units were built between 1981 and 1986. About 20 per cent of the population was born in the United Kingdom, and almost half had low levels of educational achievement. This is also a relatively stable population. Approximately 60 per cent have lived in the same unit for at least five years.

Although the sample of projects included in the 1971 and 1986 analyses differs sufficiently to preclude precise comparisons, this cluster includes many of the same projects from the MTHCL "old" and "young" elderly and the MTHA older singles groups that were identified in 1971. More careful inspection of the data indicates that over the fifteen year period the population housed in MTHA older singles projects became considerably older. For example, the population over 65 years of age in projects such as Pelham Gardens, Quebec / High Park and 250 Davenport increased from 20 to 25 per cent in 1971 to more than 50 per cent in 1986. Since these projects are located in the western half of the City of Toronto, this shift in age structure may reflect the demand by seniors for more conveniently located housing in the central part of Metropolitan Toronto. Increasingly, these MTHA projects and the vast majority of the MTHCL seniors projects are serving a similar clientele. Although there are demographic differences, these have become blurred over the years, and at this level of generalization it is not possible to distinguish the fine-scaled differences. It also means that age distributions in this cluster are more heterogeneous than in clusters 1 and 2 from 1971. In the latter, the population over 65 years of age accounted for about 93 per cent of total population compared to only 75 per cent in this cluster. The difference is made up by population in the age group 55 to 64.

Table 25: Clusters 1, 2, 3 and 4, 1986: "The Elderly"

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 1: "Elderly: Older Buildings"				MTHA 250 Davenport, Dundas/Mabelle,High Park/ Quebec,220 Oak, Pelham(2), Roselawn/ Marlee, Sherbourne/Shuter(2)
BORNUK	19.8	9.7	2.04	MTHA
AGE75+	39.4	19.7	2.00	250 Davenport, Dundas/ Mabelle,High Park/
AGE65-74	35.3	19.0	1.86	Quebec, 220 Oak, Pelham(2), Roselawn/
ONEPERSH	86.5	52.1	1.66	Marlee, Sherbourne/Shuter(2)
LOWED	45.4	28.0	1.62	MTHCL
IMM55-69	9.7	6.0	1.61	Adanac, Arleta Manor(2), Byng Towers,
NONFAMH	87.0	55.4	1.57	Cedarbrae Manor, Cliffwood Manor, College
AGE55-64	18.1	12.9	1.50	View, Doug Saunders, Eagle Manor,
NONMOVER	59.5	44.1	1.35	East York Acres, Edgeley Apts(2), Greenwood
INCOME	$9,088	$42,221[2]	21.5%	Towers, Islington Manor, Janet Magee, May Robinson, McClainPark,MontgomeryPlace, Mount Dennis, Morningside, Outlook Manor, St.George's Manor, Sunrise Towers, Robert South Apt., Village Apts.,West Don, West Hill, Willowdale Manor, Woods Manor Private Non-Profit Rexdale Presbyterian, St.Paul/L'Amoreaux, Wigamen
Cluster 2: "Chinese Elderly				
CHINESE	58.4	6.1	9.57	MTHCL
BORNASIA	61.9	10.0	6.19	Alexandra Park Apts., College View,
IMM70-77	42.0	16.1	2.63	Kensington, William Dennison,
AGE65-74	47.9	19.0	2.52	Winchester
LOWED	56.3	28.0	2.01	
AGE75+	38.9	19.7	1.97	
IMM55-69	11.0	6.0	1.83	
ONEPERSH	82.2	52.1	1.58	
NONMOVER	66.1	44.1	1.50	
INCOME	$9,064	$42,221[2]	21.5%	

NOTES: 1. Social Housing Average refers to the average of all enumeration areas in the cluster analysis.
2. Income refers to the CMA average.
3. The numbers in parentheses refer to projects that contain two or more enumeration areas.

Table 25 (cont'd)

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 3: "Older Elderly/ New Buildings"				
C81-86	93.8	19.6	4.79	MTHCL
AGE75+	52.1	19.7	2.64	Marjory Carton, Moore Place
BORNUK	21.9	9.7	2.26	
MOVERLOC	75.1	38.2	1.97	Private Non-Profit
ONEPERSH	83.5	52.1	1.60	Christie, Fred Beavis/Heather Cross,
BRITISH	68.5	44.3	1.55	Glen Gorden, St. Hilda's, St. Clair/
AGE65-74	29.2	19.0	1.54	O'Conner, St. Joseph's, St.Matthews
NONFAMH	83.8	55.4	1.54	
F-LFP	74.0	61.5	1.20	Co-operative
INCOME	$16,600	$42,221[2]	39.3%	Winona
Cluster 4: "Older Elderly / New Buildings"				
AGE75+	47.8	19.7	2.44	MTHCL
C81-86	40.7	19.6	2.08	Eagle Manor, Glenyan Manor,
BORNUK	19.2	9.7	1.98	McMurrich Place, Saranac
AGE65-74	34.0	19.0	1.79	
ONEPERSH	82.8	52.1	1.59	Municipal Non-Profit (MTHCL)
NONFAMH	83.8	55.4	1.51	David Croll (2)
LOWED	37.1	28.0	1.33	
BRITISH	55.1	44.3	1.24	Private Non-Profit
MOVERLOC	47.5	38.2	1.24	New Horizons, Pentecostal Benevolant,
INCOME	$12,710	$42,221[2]	30.1%	Richview, St.Anne's, St.Demetrius, St. Hilda's, St. Joseph's, Terra Nova, Toronto Lithuanian, Wexford

Cluster 2 contains five MTHCL projects that are located in the central area of Toronto and house a very specific elderly population. On average, over 60 per cent of the population in these projects were born in Asia, and almost 60 per cent were of Chinese ethnicity. Over 40 per cent of these residents immigrated to Canada in the period, 1970-77. This is also a very stable population. About two-thirds of the residents have lived in the same unit for at least five years. These projects serve an older Chinese population that has traditionally lived near the downtown core of the city.

The remaining two clusters of elderly housing are dominated by more newly

constructed non-profit buildings although they also include a few recently constructed MTHCL projects. On average, residents in these buildings were older than the occupants of the MTHCL and MTHA housing in clusters 1 and 2. About 50 percent were over 75 years of age compared to 40 per cent of the residents of buildings in clusters 1 and 2. Average income was also higher than for occupants of cluster 1 and 2 housing, although still considerably below the CMA average. Of the two groups, buildings in cluster 3 are the newest — virtually all were built between 1981 and 1986. Residents of these buildings also had higher incomes than cluster 4. In part, this may be because cluster 3 contains a few less MTHCL projects, but it is also because of the presence of a few non-profit projects with relatively high average incomes.

Another difference between the two groups is ethnicity. As in cluster 1, about 20 per cent of the residents of both clusters 3 and 4 were born in the United Kingdom. This figure is considerably higher than the average for all social housing but much less than was found for the elderly groups in 1971. The average proportion of residents born in Canada however, was lower for cluster 4 than cluster 3 (43 per cent versus 58 per cent).This relates to the presence of at least three projects sponsored by European ethnic groups in cluster 4. Ten per cent or fewer of the residents in these projects (Toronto Lithuanian, St. Demetrius and Terra Nova) were born in Canada, and virtually none were of British background.

5.5.2 New Immigrant Groups (Clusters 5 and 6)

Clusters 5 and 6 contain primarily limited dividend projects that are distinguished by a relatively large proportion of new immigrants and visible minority population (Table 26). About 30 per cent of the occupants of cluster 5 housing and 37 percent of the those in cluster 6 housing immigrated to Canada in the five year period 1981-86. On average, these projects house a disproportionate number of relatively large young families living in

crowded conditions. Compared to other public sector housing, a large proportion of these households (about two-thirds) are husband / wife families.

Table 26: Clusters 5 and 6, 1986: "New Immigrant Groups"

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster 5: "New Immigrant, Black / Asian				
IMM83-86	19.6	3.0	6.33	Limited Dividend
MOVEROC	30.0	6.2	4.84	
FIVEPERSH	23.7	5.3	4.47	180 Chalk Farm,
CROWDED	23.5	5.5	4.27	Riverside (2),
BORNCARIB	24.4	7.0	3.49	Willowridge
IMM78-82	23.2	7.5	3.09	
BLACKVM	37.9	13.7	2.79	
BORNASIA	25.9	10.0	2.59	Municipal Non-Profit
HWFAMH	63.4	24.7	2.57	
INCOME	$25,926	$42,221[2]	61.4%	176 The Esplanade
Cluster 6: "New Immigrant, Asian"				
CROWDED	43.5	5.5	7.91	Limited Dividend
CHINESE	38.8	6.1	6.36	
MOVEROC	37.5	6.2	6.05	Barbara Apts.(4),
IMM83-86	16.4	3.0	5.47	Oak St. Apts. (2),
BORNASIA	54.3	10.0	5.43	Richmond Square,
IMM78-82	40.5	7.5	5.40	Tilzen/Firgrove
C46-60	38.1	9.2	4.14	
FIVEPERSH	19.8	5.3	3.74	
HWFAMH	67.1	24.7	2.73	
INCOME	$22,432	$42,221[2]	53.1%	

NOTES: 1. Social Housing Average refers to the average of all enumeration areas in the cluster analysis.
2. Income refers to the CMA average.
3. The numbers in parentheses re fer to projects that contain two or more enumeration areas.

The two clusters are distinguished primarily by ethnicity. On average, 38 per cent of the cluster 5 projects were occupied by blacks. About one-quarter of the residents were born in the Caribbean and another quarter in Asia, probably Pakistan or India. Of the cluster 6 residents, approximately 54 per cent were born in Asia and almost 40 per cent were of Chinese ethnic background. Almost 45 per cent of these households lived in

crowded conditions.

The projects from the two clusters are located in different parts of Metropolitan Toronto. Except for the Cityhome building at 176 The Esplanade in the St. Lawrence area of the City of Toronto, the projects from cluster 5 are in the suburbs, two in Etobicoke and the third in North York. In contrast, all but one of the buildings from cluster 6 are located in the central area of the City of Toronto near existing Chinese neighbourhoods. One of these buildings, the Barbara apartments, was also identified in the 1971 analysis as a separate group housing a disproportionate number of recent immigrants from Asia.

5.5.3 Young Adults / High Status (Clusters 7, 8 and 9)

The next three clusters include the majority of the limited dividend, municipal non-profit and co-operative projects. They also include the few family-oriented private non-profit projects in the analysis. All are typified by younger adult populations, small household size, and relatively high levels of education and income. Between 50 and 65 per cent of adults are under 35 years of age. The percentage of adults with high levels of education ranges from 60 to 78 per cent (Table 27).

Almost all of the projects in cluster 7 were built prior to 1981, whereas those in clusters 8 and 9 were built between 1981 and 1986. Although, on average, the residents of these projects are of relatively high status, there are differences between the three groups. Cluster 7, containing many of the limited dividend projects, has the lowest levels of educational achievment, income and managerial-professional employment while cluster 9, with a mix of relatively new municipal non-profit, co-operative and private non-profit projects has the highest levels of education, income and employment status. Household incomes in cluster 9 are still only about 72 per cent of the CMA average, but employment in managerial and professional occupations is twice the social housing average (38 per cent vs. 18 per cent) as is high education (78 per cent vs. 40 per cent). On average, the

Cityhome developments in this cluster also have the lowest percentage of rent-geared-to-income units - 25 per cent versus 32 per cent in cluster 7 and 31 per cent in cluster 8. Cluster 8 is also distinguished from the other two clusters by relatively high levels of immigrant population and visible minorities. Fourteen of eighteen projects in groups 8 and 9 are located in the City of Toronto, most in the central part of the city. These projects attract a younger, highly educated population who presumably work in the downtown core of the city and prefer the lifestyle that a central location offers. In contrast, most of the limited dividend projects in cluster 7 are located in the suburbs, the traditional location of this kind of housing in Metropolitan Toronto.

Table 27: Clusters 7, 8 and 9, 1986: "Young Adults / High Status"

Major Characteristics	Cluster Average	Social Housing Average	Cluster / Social Housing[1]	Housing Projects[3]
Cluster 7: (Lower)				Limited Dividend
				Academy Manor (2),160 Chalk Farm(2)
AGE25-34	34.9	18.6	1.88	Green Glen(2), Iana, Main Square, 70
IMM83-86	4.9	3.0	1.62	Mornelle, 80 Mornelle, Oakbrook,
AGE20-24	15.9	10.0	1.59	Rexington Heights(2), 2450 Weston Rd.(2)
HWFAMH	38.3	24.7	1.55	
HIGHED	59.6	40.0	1.49	Municipal Non-Profit
F-LFP	80.0	58.4	1.37	Crombie Park, Holly-Dunfield, Winchester
MAN/PROF	24.3	18.4	1.35	Square,Symington Place
M-LFP	85.1	68.4	1.25	
TWOPERSH	28.6	23.5	1.22	Private Non-Profit
INCOME	$23,998	$42,221[2]	56.8%	Phoenix,Place St.Laurent,Willow Glen
				Co-operative
				Woodsworth
Cluster 8: (Middle)				
C81-86	97.6	19.6	4.88	Municipal Non-Profit
IMM83-86	9.4	3.0	3.12	Bathurst / Adelaide, 145 Mutual,
MOVEROC	15.7	6.2	2.53	Queen-Vanauley, Trimbee Court
AGE25-34	42.0	18.6	2.26	
AGE20-24	20.6	10.0	2.06	Private Non-Profit
THRPERSH	23.3	11.5	2.03	King's Gardens, William Villano
IMM78-82	14.4	7.5	1.92	
HWFAMH	41.5	24.7	1.68	Co-operative
HIGHED	63.1	40.0	1.58	Hugh Garner
INCOME	$25,951	$42,221[2]	61.5%	

Table 27 (cont'd)

Major Characteristics	Cluster Average	Social Housing Average	Cluster / Social Housing[1]	Housing Projects[3]
Cluster 9: (Higher)				
				Limited Dividend
C81-86	87.7	19.6	4.47	Main Square
AGE25-34	45.1	18.6	2.42	
MAN/PROF	38.4	18.4	2.09	Municipal Non-Profit
AGE20-24	20.0	10.0	2.00	Asquith Park, 25 Elm,
HIGHED	77.5	40.0	1.94	176 The Esplanade, 25 Mutual,
MOVERLOC	63.6	38.2	1.66	Scadding Court, Weston Towers,
TWOPERSH	35.7	23.5	1.52	
THRPERSH	17.4	11.5	1.51	Private Non-Profit
HWFAMH	35.9	24.7	1.45	Brenyan Way
INCOME	$30,219	$42,221[2]	71.6%	
				Co-operative
				Charles Hastings, Oak St., Windmill Line

NOTES: 1. Social Housing Average refers to the average of all enumeration areas in the cluster analysis.
2. Income refers to the CMA average.
3. The numbers in parentheses refer to projects that contain two or more enumeration areas.

5.5.4 MTHA Family Projects (Clusters 10, 11 and 12)

The last three clusters are made up almost entirely of MTHA family projects. The exceptions are three municipal non-profit and two limited dividend projects in group 10. On average, all projects in these clusters are characterized by a high percentage of single parent families, high unemployment rates and low incomes. Household incomes were about 25 per cent of the CMA average (Table 28).

Cluster 10 is differentiated from the other two clusters by age of the adult population and family composition. Although all ages are represented, projects in this cluster contained a higher percentage of older adults. Thirty per cent of the adult population was between 45 and 64. Aside from a higher proportion of lone family households this cluster is very similar in age and family structure to cluster 4, older singles, in the 1971 analysis. However, the number of MTHA projects in the group expanded, and the spatial distribution extended to encompass projects not only in the downtown core, such as Moss Park and Bleeker St., but also throughout the City of Toronto and older suburban areas

including York, East York and southwest Scarborough. There are no projects in this group from Etobicoke or North York and only three from Scarborough. In addition to the MTHA developments, this cluster contains two Cityhome projects designed for older adults (Pembroke Mews and Dundas-Sherbourne) and three limited dividend projects. In contrast to other Cityhome developments, these two contain almost two-thirds rent-geared-to-income units. Therefore, it is not surprising that they combine with a set of primarily MTHA projects.

Clusters 11 and 12 both contain housing projects with a very high proportion of single parent family households (62 per cent and 55 per cent), blacks (39 per cent and 29 per cent) and female unemployment (about 20 per cent). The clusters differ primarily on the basis of age of family and household size. Cluster 11 contains projects with smaller households (3 persons) and younger children and heads of households. In contrast, housing in cluster 12 is dominated by larger households and older children.[1]

Residents of projects in cluster 11 in 1986 had approximately the same age structure as those in cluster 2, young single parent family in 1971. Household structure and ethnicity were dramatically different, however. The percentage single parent family households about doubled from 33 per cent to 62 per cent, while blacks increased from 6 per cent to 39 per cent. The spatial orientation was still suburban. Fifteen of the 19 projects were in the three outer suburbs – Etobicoke, North York and Scarborough.

Cluster 12 does not relate clearly to any group from 1971 although it might be viewed as an amalgam of clusters 5 and 6, "young" and "older" large families. The major difference, aside from the vast increase in single parent families and visible minorities is that family size has become smaller and heads of households younger since 1971. In 1986, as in 1971, this group included many of the older large scale projects scattered

[1]For the projects in Cluster 12 it is possible that many people in the AGE20-24 category are young adults living at home rather than young heads of households, as in Cluster 11.

throughout Metropolitan Toronto. Examples include all or part of Regent Park North and South, Alexandra Park, Flemingdon Park and Lawrence Heights.

Table 28: Clusters 10, 11 and 12, 1986: MTHA Family Projects

Major Characteristics	Cluster Average	Social Housing Average[1]	Cluster / Social Housing	Housing Projects[3]
Cluster10: "Older Adults"				MTHA
				Barrington-Lumsden, Bleecker St.I (3),
M-UNEMP	24.5	12.5	1.96	Bleecker St. II (4), Danforth/Midland(3)
AGE45-54	11.4	7.9	1.44	Dundas-Gooch, Dunn/Queen (2),
AGE 55-64	18.6	12.9	1.44	High Park/Quebec, Jane/Woolner,
F-UNEMP	16.3	11.4	1.43	Moss Park(3), Teesdale Place(2),
NONMOVER	60.6	44.1	1.37	Warden Woods, Weston/Belleview
SINGPARH	26.6	19.8	1.34	Municipal Non-Profit
SERVICE	25.8	19.4	1.33	Dundas-Sherbourne (2), Pembroke
AGE0-4	8.4	6.4	1.30	Mews
TWOPERSH	29.5	23.5	1.26	Limited Dividend
INCOME	$10,649	$42,221[2]	25.2%	Hightower, Bradley Court, Rosebird
Cluster 11: "Small Single Parent"				MTHA
SINGPARH	61.6	19.8	3.11	Blake-Boultbee, Danforth/Midland, Don
BLACKVM	38.8	13.7	2.83	Mount, Edgeley Village, Ellesmere/
AGE0-4	16.8	6.4	2.65	Markham, Finch/Birchmount, Flemingdon
BORNCARIB	17.5	7.0	2.50	Park, Finch/Tobermory,
THRPERSH	27.5	11.5	2.39	Galloway/Lawrence, Gilder Drive,
AGE5-14	21.5	9.2	2.33	Islington/St.Andrews, Kingston/Galloway,
AGE20-24	18.9	10.0	1.89	Jane/Falstaff(2), Mornelle (2),
F-UNEMP	20.0	11.4	1.75	Queensway/Windermere, Tandridge II,
AGE25-34	29.8	18.6	1.60	Trethewey, Lawrence Heights,
INCOME	$10,507	$42,221[2]	24.9%	Regent Park North
Cluster 12: "Large Single Parent"				MTHA
FIVEPERSH	20.5	5.3	3.87	Alexandra Park, Bleecker St.I, Finch/
AGE15-19	12.3	4.2	2.93	Tobermory, Firgrove Crescent,
SINGPARH	55.1	19.8	2.78	Flemingdon Park, Jane-Milo,
AGE5-14	23.8	9.2	2.59	Lawrence Heights, Regent Park North(5),
BLACKVM	29.3	13.7	2.14	Regent Park South(3), Trethewey
BORNCARIB	15.1	7.0	2.16	
CROWDED	10.9	5.5	1.98	
AGE20-24	18.8	10.0	1.88	
F-UNEMP	20.3	11.4	1.78	
INCOME	$11,765	$42,221[2]	27.9%	

NOTES: 1. Social Housing Average refers to the average of all enumeration areas in the cluster analysis.
2. Income refers to the CMA average.
3. The numbers in parentheses refer to projects that contain two or more enumeration areas.

Table 29: Summary of 1986 Classification of Public Sector Housing

Variables	All EAs	Elderly				New Immigrants		Young Adult / High Status			MTHA Family Projects		
		1.Elderly-Older Bldgs	2.Asian Elderly	3.Older Elderly - New Bldgs.	4.Older Elderly - Newer Bldgs.	5. Blacks / Asians	6. Asians	7.Lower	8.Middle	9.Higher	10.Older Adults	11.Small Single Parent	12Large Single Parent
AGE0-4	6.4	<1	<1	<1	<1	*10.4	*12.1	6.2	*10.7	*7.9	*8.4	**16.8	*11.2
AGE5-14	9.2	<1	<1	<1	<1	*16.3	*17.3	8.8	*10.5	9.0	*11.1	**21.4	**23.8
AGE25-34	18.6	1.6	1.7	<1	3.0	**37.7	*33.8	*34.9	**42.0	**45.1	14.9	*29.8	*24.0
AGE55-64	12.9	*18.1	9.8	*13.6	10.5	7.1	8.6	10.1	6.3	5.5	*18.6	9.7	11.1
AGE65-74	19.0	*35.3	**47.9	*29.2	*34.0	2.8	6.6	7.2	2.4	2.9	18.9	7.1	6.8
AGE75+	19.7	**39.4	**38.9	**52.1	**47.8	<1	2.5	3.6	<1	<1	13.4	4.2	3.8
SINGPARH	19.8	<1	<1	<1	<1	*20.1	14.9	11.3	21.1	17.4	*26.6	*61.6	**55.1
THRPERSH	11.5	<1	<1	<1	<1	**27.5	**23.3	*13.5	**23.3	*17.4	10.0	**27.5	**24.3
FIVEPERSH	5.3	0	0	<1	0	***23.7	***19.8	5.0	*5.5	4.3	2.1	*7.1	***20.5
INCOME	$14,888	$9,087	$9,064	$16,600	$12,710	*$25,926	*$22,432	*$23,798	*$25,951	**$30,219	$10,649	$10,507	$11,765
HIGHED	40.0	24.6	21.2	*44.1	39.8	*52.3	*44.6	*59.6	*63.1	*77.5	33.8	38.0	29.9
MAN/PROF	18.4	N/A	N/A	N/A	N/A	10.3	7.9	*24.3	*27.7	**38.1	14.5	13.7	12.1
BLACKVM	13.7	2.5	<1	<1	<1	**37.9	8.6	12.3	*19.7	14.9	14.0	**38.8	**29.3
BORNASIA	10.0	5.5	***61.9	<1	6.7	**25.9	***54.3	5.9	*15.6	5.6	5.1	2.2	*14.1
MOVEROC	6.2	1.8	3.0	3.9	2.2	***30.0	***37.5	8.2	**15.7	*6.6	2.3	2.0	*7.0
CROWDED	5.5	<1	<1	<1	<1	***23.5	***46.5	4.3	*8.9	2.1	3.0	*6.3	*10.9
C81-86	19.6	4.0	11.6	***93.8	***40.7	22.3	1.4	6.7	***97.6	***87.7	<1	<1	<1

NOTE: Asterisks indicate cluster values that exceed values for all EAs.
(* = exceeds the value for all EAs, ** = at least twice the value for all EAs, *** = at least three times the value for all EAs)

5.5.5 Summary of the 1986 Classification

A comparative summary of the 1986 classification for 17 variables is given in Table 29. In contrast to 1971 the fit between housing providers and clusters was not quite as direct.

Four major clusters of elderly housing were identified in 1986. The distinction between MTHCL and MTHA seniors projects became blurred as they merged to form cluster 1. This was primarily due to a shift towards an older population in some MTHA projects. A small sub-group of central city MTHCL developments was identified as a separate cluster because of their distinctive Chinese ethnic composition. The development of non-profit housing between 1971 and 1986 resulted in the emergence of two new clusters in 1986, both with an older elderly population and somewhat higher status population than MTHCL/MTHA senior housing. Residents in the newest of these had somewhat higher income and educational achievement.

Clusters 5 and 6 were primarily limited dividend housing distinguished by a high proportion of recent immigrants living in crowded conditions. Both were characterized by large, young families. Like 1971, these limited dividend projects served as reception areas for many new immigrants from visible minority groups. However, households living in crowded conditions more than doubled and the proportion of visible minority residents increased dramatically — for example, from about 36 per cent to 63 per cent in the Barbara Apartments in St. Jamestown.

Clusters 7 through 9 include limited dividend, non-profit and co-operative projects, differentiated primarily by varying levels of educational achievement, occupational status and income. All have high proportions of young adult population. Cluster 7 contains primarily limited dividend projects. Residents of these projects exhibited the lowest levels of socio-economic status. Developments in cluster 8 had lower status households and higher levels of new immigrants and visible minority populations than cluster 9. Both

clusters contain primarily non-profit and co-operative projects.

The final three clusters contain MTHA family housing. All exhibit a high proportion of lone parent households, low income and low levels of educational achievement and occupational status. Projects in cluster 10 are primarily older adult developments. More than half of the adult population was over 55 years of age, there were relatively few children (only 20 per cent of the population was less than 15 years of age) and household size was relatively low. In contrast, projects in clusters 11 and 12 have a high proportion of children, younger adult population, visible minorities and larger households. They are differentiated by size and age of family.

The cluster analyses identify the major differences within public sector housing for 1971 and 1986 but do not indicate whether the system has become more or less variable over the 15 year period. A simple way of measuring variability is to calculate a coefficient of variation for each variable in each year. The coefficient of variation is the standard deviation divided by the mean, normally multiplied by 100 to express the result as a percentage. A relatively high value of the coefficient of variation is an indication that the variable is unevenly distributed amongst housing developments thereby suggesting a high level of social differentation within the public sector housing system.

Table 30: Average Coefficients of Variation for All Variables, 1971 and 1986

Area	1971	1986	1986/1971
CMA	73.4	85.2	1.16
All Social Housing	75.4	95.8	1.27
MTHA	61.4	68.7	1.12

NOTE: CMA values were calculated using variation across all EA's in the CMA.

Table 30 presents the average coefficients of variation for all variables for the CMA, all social housing and MTHA in 1971 and 1986. For 1971, the coefficients for the CMA

and all social housing are about the same, while the coefficient for MTHA housing is considerably lower. This is understandable given the narrowly difined population that MTHA serves, but it is perhaps surprising that the value is as high as it is. By 1986, the coefficients increased for all three areas but most dramatically for all social housing, from about 75 per cent to 96 per cent. The coefficients for the MTHA system also increased but at a slightly slower rate than the CMA. Given the increased diversity of housing providers within the all social housing group it is not surprising that the average coefficient of variation increased substantially between 1971 and 1986 and considerably exceeded the CMA in 1986.

For the MTHA projects, large coefficients for variables identifying recent immigrants, persons of Chinese/Asian origin, large households and households experiencing crowded conditions indicate that these groups were concentrated in particular projects in both years. In contrast, variables measuring economic status, such as income, educational achievement, labour force participation and occupational status exhibited much less variation throughout the system. Between 1971 and 1986, coefficients for minority and new immigrant groups, persons with lower levels of education, employees in service occupations, the unemployed, male labour force participation and larger households increased while coefficients for households in later stages of the life cycle declined. These trends suggest that the most impoverished populations have become less widely spread within the MTHA system while older populations have become more evenly distributed.

5.6 Analysis of the 1990 Data for All MTHA Projects

The 1990 Unit-Tenant Master File (UTMF) data from the Ontario Ministry of Housing provided an opportunity to analyse the MTHA system in more detail. The UTMF data have two advantages compared to census enumeration area data. The information is more recent than currently available census data, and data are available for all MTHA

housing projects (Figure 1). In contrast to census data, however, the UTMF information is not as extensive, data are not available for subdivisions of large projects, and relatively little is known about the quality of the data. As noted earlier, there has been no detailed analysis of the social composition of individual projects in the MTHA system using UTMF data.

Of the 24 variables from the UTMF file, 19 relate to measures of unit and household size, household type and age of head – all variables that are usually associated with the family status concept from social area analysis (Table 31). Only four variables measure economic status variations, and none are associated with ethnicity.

Table 31: Variables from the Unit-Tenant Master File, Ontario Ministry of Housing for all MTHA Projects, 1990

Acronym	Specific Measurement
SMALLUNIT	% Bachelor and One Bedroom Units
LARGEUNIT	% Three Bedroom Units and More
HWFAMH	% Husband / Wife or Co-habiting Households
SINGPARH	% Single Parent Family Households
CHILDOH	% Households with no Children
CHILD12H	% Households with 1 or 2 Children
CHILD4H	% Households with 4 Children or more
ONEPERSH	% One Person Households
TWOPERSH	% Two Person Households
THRPERSH	% Three Person Households
FIVEPERSH	% Five or more Person Households
FEMALEH	% Female Headed Households
APTUNITS	% Apartment Units
HH20-24	% Household Heads, 20-24 years
HH25-34	% Household Heads, 25-34 years
HH45-54	% Household Heads, 45-54 years
HH55-64	% Household Heads, 55-64 years
HH65-74	% Household Heads, 65-74 years
HH75+	% Household Heads, 75 years and over
LOWINC	% Households with Income <$8,000
HIGHINC	% Households with Income > $16,000
NONMOVER	% Households who have remained in the same residence for five or more years
EMPINC	% Households with Employment Income
WELINC	% Households with Income from Family Benefits and Welfare

The methodology is the same as that used for the 1971 and 1986 enumeration area analyses. A factor analysis was undertaken of 24 variables and the factor scores were used as input to a cluster analysis. Maps were prepared showing the location of projects with

extreme factor scores and the location of projects according to their membership in the various clusters.

Table 32: Factor Loadings for the 1990 Metropolitan Toronto Housing Authority (MTHA) Analysis

Variables	Family and Wealth	Family and Age
LARGEUNIT	-94	
HWFAMH	-93	
HIGHINC	-92	
EMPINC	-92	
APTUNITS	90	
FIVEPERSH	-89	
LOWINC	80	
TWOPERSH	78	
SMALLUNIT	74	-58
FEMALEH	74	52
ONEPERSH	72	-63
CHILD4H	-71	
HH45-54	-71	
HH20-24	60	52
SINGPARH		93
CHILD12H		87
HH25-34		86
WELINC		84
HH55-64		-72
CHILOH	64	-70
THRPERSH		70
HH65-74	60	-67
HH75+	65	-65
NONMOVER		-62

The factor structure was relatively simple. Two major factors were derived summarizing variations between the projects according to Family and Wealth and Family and Age (Table 32). The Family and Wealth factor contrasts projects with relatively large units and households, husband and wife families, middle-aged heads of households and relatively high household incomes, primarily from employment, with projects containing smaller units and households, female headed households, and lower income households. Households with both very young (20–24 years of age) and older heads (over 65 years of age) also correlate with this factor. The Family and Age factor contrasts projects with young families, often headed by a single parent whose main source of income is social

assistance with projects containing a disproportionate number of households without children headed by households over 55 years of age. The latter are also more likely to have been living in their current housing unit for at least five years.

Figures 7, 8, 9 and 10 show the spatial pattern of projects with extreme scores (top quintile) on the polar ends of factors one and two. Projects with extreme scores on the small unit / small household / low income end of factor one are located primarily in the cities of Toronto, York and Scarborough (Figure 7). All but two are south of the MacDonald-Cartier Freeway (Highway 401). In contrast, almost all projects with extreme scores on the large unit / large household / husband-wife households / high income end of factor one lie north of the MacDonald Cartier Freeway in suburban Etobicoke, North York and Scarborough (Figure 8).

The extreme scores on factor two also exhibit central city–suburban contrasts although not to the same extent as factor one. Projects with a relatively large number of young single parent families with welfare as their main source of income are located primarily in central Scarborough and Etobicoke, (usually south of the MacDonald–Cartier Freeway) and in the Jane–Finch corridor of North York (Figure 9). These are areas that expanded rapidly during the late 1960s and early 1970s and where MTHA public housing was located in high rise buildings on more marginal sites. In contrast, developments with a disproportionate number of smaller households without children and with household heads 55 years of age and over are situated largely in the City of Toronto and in a more scattered pattern towards the northwest (Figure 10). Historically, this is the direction of initial development in Toronto. Indeed, 18 of the 25 projects are located in areas that were largely built up by the 1950s.

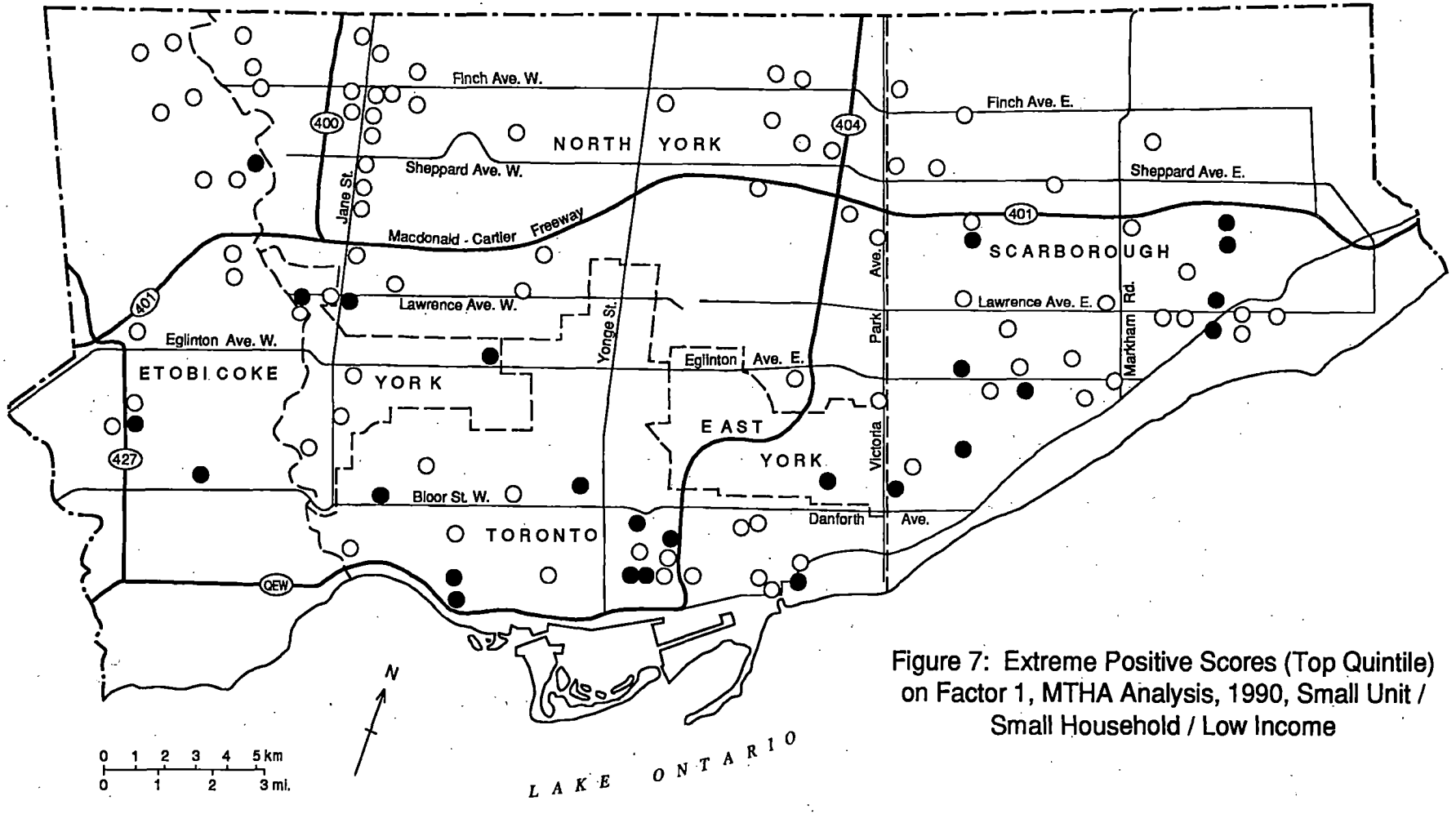


Figure 7: Extreme Positive Scores (Top Quintile) on Factor 1, MTHA Analysis, 1990, Small Unit / Small Household / Low Income

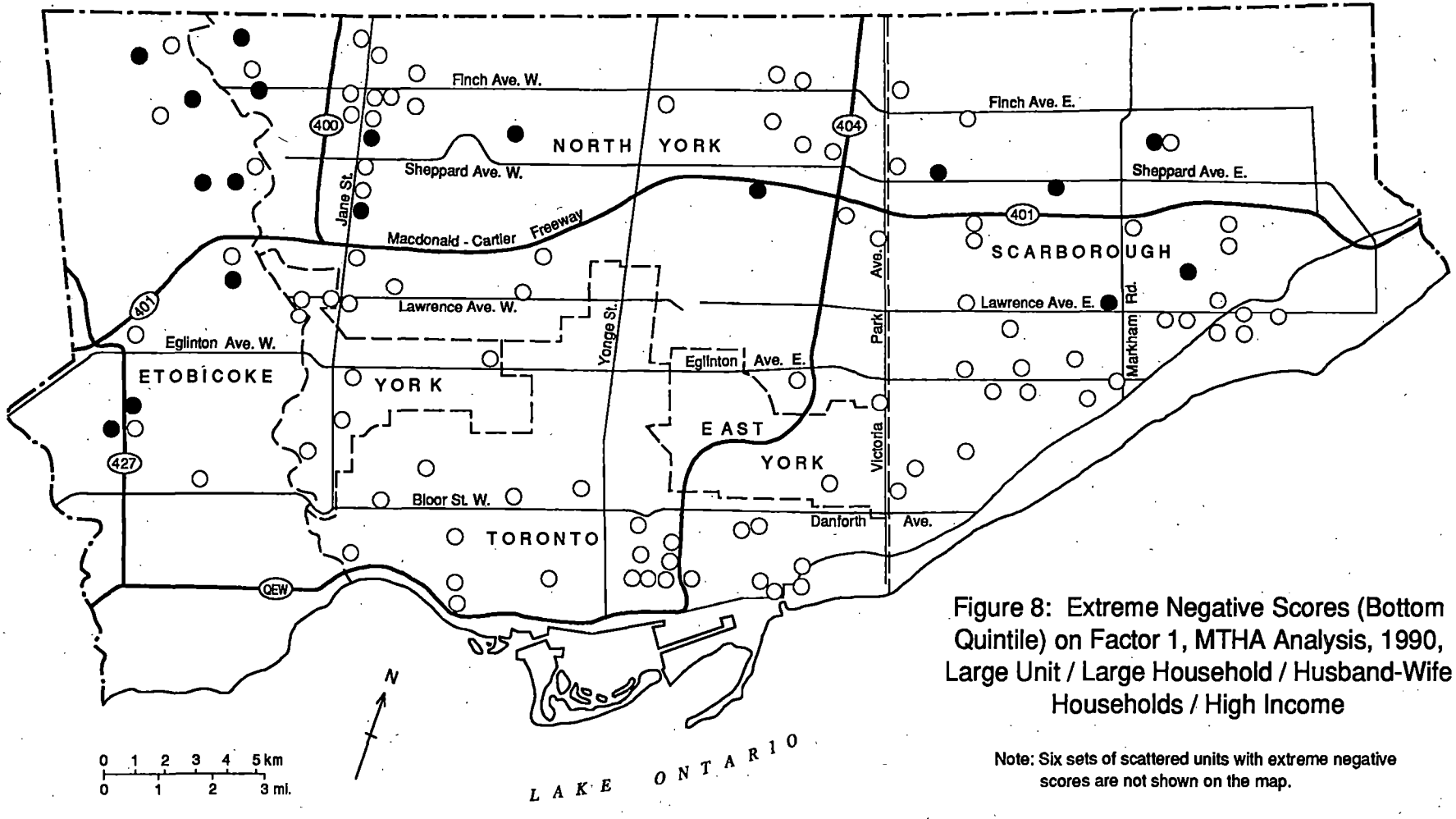


Figure 8: Extreme Negative Scores (Bottom Quintile) on Factor 1, MTHA Analysis, 1990, Large Unit / Large Household / Husband-Wife Households / High Income

Note: Six sets of scattered units with extreme negative scores are not shown on the map.

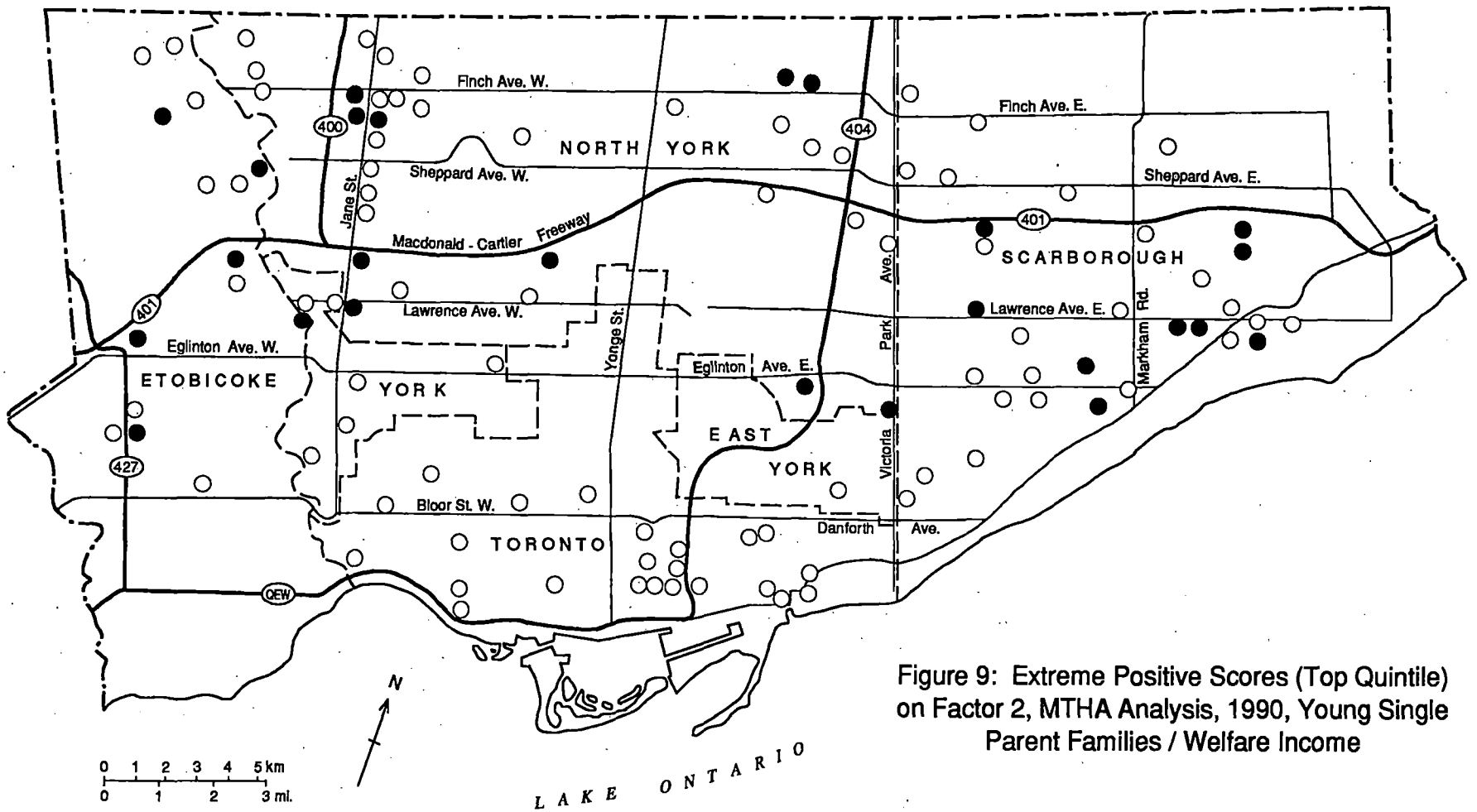


Figure 9: Extreme Positive Scores (Top Quintile) on Factor 2, MTHA Analysis, 1990, Young Single Parent Families / Welfare Income

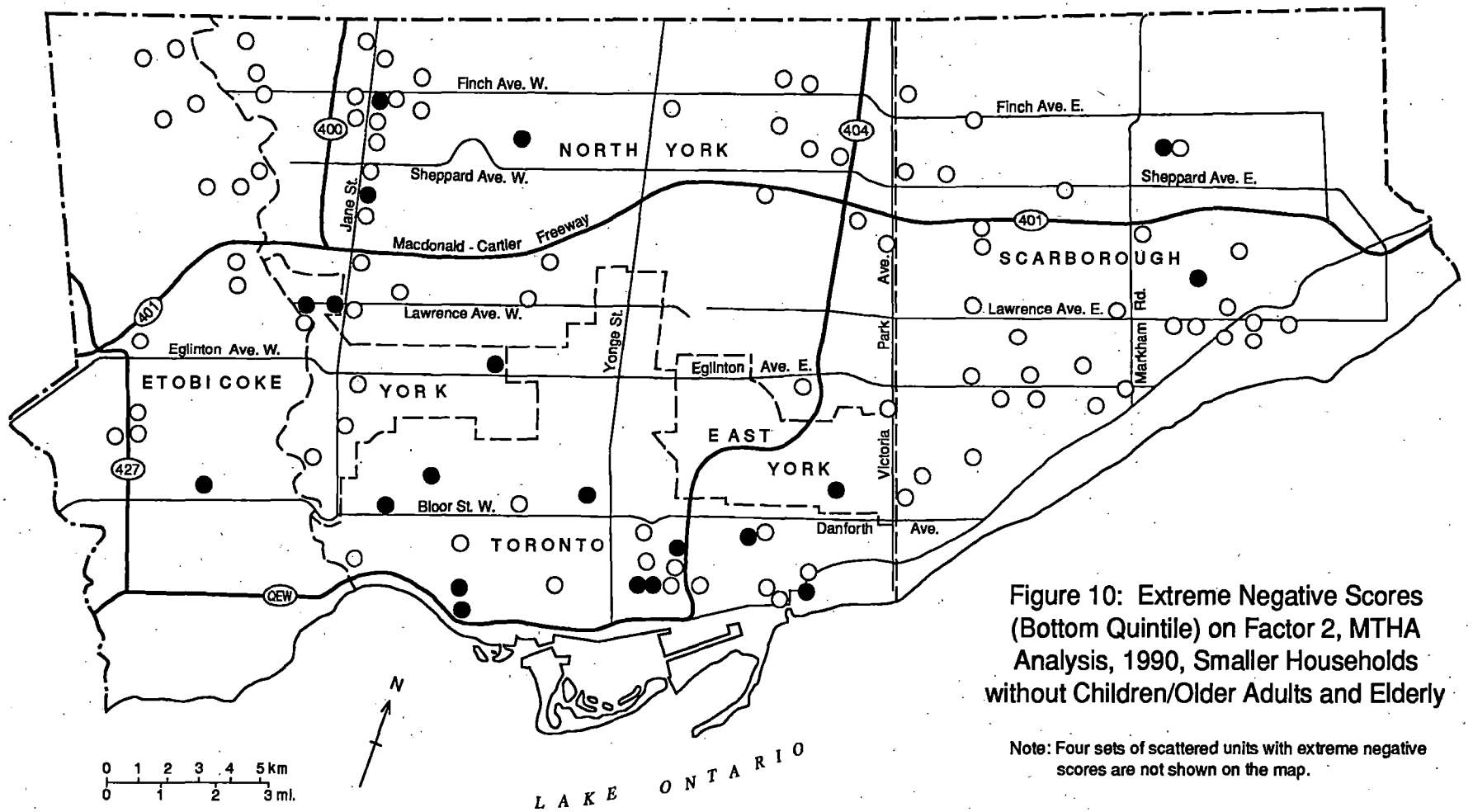
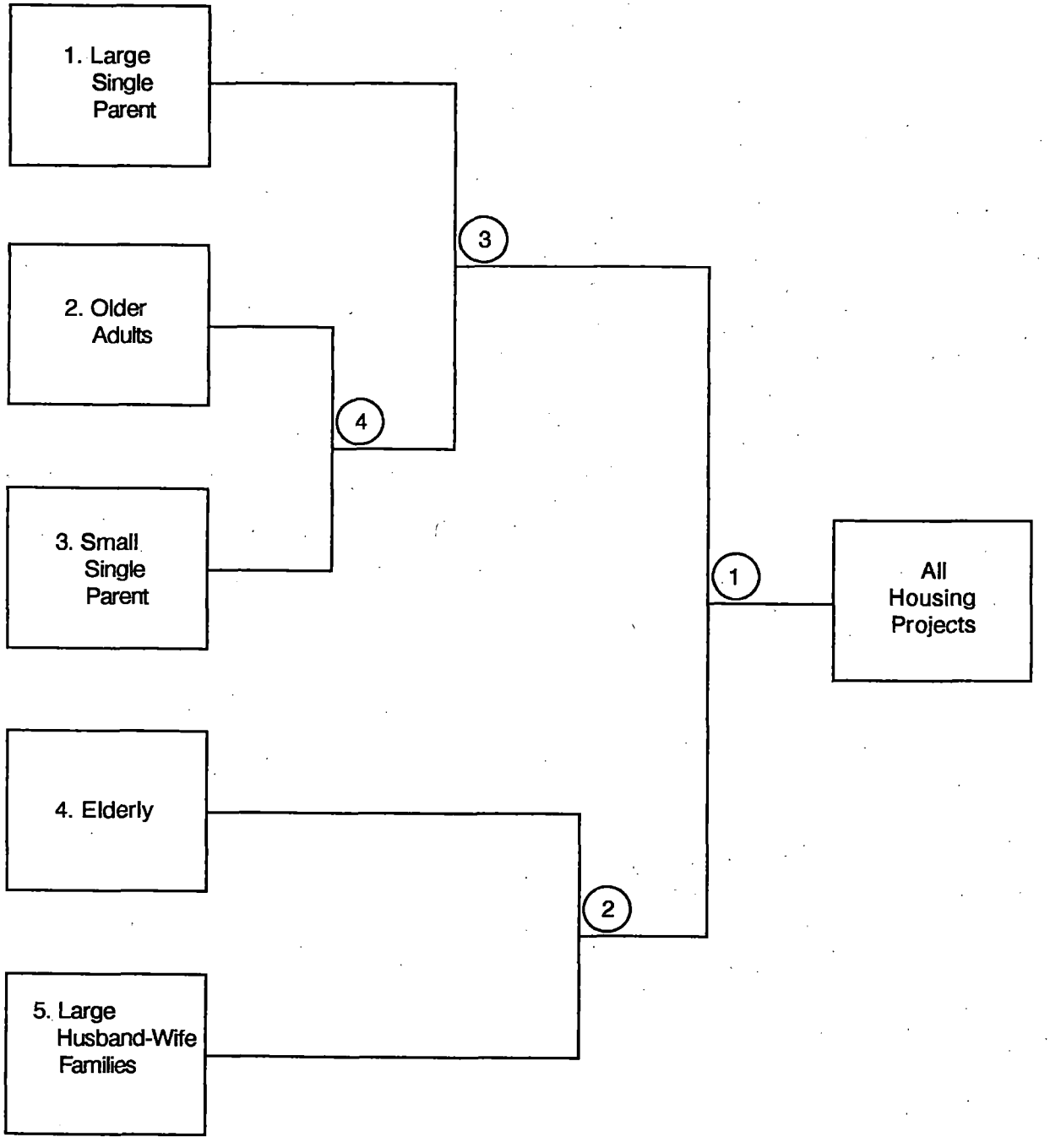


Figure 10: Extreme Negative Scores (Bottom Quintile) on Factor 2, MTHA Analysis, 1990, Smaller Households without Children/Older Adults and Elderly

Note: Four sets of scattered units with extreme negative scores are not shown on the map.

Figure 11

Classification of MTHA Projects, 1990



Breaks were evident at the eight and five group cluster solutions. The more general five group solution was selected for detailed discussion, partly because of the difficulty of showing more than five groups on a single map. A tree diagram for the five group solution is shown in Figure 11, and the variables associated with each cluster are highlighted in Table 33. Figure 12 shows the location of the projects in each cluster. The variables in Table 33 were selected on the basis of their deviation from the overall MTHA mean. Up to ten variables that exceeded 1.0 on the index of over-representation were included for each cluster.

Table 33: Clusters 1 through 5, 1990

Major Characteristics	Cluster Average	MTHA Average	Cluster / MTHA	Housing Projects
Cluster 1: "Large Single Parent Families"				
LARGEUNIT	77.7	51.2	1.52	See Appendix A3 for list of housing projects
CHILD4H	11.2	8.2	1.37	
THRPERSH	29.5	22.2	1.33	
FIVEPERSH	26.4	19.9	1.33	
WELINC	43.8	36.5	1.28	
SINGPARH	67.6	55.0	1.23	
HH45-54	22.9	19.7	1.16	
HWFAMH	26.7	23.1	1.16	
HH25-34	22.8	20.0	1.14	
EMPINC	42.6	37.3	1.14	
Cluster 2: "Older Adults"				
ONEPERSH	35.8	18.6	1.92	
HH75+	11.1	5.9	1.88	
SMALLUNIT	40.1	21.6	1.86	
APTUNITS	95.8	53.7	1.78	
HH65-74	14.2	8.4	1.69	
TWOPERSH	32.7	20.1	1.63	
LOWINC	35.7	26.5	1.35	
HH55-64	15.6	12.8	1.22	
FEMALEH	75.3	65.4	1.15	
NONMOVER	56.1	55.5	1.01	

Table 33 cont'd

Major Characteristics	Cluster Average	MTHA Average	Cluster / MTHA	Housing Projects
Cluster 3: "Small Single Parent Families"				See Appendix A3 for list of housing projects
HH20-24	11.8	4.8	2.46	
TWOPERSH	40.0	20.1	1.99	
APTUNITS	97.7	53.7	1.82	
HH25-34	30.3	20.0	1.52	
LOWINC	37.4	26.5	1.41	
WELINC	49.3	36.5	1.35	
CHILD12H	57.1	42.9	1.33	
SINGPARH	68.6	55.0	1.25	
FEMALEH	80.0	65.4	1.22	
SMALLUNIT	25.2	21.6	1.17	
Cluster 4: "Elderly"				
HH75+	22.6	5.9	3.83	
ONEPERSH	70.1	18.6	3.77	
SMALLUNIT	79.1	21.6	3.66	
HH65-74	22.4	8.4	2.67	
CHILD0H	84.6	34.6	2.45	
APTUNITS	95.8	53.7	1.78	
HH55-64	20.5	12.8	1.60	
LOWINC	40.2	26.5	1.52	
NONMOVER	61.3	55.5	1.10	
Cluster 5: "Large Husband-Wife Families"				
HWFAMH	49.8	23.1	2.16	
FIVEPERSH	41.6	19.9	2.09	
LARGEUNIT	94.3	51.2	1.84	
CHILD4H	15.0	8.2	1.83	
HIGHINC	57.5	32.6	1.76	
EMPINC	61.9	37.3	1.66	
HH45-54	27.2	19.7	1.38	
HH55-64	14.7	12.8	1.15	
NONMOVER	63.3	55.5	1.14	

Projects in cluster 1, *Large Single Parent Families*, had large units although both household size and age of household head varied widely. Generally, these units are in low rise buildings. As noted in Table 33, they were characterized by a relatively high proportion of large units, large households, single parent families and primary income from social assistance. About two-thirds of households (72 per cent of families) were headed by a

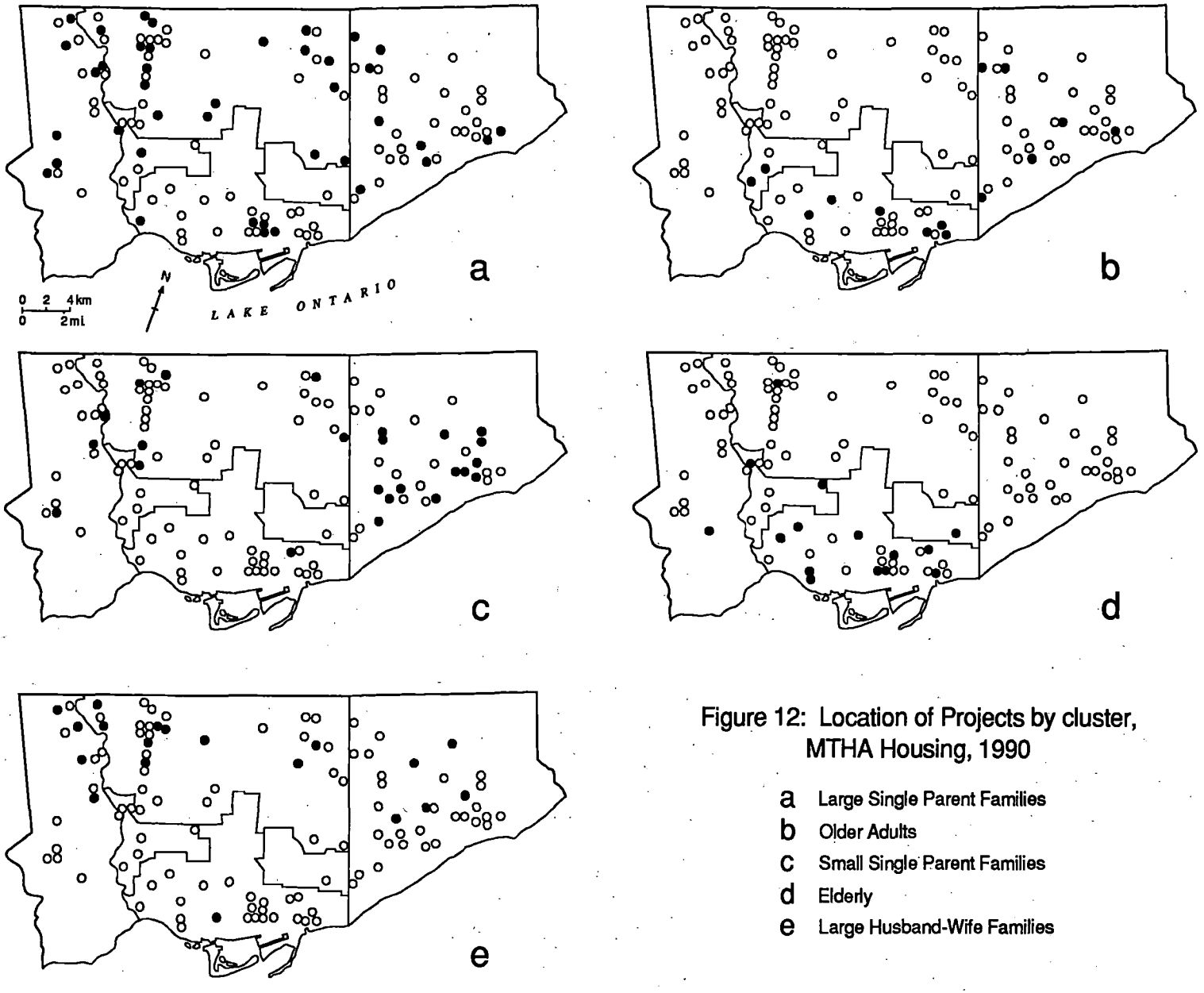


Figure 12: Location of Projects by cluster, MTHA Housing, 1990

- a Large Single Parent Families
- b Older Adults
- c Small Single Parent Families
- d Elderly
- e Large Husband-Wife Families

single parent, while about 44 per cent of households received their income from family benefits and welfare. While the majority of households were single-parent, it should be noted that both husband-wife families and employment income were above the MTHA average. Spatially, the developments in this cluster are located throughout Metropolitan Toronto, the majority in the suburbs, but a few, such as Regent Park North and South and Don Mount Court, in the central core (Figure 12). In addition to Regent Park, most of the large low-rise developments such as Edgeley Village, Thistletown, Flemingdon Park, Lawrence Heights and Warden Woods are in this cluster.

The second cluster, *Older Adults,* was characterized by a disproportionate number of small apartment units and one and two person households. There was a disproportionate number of older adult heads living in these developments, although there was also an average proportion of young adult and young family heads. The households were primarily headed by females (75 per cent) and were more likely than average to have low incomes. Spatially, about half of these developments are located in the cities of Toronto and York, while the rest are in the outer suburbs, predominately Scarborough (Figure 12).

Cluster 3, *Small Single Parent, Families* is dominated by young, small single parent families. More than two-thirds of households and 87 per cent of families were single parent. On average, 80 per cent of the households in these developments were headed by women. Incomes were low, and almost half the households relied on social assistance as their main source of income. The spatial location is suburban with half of the 26 developments located in Scarborough (Figure 12).

The fourth cluster is highly distinctive and can be easily characterized as *Elderly.* These developments had a predominance of population over 55 years of age living in small apartment units. Both income and mobility tended to be lower than average. These developments are located predominately in the cities of Toronto and York. As noted

previously, the construction and designation of these projects as primarily seniors may have been in response to a demand by this group for low cost housing in the more central areas of Metropolitan Toronto.

Finally, a fifth group, *Large Husband-Wife Families,* differs dramatically from the others in that it contains projects with a disproportionate number of large, husband and wife family households, living in large units. About half the households in these projects were husband-wife and half single parent. Both income and the proportion of households obtaining their income primarily from employment were relatively high. Household heads also tended to be more middle-aged, and a relatively high proportion of residents had lived in their units for five years or more. With the exception of Alexandra Park these developments are located in Etobicoke, North York, or Scarborough. Most are small projects and several are scattered developments.

The five clusters are compared for 13 variables in Table 34. The variables are generally those that correlate highly with the two factors from the 1990 analysis. Clusters 1 and 5 are distinguished by relatively large units, high incomes and more husband-wife families.They differ, however, in the extent to which they exhibit these characteristics. Cluster 5, *Large Husband-Wife Families*, contains projects that are almost entirely made up of large units and have about twice the MTHA average of husband-wife families and large households with high incomes. Cluster 1 projects also have a high proportion of large units, but they are closer to the MTHA average on many other characteristics. In contrast, developments in clusters 2, 3 and 4 have smaller units and households. They are, however, distinguished by other features. Cluster 2 is characterized by units containing household heads with a diversity of ages, cluster 3 projects have a very high proportion of single parent, female led households, and cluster 4 projects are dominated by elderly residents.

Table 34: Summary of 1990 Classification of MTHA Housing

Variables	MTHA Average	Large Single Parent Families	Older Adults	Small Single Parent Families	Elderly	Large Husband -Wife Families
HH25-34	20.0	22.8*	19.1	30.3*	8.2	12.6
HH55-64	12.8	10.0	15.6*	9.3	20.5*	14.7*
HH65-74	8.4	4.2	14.2*	6.9	22.4**	4.8
HH75+	5.9	1.4	11.1*	5.0	22.6**	1.1
SINGPARH	55.0	67.6*	48.0	68.6*	18.4	47.0
HWFAMH	23.1	26.7*	9.8	10.0	4.1	49.8**
ONEPERSH	18.6	4.1	35.8*	18.6	70.1***	1.0
THRPERSH	22.2	29.5*	19.2	24.8*	5.8	19.4
FEMALEH	65.4	66.9*	75.3*	80.0*	63.7	43.3
CHILD12H	42.9	48.8*	40.5	57.1*	12.1	38.7
LARGEUNIT	51.2	77.7*	13.5	15.9	5.3	94.3*
HIGHINC	32.6	36.2*	21.7	20.6	12.2	57.5*
FIVEPERSH	19.9	26.4*	4.7	6.6	3.9	41.6*

NOTE: Asterisks indicate cluster values that exceed average values for all MTHA projects.
(* = exceeds the value for all projects, ** = at least twice the value for all projects, *** = at least three times the value for all projects)

Overall, there is a logic to the allocation of households in MTHA developments based on size of unit. This pattern is shown quite clearly in Table 35 where there is a distinct ordering by unit size from Elderly to Large Husband-Wife Family. The Elderly group has the largest proportion of bachelor and one bedroom units, as might be expected for small households. This is followed by the Older Adult group with almost no bachelor apartments but an equal share of one and two bedroom units. The third group, Small Single Parent Families, has the highest proportion of two bedroom units, while the fourth group, Large Single Parent Families, has a majority of three bedroom units. Finally, the Large Husband-Wife Families group has the largest proporton of both 3 bedroom and 4 or more bedroom units The evidence suggests that the basic differences within the MTHA stock are related to household structure and size. These differences relate primarily to MTHA's policy of matching household type and size with appropriately sized units.

Table 35: Clusters 1 through 5 by Unit Size (Percentage)

Unit Size	Elderly	Older Adults	Small Single Parent Families	Large Single Parent Families	Large Husband -Wife Families
Bachelor	24.2	2.9	<1	<1	0
1 Bedroom	54.2	45.9	23.5	7.5	3.0
2 Bedroom	17.4	41.9	58.9	24.3	9.3
3 Bedroom	3.1	5.4	14.2	53.2	68.8
4+ Bedroom	1.1	3.9	2.5	14.4	18.8

Although different variables and housing projects were included in the 1986 and 1990 analyses, there is a degree of similarity between the results from the cluster analyses for the two years. Four clusters of MTHA projects were identified in the 1986 analysis and five in 1990. The additional cluster in 1990, large husband-wife families, identifies a group of smaller developments that could not be included using the 1986 enumeration area data. Otherwise, four groups of projects were identified that are somewhat similar in both 1986 and 1990. These were the elderly, older adults, small single parent families and large single parent families. There is obviously considerable diversity in the social composition of MTHA housing in Metropolitan Toronto.

In addition to diversity, some projects contain households that are more deprived and vulnerable than others. Several variables from the 1990 analysis correspond with traditional indicators of deprivation. In particular, these are variables that have strong positive correlations with factor one (low income and female headed households) and factor two (single parent families and welfare dependent households). Since these variables all load positively on the two factors, an index of deprivation can be derived by adding the two factor scores for each housing project. The higher the value of the index, the greater the extent of deprivation.

The top 30 index values(in groups of 10) were mapped to determine whether there was a concentration of developments with a high incidence of deprivation (Figure 13).

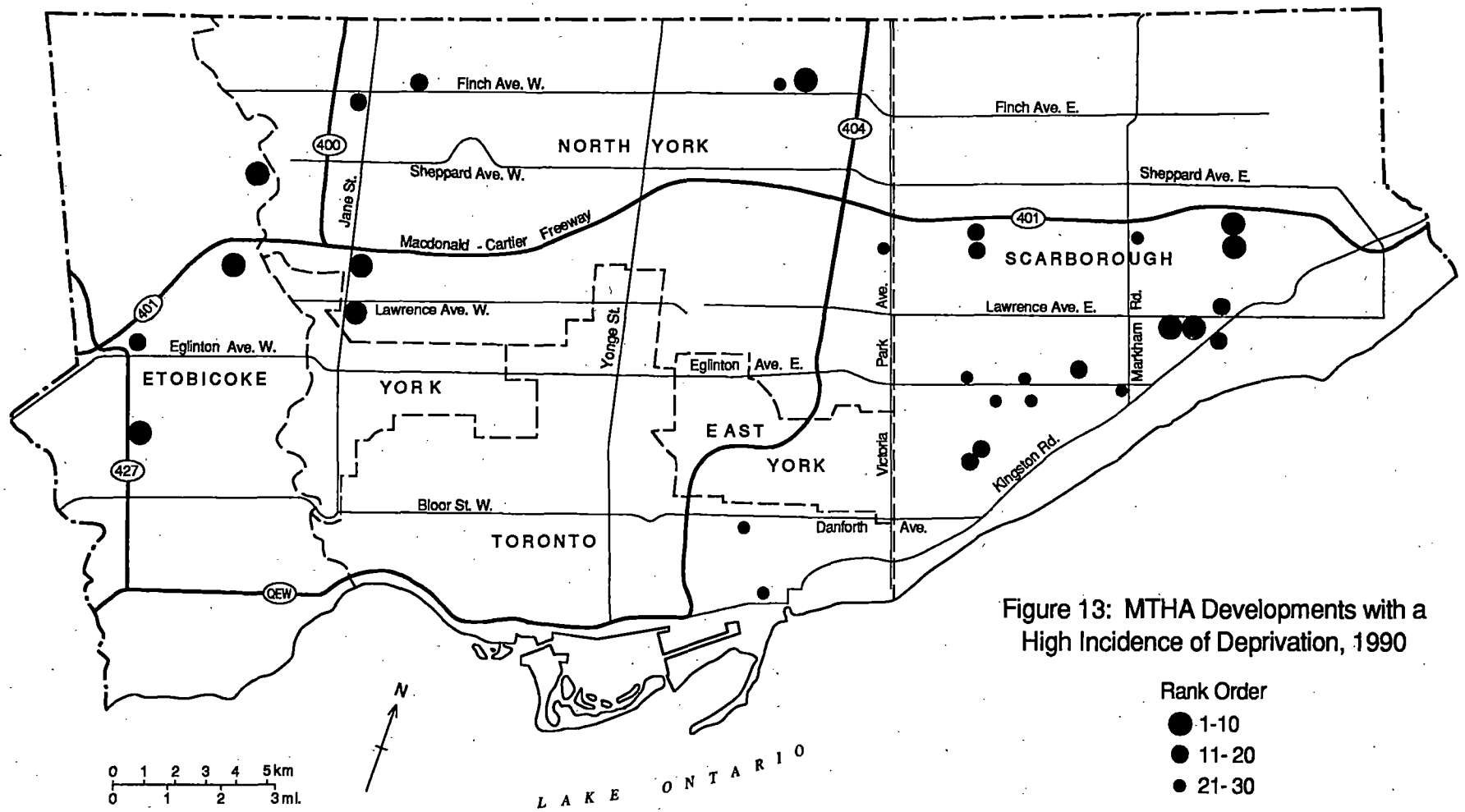


Figure 13: MTHA Developments with a High Incidence of Deprivation, 1990

Rank Order
- 1-10
- 11-20
- 21-30

Almost all of these projects are located in the suburbs; over half are in Scarborough . There is also a strong overlap between these developments and those in group 3, Small Single Parent Families, from the cluster analysis (Figure 12). The relative extent of deprivation in these projects, compared to the MTHA average, is shown in Table 36. Four key variables, rather than the more abstract summary index are shown. The top 30 projects, in groups of 10, correspond with the projects that were mapped in Figure 13. In the ten top ranked projects, 77 per cent of households on average were single parent, 38 per cent had low incomes, 82 per cent were female headed, and 58 per cent were dependent on social asistance. All of these figures are considerably above the MTHA average. These are projects that require continuous monitoring and particular consideration for the provision of social service support systems.

Table 36: Index of Deprivation: Four Key Variables for the Top 30 Projects

Top 30 Projects in Groups of 10: Based on the Index of Deprivation	% Single Parent Family Households	% Low Income Households	% Female Headed Households	% Households Dependant on Income from Family Benefits and Welfare
1-10	76.5	38.4	82.0	57.7
11-20	65.1	34.9	78.7	45.2
21-30	62.4	37.6	78.3	43.6
MTHA Average	55.0	26.5	65.4	36.5

6. Conclusions

The results from this study provide strong evidence that Metropolitan Toronto's public sector housing is in transition and that the social composition of the stock has changed dramatically since 1971. There are several important findings:

1. Based on the 1986 results, the six housing providers could be divided into three groups according to their degree of social differentiation from the rest of the Toronto CMA. Ranked from most different to least different from the rest of the CMA, these were a) MTHCL and private non-profit, b) MTHA and limited dividend, and c) municipal non-profit and co-operative. MTHCL and private non-profit housing were differentiated by a high proportion of elderly and singles, MTHA by single parent families, low income, high unemployment and black visible minority population, limited dividend by recent immigrants, visible minorities and crowded households, and municipal non-profit and co-operatives by small households and black visible minority population.

2. Between 1971 and 1986 social differences relative to the rest of the CMA grew larger for MTHA and limited dividend housing. The increased differentiation was particularly evident for MTHA projects. Single parents, visible minorities, the unemployed, and low income households were considerably more overrepresented in MTHA housing in 1986 than in 1971. These trends, particularly for single parent families, were further confirmed by the 1990 Ministry of Housing data. For limited dividend housing, differences with the rest of the CMA also became much more sharply defined by 1986. In particular, recent immigrants, visible minorities and crowded households were much more overrepresented in limited dividend housing in 1986 than 1971.

3. Dimensions of variation from the factor analyses, 1971 and 1986, indicated that by 1986 public sector housing in Metropolitan Toronto had become more closely related to the model hypothesized by social area analysts for western industrialized cities. In particular, a separate economic status model emerged in 1986, contrasting projects on the basis of differences in income, educational attainment, and occupational status. This is primarily a result of the shift in social housing production from entirely rent-geared-to-income developments to mixed-income projects.

4. The 1971 classification of public sector housing indicated a high level of social and spatial segregation between groups. Of particular note was the concentration of the elderly in MTHCL buildings, young single parent families in MTHA suburban developments, older singles in MTHA central city projects, and recent immigrants in limited dividend housing.

5. The 1986 classification was more complex because of the addition of non-profit and co-operative providers. As in 1971, there was a high level of social and spatial segregation between groups. The distinction between MTHA older singles and MTHCL elderly housing became blurred, visible minority groups (both old and young) became more segregated within the public sector stock and MTHA family projects housed a much larger proportion of single parent families and black visible minority population.

6. The 1990 classification of all MTHA developments for a more limited set of variables confirmed the segregation within MTHA housing for the system as a whole. The evidence from this analysis indicated quite clearly that households are allocated by size of unit — at one end, elderly in bachelor and one bedroom apartment units, and at the

opposite extreme, large husband-wife families in 3 and 4 or more bedroom low-rise units.Segregation by family type and age occurs because most MTHA developments do not contain a wide range of different sized units. Further, projects tend to be segregated spatially throughout Metropolitan Toronto according to unit size.

The results from this study, especially for MTHA and limited dividend housing, correspond with findings from other industrialized countries where similar evidence is available. As in other countries, the public stock in Toronto (especially MTHA) is housing a more disadvantaged and welfare dependent 'underclass' population. The reasons are also similar: economic restructuring, shifts in immigration policy, low rental vacancy rates in the private sector, and reductions in public expenditures for low rent social housing. The point system for entry to public housing and rent scales that until recently favoured welfare recipients over the working poor have intensified the social differentials between MTHA and the rest of metropolitan Toronto. Increased social 'residualisation' of public housing is usually viewed negatively, at least in European countries (e.g. Prak and Priemus, 1985). It should be noted, however, that at least two perspectives are possible. One is the concern that projects housing the most marginalized members of society will become increasingly stigmatized and difficult to manage and to rent. The other is that within the context of increased need for low-rent housing in Metropolitan Toronto, the MTHA stock has been targeted to those who need it most.

The data also suggest considerable social variation within public sector housing, especially by 1986. There is also an additional degree of variation or segregation that has not been studied explicitly in this study. For rent-geared-to-income family tenants there is essentially a two-tiered system — some find accommodation in newer mixed income non-profit or co-operative projects, while others are 'relegated' to older totally rent-geared-to-

income developments. For totally rent-geared-to-income public housing, however, there is little evidence that applicants are 'graded' and assigned to the 'worst' projects.[1] In contrast to British council housing, all MTHA complexes are relatively new and there are no projects with extensive vacancies.[2] The basic differences within the stock are related to household structure and size. These differences relate primarily to MTHA's policy of matching household type and size with an appropriately sized unit. There is, however, some support for the 'constrained choice' hypothesis within MTHA. Caribbean born blacks who entered the system in the late 1960s and 1970s had little choice in housing placement. These were relatively small households and the vacancies at the time were in newly constructed buildings in the suburbs, particularly Scarborough.[3] From a policy perspective, the social differentiation of the MTHA stock suggests the need for a disaggregated approach to the provision of programmes and activities.

Given the trends that have been identified in this study it is important to continue monitoring the social composition of public sector housing at the project level and identify changes that have taken place. However, in order to do this effectively better data bases and access to additional information are needed. At the federal level, Statistics Canada could reorganize its data collection procedures to assist social housing researchers. For example, enumeration area boundaries could be defined to correspond more consistently with housing provided by specific providers. Or, census data could be made available for individual housing developments on a postal code basis. More housing questions should also be added to the census questionnaire including a more detailed breakdown of the type

---

[1]Unlike Britain, there has been little research in Canada on racial discrimination in housing (Henry, 1989).
[2]Many of the complexes, however, are poorly planned and suggestions have been made for the regeneration of specific sites (Sewell, 1988).
[3]Winchester (1990: 79) has put forth a similar argument to account for the concentration of one-parent families in Australian public housing.

and tenure of housing (e.g., private rental, public housing, non-profit housing, co-operative, condominium owned, condominium rented). This would assist researchers in at least two ways. At the national, provincial and major metropolitan area levels it would enable researchers using micro data files such as the Public–Use Microdata File to undertake more informative cross tabulations of tenure and selected socio-economic characteristics. At the more local level, it would enable researchers to identify more easily enumeration areas that match housing projects.[1] At the provincial level, files such as the Unit–Tenant data base of the Ontario Ministry of Housing should be archived at regular intervals and made available to researchers for longitudinal studies of social composition and change. Regular analysis of Unit–Tenant Master File data could provide a basis for targeting programmes such as MTHA's breakfast club, child care, recreation and job training.

This study has been restricted to an analysis of social differentiation between public sector housing and the rest of Metropolitan Toronto and differentiation within the social housing system for two points in time, 1971 and 1986 (1990 for MTHA). The trends have been documented but it has not been possible to provide detailed explanations for these trends. In-depth interviews with key staff of the various housing providers, and a careful examination of in-house documentation might provide further insight into allocation procedures.[2]

In addition, little is known about residential moves, either within public sector

---

[1]This methodology has been used successfully in a study of tenure differentials in the three major Swedish metropolitan areas (Murdie and Borgegård, 1992). The Swedish census contains a much more detailed breakdown of housing by type and tenure than the Canadian census.

[2]Ringer (1963:25) has reported that in 1960 public assistance cases were limited to 20 per cent of households in Regent Park South and 15 per cent in Lawrence Heights.

housing or into and out of social housing.[1] A recent study has provided evidence on this issue for public housing in six provinces (including Ontario), but the sample size for Metropolitan Toronto (n=68) is too small to provide much detailed information (Ekos Research Associates, 1991). There is evidence, however, that in Metropolitan Toronto's expensive housing market, previous public housing tenants were much less likely to move to private market housing than former public housing tenants in the rest of Ontario (Ekos Research Associates, 1991:44). Several questions arise — Who moves out of rent-geared-to-income public housing and where do they find accommodation? Do a disproportionate number of public housing tenants move to non-profit or co-operative housing? Why do a large proportion of tenants stay in public housing? What has been the impact of modifications in the rent system on the social composition of public housing? What happens to recent immigrant groups, particularly visible minorities, when they leave limited dividend projects such as the Barbara Apartments? Given that social housing in Metropolitan Toronto accounts for a small proportion of the overall stock, there is need for a broader analysis of the experiences of low income groups in finding housing within high cost cities such as Metropolitan Toronto. There is also need to consider in more detail the processes – especially related to the labour market – that are responsible for the increased

---

[1] Data from the Unit-Tenant Master file of the Ministry of Housing provide some indication of the relative lack of mobility of public housing tenants; in 1990 about 53 per cent of MTHA households had lived in the same unit for more than five years and 27.5 per cent for more than ten years. The relative persistence of residents in the MTHA system is even greater than these figures suggest, however, because no account has been taken of transfers within the system. This persistence is also greater than in the past. For 1960, Ringer (1963: 16) reported yearly move-out rates of about 16.5 per cent for two projects, Regent Park South and Lawrence Heights. In 1989-90, the one-year turnover rate for the same projects was about 11.5 per cent (Ontario Ministry of Housing, 1990, special tabulations). Those moving out in 1960 were primarily smaller, husband-wife families with higher than average incomes. A relatively large number were able to move to owner-occupied housing. As Ringer (1963: 21) noted, larger families found it more difficult to find accommodation outside the public housing system. Today, changes in family composition, the relatively higher cost of home ownership and a very low rental vacancy rate prohibit most groups from finding accommodation in the private market.

occupance of MTHA housing by a more marginalized population..[1]

In the meantime, debate continues concerning the most appropriate means of accommodating low income households, particularly in high cost centres such as Metropolitan Toronto (Bourne, 1986). This question is not easily answered but for those who advocate a social mix in housing, the increased 'polarisation' or 'residualisation' of MTHA and limited dividend housing in Metropolitan Toronto is not encouraging.

[1]This point has also been made by Forrest and Murie (1990: 51-53) in the context of British council housing.

References

Andreae, A. E. 1978. Senior Citizens' Housing: Locational Considerations and Social Implications Major Report No. 14. Centre for Urban and Community Studies, University of Toronto.

Badley, T. 1987. "The Social Geography of Public Housing in Metropolitan Toronto." Toronto: Urban Studies Program, York University, Course Paper for Social Science 4700.06.

Berge, E. (1988). "Some Comments on C. Hamnett's Reading of the Data on Sociotenurial Polarisation in South East England." Environment and Planning A 20:973-77.

Bourne, L.S. 1981. The Geography of Housing. London: Edward Arnold

Bourne, L.S. 1986. "Recent Housing Policy Issues in Canada: A Retreat from Social Housing?" Housing Studies 1: 122-8

Boxhill, W.O. 1984. "Limitations to the Use of Ethnic Data to Quantify Visible Minorities in Canada." Ottawa: Statistics Canada Working Paper (General).

Canada Mortgage and Housing Corporation. 1983. Section 56.1 Non-Profit and Cooperative Housing Program Evaluation. Ottawa: Program Evaluation Division, Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation. 1984. Social Housing Review: Background Document for Federal Consultation on Housing. Ottawa: Program Evaluation Division, Canada Mortgage and Housing Corporation.

Canada Mortgage and Housing Corporation. 1985. A National Direction for Housing Solutions. Ottawa: Canada Mortgage and Housing Corporation.

Canada Mortgage and Housing Corporation. 1989. Local Housing Market Report. Toronto: Canada Mortgage and Housing Corporation, Toronto Branch.

Canada Mortgage and Housing Corporation. 1990a. Evaluation of the Public Housing Program. Ottawa: Canada Mortgage and Housing Corporation.

Canada Mortgage and Housing Corporation. 1990b. Evaluation of the Federal Co-Operative Housing Programs, Draft Report. Ottawa: Canada Mortgage and Housing Corporation.

Chan, W. Y-Y. 1985. "Non-Income Related Tenant Problems in Public Housing, Metropolitan Toronto: A Case Study." Unpublished B.A. Thesis. Ryerson Polytechnical Institute.

Clapham, D. and K. Kintrea. 1986. "Rationing, Choice and Constraint: the Allocation of Public Housing in Glasgow." Journal of Social Policy 15: 51-67.

Davies, W.K.D. 1984. Factorial Ecology. Aldershot, England: Gower.

Davies, W.K.D. and R.A. Murdie. 1991. "Consistency and Differential Impact in Urban Social Dimensionality: Intra-Urban Variations in the 24 Metropolitan Areas of Canada." Urban Geography 12: 55-79.

Dennis, M. and S. Fish. 1972. Programs in Search of a Policy: Low Income Housing in Canada. Toronto: Hakkert

Denton, M.A. and C.A. Davis. 1987. Patterns of Support: The Use of Support Services Among Family Public Housing Tenants in Ontario. Hamilton: Social Data Research Limited. (Report Prepared for the Ontario Ministry of Housing)

Duffy, A. 1990. "Housing the Mentally Ill." The Toronto Star, November 10, Section D.

Ekos Research Associates Inc. (1991). Final Report for the Survey of Tenants Leaving Public Housing. Ottawa: Canada Mortgage and Housing Corporation.

English, J. 1987. "Access to Public Sector Housing." In Social Geography: Progress and Prospect, edited by M. Pacione. London: Croom Helm: 62-89.

Fallis, G. 1990. "The Urban Housing Market." In Housing the Homeless and Poor: New Partnerships among the Private, Public and Third Sectors, edited by G. Fallis and A. Murray. Toronto: University of Toronto Press: 49-81.

Fine, S. 1988. "Deductions Planned to get OHC Residents Back into Work Force." The Globe and Mail, September 1.

Forrest, R. and A. Murie 1990. Residualisation and Council Housing: A Statistical Update. Working Paper 91, School for Advanced Urban Studies, University of Bristol.

Hamnett, C. 1984. "Housing the Two Nations: Socio-Territorial Polarisation in England and Wales, 1961-1981." Urban Studies 21: 389-400.

Henderson, J. and V. Karn. 1984. "Race, Class and the Allocation of Public Housing in Britain." Urban Studies 21: 115-128.

Henry, F. 1989. Housing and Racial Discrimination in Canada. A Preliminary Assessment of Current Initiatives and Information. Ottawa: Policy and Research, Multiculturalism and Citizenship.

Hirayama, Y. 1990. "Public Housing Segregation in Japan." Paper presented at the International Housing Research Conference, Paris, July, 1990.

Hulchanski, J.D. 1988. Canada's Housing and Housing Policy: An Introduction. Vancouver: UBC Planning Papers, Canadian Planning Issues #27.

Jensfelt, C. 1990. "Physical, Social and Economic Transformation of Public Housing: An Evaluation of Comprehensive Change in Suburban Problem Areas." Scandinavian Housing and Planning Research 7: 185-187.

Kostir, I. 1976. Characteristics of Tenants Living in Assisted Rental Housing Units in Metro Toronto. Toronto: Ontario Ministry of Housing

Le Bourdais, C. and M. Beaudry. 1988. "The Changing Residential Structure of Montreal 1971-1981." The Canadian Geographer 32: 98-113.

Lundqvist, L., I. Elander and B. Danermark 1990. "Housing Policy in Sweden . . Still a Success Story?" International Journal of Urban and Regional Research 14: 445-467.

McAfee, A. 1983. Who Lives in Non-Market Housing? An Evaluation of the City of Vancouver Housing Program. Vancouver: City of Vancouver Planning Department.

McMahon, M. 1990. Metro's Housing Company: The First 35 Years. Toronto: Metropolitan Toronto Housing Company Limited.

Metropolitan Toronto Housing Authority (1991). Rising to Meet the Challenge. Toronto: Metropolitan Toronto Housing Authority

Murdie, R.A. 1969. Factorial Ecology of Metropolitan Toronto, 1951-1961. Chicago: Department of Geography, University of Chicago, Research Paper No. 116.

Murdie, R. A. 1980. "Factor Scores: A Neglected Element of Factorial Ecology Studies." Urban Geography. 1: 295-316.

Murdie, R. A. and L.-E. Borgegård 1992. "Social Differentiation in Public Rental Housing: A Case Study of Swedish Metropolitan Areas." Scandinavian Housing and Planning Research. 9: 1-17

Newton, P. and M. Wulff 1985. "State Intervention in Urban Housing Markets: Melbourne, 1945-80." In Housing Needs and Policy Approaches: Trends in Thirteen Countries, edited by W. van Vliet and E. Huttman. Durham: Duke University Press, pp. 110-127.

Ontario Housing Corporation. 1984. Ontario Housing Corporation, 1964-1984. Toronto: Ministry of Municipal Affairs and Housing, Ontario Housing Corporation.

Patterson, J. 1977. A Review of Canadian Social Housing Policy. Ottawa: The Canadian Council on Social Development.

Phillips, D. 1987a. "The Rhetoric of Anti-Racism in Public Housing." In Race and Racism: Essays in Social Geography, edited by P. Jackson. London: Allen and Unwin: 212-237.

Phillips, D. 1987b. "The Institutionalization of Racism in Housing: Towards an Explanation." In New Perspectives on Race and Housing in Britain, edited by S. Smith and J. Mercer. Glasgow: University of Glasgow, Centre for Housing Research, Studies in Housing 2: 124-158.

Pit, F. and W. van Vliet. 1988. "Public Housing in the United States." In Handbook of Housing and the Built Environment in the United States, edited by E. Huttman and W. van Vliet. New York: Greenwood Press: 199-223.

Prak, N.L. and H. Priemus. 1985. Post-War Public Housing in Trouble. Delft, The Netherlands: Delft University Press.

Richmond, A.H. 1989. Caribbean Immigrants: A Demo-economic Analysis. Ottawa: Statistics Canada.

Ringer, P. 1963. The Social Implications of Public Housing in Metropolitan Toronto. Toronto: The Metropolitan Toronto Housing Authority.

Rose, A. 1958. Regent Park: A Study in Slum Clearance. Toronto: University of Toronto Press.

Ruonavaara, H. 1989 . "Socio-economic Position and Housing Tenure in Finland, 1971-85." Scandinavian Housing and Planning Research 6: 229-243.

Saunders, P. 1990. A Nation of Home Owners. London: Unwin Hyman.

Schwar, D. M. 1987. The Role of Limited Dividend/Entrepreneurial Housing in Canadian Social Housing Policy, 1896-1986. York University, Faculty of Environmental Studies major paper.

Selby, J. and A. Wilson. 1988. Canada's Housing Co-operatives: An Alternative Approach to Resolving Community Problems. Vancouver: UBC Planning Papers. Canadian Planning Issues #26.

Sewell, J. 1987. Talk to the Urban Studies Program, York University, January 28, 1987.

Sewell, J. 1988. Key MTHA Documents: An Appendix to Changing MTHA, 1986-1988. Toronto: Metropolitan Toronto Housing Authority.

Shevky, E. and W. Bell. 1955. Social Area Analysis. Stanford, Cal.: Stanford University Press.

Twine, F.E. and N.J. Williams. 1983. "Social Segregation in Public Sector Housing: A Case Study." Transactions of the Institute of British Geographers, New Series 8: 253-266.

Williams, N.J., J.B. Sewel and F.E. Twine. 1988. "Council House Sales: an Analysis of the Factors Associated with the Purchase and Implications for the Future of Public Sector Housing." Tijdschrift voor Econ. en Soc. Geografie 79: 39-49.

Wilmott, P. and A. Murie 1988. Polarisation and Social Housing. London: Policy Studies Institute.

Winchester, H.P.M. 1990. "Women and Children Last: the Poverty and Marginalization of One-Parent Families." Transactions of the Institute of British Geographers New Series 15: 70-86.

Appendix

Table A1: Mean Values for Toronto Census Metropolitan Area (CMA), Metropolitan Toronto Housing Authority (MTHA), Limited Dividend(LD) and Metropolitan Toronto Housing Company Limited (MTHCL), 1971

Variables	Census Metropolitan Area (CMA)	Metropolitan Toronto Housing Authority (MTHA)	Limited Dividend (LD)	Metropolitan Toronto Housing Company (MTHCL)
FEMALE	49.9	55.4	52.2	77.6
AGE0-4	7.6	12.8	16.7	0.0
AGE5-14	16.6	26.1	17.0	0.0
AGE15-19	7.8	8.4	4.8	0.0
AGE20-24	14.9	13.8	21.2	0.0
AGE25-34	23.2	24.0	38.3	0.0
AGE45-54	17.1	13.9	8.7	0.3
AGE55-64	12.3	12.4	7.7	6.6
AGE65-74	7.5	12.3	4.4	45.6
AGE75+	4.7	5.4	2.0	47.2
HWFAMH	75.6	45.3	74.3	21.2
SINGPARH	7.8	25.2	17.9	0.0
NONFAMH	19.8	30.4	7.8	78.8
ONEPERSH	13.4	28.1	11.7	77.4
TWOPERSH	25.6	18.6	22.7	22.6
THRPERSH	17.8	16.4	26.3	0.0
FIVEPERSH	23.4	20.6	12.4	0.0
BORNCAN	65.4	74.5	61.6	39.6
BORNUK	10.2	8.2	9.5	49.9
BORNOTHER	2.9	4.2	4.1	0.0
BRITISH	57.9	67.9	53.8	87.7
ASIAN	2.8	3.3	5.8	0.0
OTHERETH	9.5	9.7	13.9	2.7
IMM56-65	10.1	6.7	10.2	3.3
IMM66-68	5.5	5.8	12.2	0.0
IMM69-71	4.2	3.0	7.3	0.0
LOWED	27.5	46.1	29.4	66.2
HIGHED	39.1	19.3	29.1	18.7
MALELF	83.3	75.6	92.1	N/A
FEMALELF	50.6	36.6	53.6	N/A
M-UNEMP	6.4	21.1	7.8	N/A
F-UNEMP	8.1	19.4	8.8	N/A
MAN/PROF	20.5	8.2	6.0	N/A
CLERICAL	24.3	27.4	28.9	N/A
MANUFACT	24.6	27.8	37.4	N/A
SERVICE	10.4	18.4	10.9	N/A
INCOME	$11,940	$4,448	$7631	$2019
NONMOVER	44.0	20.1	33.6	29.7
MOVERLOC	29.3	58.6	31.8	64.1
MOVEROC	11.3	10.1	23.4	0.0
APT	35.5	84.4	97.8	100.0
C46-60	35.2	22.2	69.0	24.6
C66-71	16.2	59.9	0.0	51.0
CROWDED	5.9	10.8	10.5	0.0

Table A2: Mean Values for the Toronto Census Metropolitan Area (CMA), Metropolitan Toronto Housing Authority (MTHA), Limited Dividend(LD), Metropolitan Toronto Housing Company Limited (MTHCL), Municipal Non-Profit, Private Non-Profit and Cooperatives, 1986

Variables	Toronto CMA	MTHA	Limited Dividend (LD)	MTHCL	Municipal Non-Profit	Private Non-Profit	Co-operatives
FEMALE	50.3	61.6	50.5	68.0	53.6	65.2	56.8
AGE0-4	5.9	11.4	9.7	0.0	8.1	4.4	6.6
AGE5-14	10.4	18.8	13.5	0.0	8.9	5.9	12.8
AGE15-19	6.2	8.8	6.2	0.0	4.5	2.5	5.4
AGE20-24	12.4	14.1	16.5	0.0	15.3	6.9	11.3
AGE25-34	24.8	20.2	33.6	0.0	36.1	11.9	39.2
AGE45-54	13.4	11.2	10.9	1.4	10.2	4.5	9.7
AGE55-64	12.1	14.3	9.3	14.7	10.4	8.0	8.1
AGE65-74	8.1	13.9	5.9	39.8	6.7	20.2	5.8
AGE75+	6.7	10.0	3.3	42.4	3.3	38.1	2.9
HWFAMH	60.3	19.5	50.0	13.6	30.0	21.4	31.8
SINGPARH	9.0	41.5	12.5	0.0	13.7	4.8	19.7
NONFAMH	30.7	39.0	37.5	86.4	56.3	73.8	48.5
ONEPERSH	21.4	36.9	33.3	85.5	46.8	70.0	40.4
TWOPERSH	27.0	27.4	23.8	14.1	30.6	19.1	33.8
THRPERSH	16.3	17.3	16.7	0.0	13.2	5.7	14.6
FIVEPERSH	12.2	7.6	12.0	0.0	2.8	1.9	3.0
BORNCAN	59.4	60.6	39.8	43.1	64.6	49.8	60.4
BORNUK	6.2	3.9	3.0	20.9	3.5	15.2	8.6
BORNCARIB	2.9	12.9	10.2	1.6	8.7	6.8	5.4
BORNASIA	6.6	7.0	21.8	12.4	10.2	5.1	3.2
BRITISH	40.3	40.0	21.5	55.1	36.8	49.5	35.9
CHINESE	4.4	4.0	12.3	10.3	6.5	2.1	3.7
BLACKVM	4.8	27.4	17.1	2.2	15.6	10.8	13.8
IMM55-69	8.6	4.5	4.0	8.9	4.4	4.6	5.5
IMM70-77	12.2	19.2	20.6	14.2	16.5	14.2	20.1
IMM78-82	4.6	7.1	19.9	5.4	9.0	5.3	7.4
IMM83-86	2.5	2.1	10.2	0.0	5.8	3.4	1.5
LOWED	13.0	26.5	17.4	46.5	13.6	24.6	5.1
HIGHED	60.5	32.0	38.4	24.7	60.2	48.2	79.3
MALELF	75.3	54.1	88.9	N/A	77.5	84.1	85.6
FEMALELF	60.0	42.0	75.8	N/A	70.1	67.3	89.0
M-UNEMP	4.9	21.0	7.3	N/A	7.5	3.6	9.0
F-UNEMP	6.2	17.2	9.0	N/A	7.8	5.6	5.9
MAN/PROF	28.5	12.7	14.0	N/A	31.7	24.4	45.5
CLERICAL	20.7	25.5	20.0	N/A	23.0	31.2	26.3
MANUFACT	22.4	31.1	45.4	N/A	19.9	29.8	7.1
SERVICE	10.2	22.5	12.9	N/A	15.4	13.7	13.7
INCOME	$42,221	$10,224	$24,194	$9,274	$23,236	$16,843	$25,150
NONMOVER	47.2	57.8	36.1	55.9	19.9	20.5	15.9
MOVERLOC	25.5	31.1	29.0	34.7	50.5	55.3	59.3
MOVEROC	4.6	3.7	19.6	2.1	10.1	6.2	5.7
APT	29.7	80.8	88.0	94.5	84.6	93.7	85.9
C46-60	21.6	14.1	16.7	3.4	5.8	0.0	0.0
CROWDED	2.6	5.3	15.3	0.0	5.1	1.6	3.0

A3: Housing Projects for Clusters 1 through 5, MTHA Analysis, 1990

Cluster 1 : *Large Single Parent Families*

Albion / Shendale
Allenbury Gardens
Bessie Luffman
Canlish Road
Demarco Blvd
Don Mount Court
Duncanwoods

East Mall
Edgeley Village
Finch / Birchmount
Firgrove
Flemingdon Park
Humber Blvd.
2265 Jane Street

Jane / Milo
Kingston Road
Kipling / Mt. Olive
Lawrence Heights
Lawrence / Valia
Leslie / Finch
Leslie / Nymark

McCowan Rd.
Morningside / Coronation
Neptune
North Regent Park
O'Connor Drive
Queensway / Windermere
Roywood

Scarlettwood
Sheppard / Mage[illegible]n
Sheppard / Birchmount
South Regent Park
Tandridge
Thistletown (2)
Victoria Park / Chester Le
Warden Woods
West Mall
Willowdale
Willowridge
Yorkwoods

Cluster 2 : *Older Adults*

Bleecker St. (2)
Danforth / Midland
Don Summerville
Dundas / Gooch
Edgewood Avenue

Greenbrae Circuit
Greenwood Park
Jane / John Best
Jane / Woolner
McCormick Park

Morningside / Ling
Pendrith Park
Sheppard / Birchmount
Sheppard / Victoria Park
Teesdale / Pharmacy

Cluster 3 : *Small Single Parent Families*

Birchmount / Eglinton
Blake Street
Capri Road
Eglinton / Markham
McCowan Road
Ellesmere / Markham
Finch / Brahms
Finch / Tobermory
Galloway / Lawrence

Gilder Drive
Islington / St. Andrews
Jane / Falstaff
Jane / Firgrove
Kennedy / Dundalk
Kennedy / Glamorgan
Kennedy Road
Kingston / Galloway

Lawrence/Orton
Lawrence / Susan
Mornelle / Morningside
Mornelle / Ellesmere
Parkwood / Rayoak
St. Clair / Birchmount (2)
75 Tandridge
Trethewey / Tedder

Cluster 4 : *Elderly*

Barrington / Lumsden
Davenport Road
Dundas / Mabelle
Dunn Avenue
Eastview Park

Gerrard / River
Quebec / High Park
Jane / Yewtree
Moss Park
Pelham Park

Phin Park
Roselawn / Marlee
Sherbourne / Shuter
Spencer Avenue
Weston / Bellevue

Cluster 5 : *Large Husband-Wife Families*

Alexandra Park
Dixington Crescent
Dufferin / Wilson
Finch / Ardwick
Finch / Topcliff
Greenbrae Circuit
2585 Jane Street
Hallbank / Pitfield
Islington / Satterly
Lightwood Sanagan
Malvern (2)
Martin Grove / Albion
Midland Avenue
Scattered Units (6)
Sentinel Road
Shaughnessy
Sheppard / Yatescastle
Stableford Farm
Torbolton
Woodsworth / Northey