

**A Community Growing Apart:
Income Gaps and Changing Needs
in the City of Toronto in the 1990s**

Appendix VII:
Income Gaps Between Communities – Single Parents and Singles

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Income Gaps Between Communities – Single Parents and Singles

Lone-parent Families

For lone-parent families, there was even less change in the groupings of lowest-income FSAs for this family type.

In 1990, the 12 FSAs with the lowest incomes among lone-parent families had an unweighted average income of \$20,700. Ten of the 12 lowest FSAs in 1990 were again among the bottom 12 in 1995, and all experienced a decline in their median total incomes during this period. In 1995, incomes in the bottom 12 FSAs averaged \$19,700 – 4.8% less than in 1990. While this is a much smaller decline than for husband-wife families in poor areas, it was a decrease from an already extremely low income level.

Of the 12 lowest-income FSAs in 1990, 11 remained among the bottom group in 1999. Incomes in the poorest 12 FSAs actually continued to fall between 1995 and 1999, by an average 0.5%. In 1999, the 12 FSAs with the lowest median total incomes for lone-parent families ranged from a low of \$16,900 (in M5A) to a high of \$21,400 (in M6L). The unweighted average of median total incomes for these 12 FSAs in 1999 was just \$19,600.

There was also very little change in the composition of the 12 FSAs with median total incomes at the top for this family type. Eleven of the 12 highest-income FSAs in 1990 were again among the top 12 in 1995, and 10 remained among the top group in 1999.

In 1990, FSAs with the twelve highest median total incomes for lone-parent families had an unweighted average income of \$59,800. In 1995, median total incomes for this group fell to \$49,200. The unweighted average for the 12 highest-income FSAs in 1999 was \$51,000.

Map 10 shows the median total income in 1999 for lone-parent families by FSA. Again, the higher-income FSAs lie to the north of downtown, while the lower-income FSAs are more scattered, with some concentration east of downtown and in M6A, M6L and M6M.

When we compare the ratios of the average median total income for the bottom 12 FSAs to the average median total income for the top 12 (unweighted) for lone-parent families, we do not see the same steady decline as was noted for husband-wife families. The bottom 12 had an average median total income that was 34.6% of the top 12 FSAs (unweighted) in 1990. In 1995, this ratio increased to 40.0%; and in 1999, it decreased slightly to 38.4%.

Non-family Persons

There was more change in the composition of FSAs when looking at the median total incomes for non-family persons. Of the 12 lowest-income FSAs for non-family persons in 1990, 10 remained among that group in 1995, and just seven remained in the bottom group in 1999. There was also change in the group of FSAs whose median total incomes put them among the 12 highest. Of the 12 FSAs in the top group in 1990, 8 remained in 1999.

There was also a lot of volatility in the rankings within the bottom and top 12. This could indicate higher-than-average mobility among lower-income people who do not live with close relations.

In 1990, the unweighted average of median total incomes for the 12 lowest-income FSAs was \$15,500. In 1995, this fell to \$14,000 (down 9.6%), then rose to \$14,500 in 1999 (up 3.6%). Meanwhile, the unweighted average of the top 12 was \$35,600 in 1990, rising slightly to \$35,800 in 1995 (up 8.4%), then rising again to \$38,800 in 1999.

When we compare ratios of the average median total income for the bottom 12 FSAs for non-family persons to the average median total income for the top 12 (unweighted), we again see the steady decline as was noted for husband-wife families. Among non-family persons, however, the decline was not as great. In 1990, the bottom 12 had an average median total income that was 43.5% of those in the top 12 FSAs, falling to 39.1% in 1995, and to 37.4% in 1999. Overall, the gap between non-family persons living in poorer and more affluent FSAs increased.

Map 11 shows the median total income in 1999 for single individuals (non-family persons) by FSA. Again, the higher-income FSAs are those to the north of downtown, with some concentration of lowest-income FSAs east of downtown. There is also a significant concentration of low-income FSAs in the north east corner of the City.