

Preparing for the CivicAction Summit



On Friday, October 13, 2023, CivicAction will gather 400+ leaders from the corporate, civic, charitable, and community sectors across the GTHA at our CivicAction Summit:
Changemakers Needed.

Held once every four years, the CivicAction Summit has been informed by months of structured research, consultations, and roundtables with civic leaders and experts to prioritize and validate the most pressing urban challenges affecting our region. Our Summit is a springboard to exchange ideas, facilitate connections, and speed commitment to action on the most promising actions for impact.

It is not an overstatement to suggest that only with your ongoing support and commitment can we unlock the true potential of our region.

To make the most of our short time together, we have crafted the enclosed summary to lay out the facts and insights that have led us to prioritize the affordability, prosperity, and trust gaps as our region's most pressing challenges, and to identify promising solutions that show the potential to close these gaps and help us build better, more inclusive cities.

In preparation for the day, we would kindly ask the following:

Before Summit: Reflect on our proposed areas of focus

We ask that you arrive at Summit ready to identify opportunities for greater collaboration and investment in solutions to our most pressing challenges. Please consider:

- ✓ Do the solutions, best practices, and areas of focus resonate with your own understanding and experience?
- ✓ Where do you see opportunities to scale solutions whose potential can only be unlocked through more coordinated, cross-sectoral collaboration?
- ✓ Have you observed challenges that we should be collectively aware of as we craft solutions and chart our path forward over the next four years?

During Summit: Accelerate the alignment of action

Given we have only one day to harness the collective insights and guidance from such a large and diverse set of civic leaders, we ask that our time is used to prioritize opportunities for greater coordination and collaboration. Please consider:

- ✓ Can you identify resources that you, or the organizations you work with, could mobilize to support more coordinated action in each of our proposed focus areas?
- ✓ Are there other organizations or groups that we should engage with in collaborative action on these areas of focus? Can you help by facilitating these introductions?

After Summit: Champion aligned action in the focus areas

Our work together is only beginning. Please consider:

- ✓ What is the commitment and resources it will take to get this right?
- ✓ Can you champion action on these focus areas in your network?
- ✓ Given the importance of equity and trust, how can these considerations inform your approach as you work towards solutions?



THE CASE FOR ACTION

CIVICACTION SUMMIT PRE-READ

OCTOBER 2023

The Greater Toronto Hamilton Area (GTHA) is a unique and critically important part of Ontario and Canada – an economically vibrant innovation hub and multicultural region. Home to over 250,000 businesses,^{1,2} the GTHA contributes ~20% of our national GDP³ and is supported by over 20,000 registered non-profits.⁴ Not surprisingly, the GTHA is also one of the fastest growing regions in North America, home to 7MM+ residents today and anticipated to hit the 10 million megacity mark by 2045.⁵

However, as our region grows at such a rapid pace, it in parallel faces significant headwinds when it comes to more equitable prosperity and affordability impacting many in our community. These challenges are likely to grow in magnitude in the coming years if we do not address them now and together with coordinated focus and action.

Addressing these challenges is no small task. While significant effort is already underway across our region, the systemic nature of these challenges requires coordinated action. CivicAction is uniquely positioned to help bring together a broad range of stakeholders with a diversity of capabilities and experiences from across the GTHA to spur collective leadership on these challenges and materially improve prosperity and affordability for all. CivicAction acts as a compass – working tirelessly to help navigate us forward and away from dangerous waters.

In preparation for our Summit and the next four years ahead, we have consulted over 200 leaders and experts representing 175+ cross-sectoral organizations on the themes of prosperity, affordability, and trust to understand the challenges we face. The Summit comes at a unique and critical point in time and serves as an opportunity to convene 400+ leaders from across levels of government, sectors, and industries, including leaders working on the challenges today that we've identified and engaged, as a starting point to define our collective path forward. It provides us all with an invaluable platform to build the connections necessary to continue efforts, together, towards more inclusive growth and sustainable change for our region.

As you prepare for the Summit, please reflect on where you see opportunities for collaboration between organizations and where innovative solutions exist when it comes to supporting equality across prosperity and affordability. Let's use our time together and harness the collective energy and intellect during Summit to focus our efforts over the course of the next four years to truly move the needle on these critical issues. When we collectively get this right, the GTHA can continue to grow while also becoming a more economically accessible and prosperous community for the 7+M and growing who call our world-class region home.

¹ [City of Toronto, Toronto at a Glance, 2023](#)

² [Hamilton's Economic Development Office, Hamilton's business counts by size, December 2022](#)

³ [Statistics Canada, GDP at basic prices, by census metropolitan area, December 2022](#)

⁴ [Statistics Canada, Table 45-10-0083-01 Estimates of active non-profit organization counts, revenues, and employment by geography](#)

⁵ [Ontario Population Projections \(2022-2046\)](#)

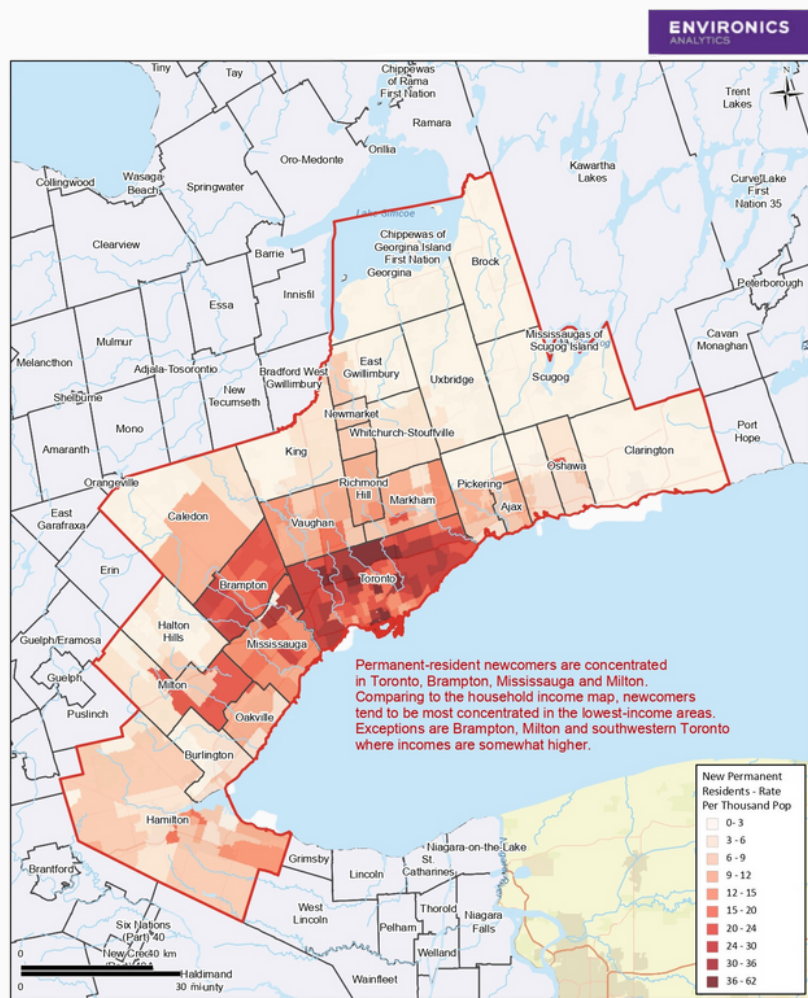
The GTHA, a region we call home, is experiencing rapid change and growth:

The 21st century has been a transformative period for the GTHA – one of expansive growth fundamentally changing our region and setting the stage for the GTHA as a world-class economic hub. The GTHA’s population has grown more than 30% over the last two decades, from 5MM+ residents in 2001 to 7MM+ residents in 2022.⁶ The GTHA’s growth over the last 20 years makes it one of the fastest-growing regions among the 10 most populated metropolitan areas in North America. As a point of comparison – during the same 20-year period, the New York City–Newark metropolitan area grew ~7%. Immigration is a large component of this growth in the GTHA. In 2021, ~30% of newcomers to Canada settled in the Toronto census metropolitan area.⁸ As such, the GTHA, driven in part by this rapid growth, faces a set of significant challenges.

✓ The Prosperity Gap

While the GTHA is an economic driver for Canada and growing rapidly, the benefits of its growth have not been experienced equally. Toronto’s income inequality is the highest in Canada, followed by Calgary and Vancouver.⁹ Our region’s median household incomes (Toronto \$84K, Hamilton \$86K) are lower than Ontario averages (\$91K).¹⁰

Knowing this, and anticipating continued growth, the question now becomes how we can create better pathways for prosperity and improve access to economic opportunity for all residents, including an increasing number of newcomers. If we succeed, GTHA residents will be able to share in the prosperity of our region’s growth.



6 Statistics Canada, Census of Population, 2001 to 2022

7 US Census Bureau, Metropolitan Statistical Areas Totals: 2001, 2022

8 Statistics Canada, Immigrants make up the largest share of the population in over 150 years and continue to shape who we are as Canadians, October 2022

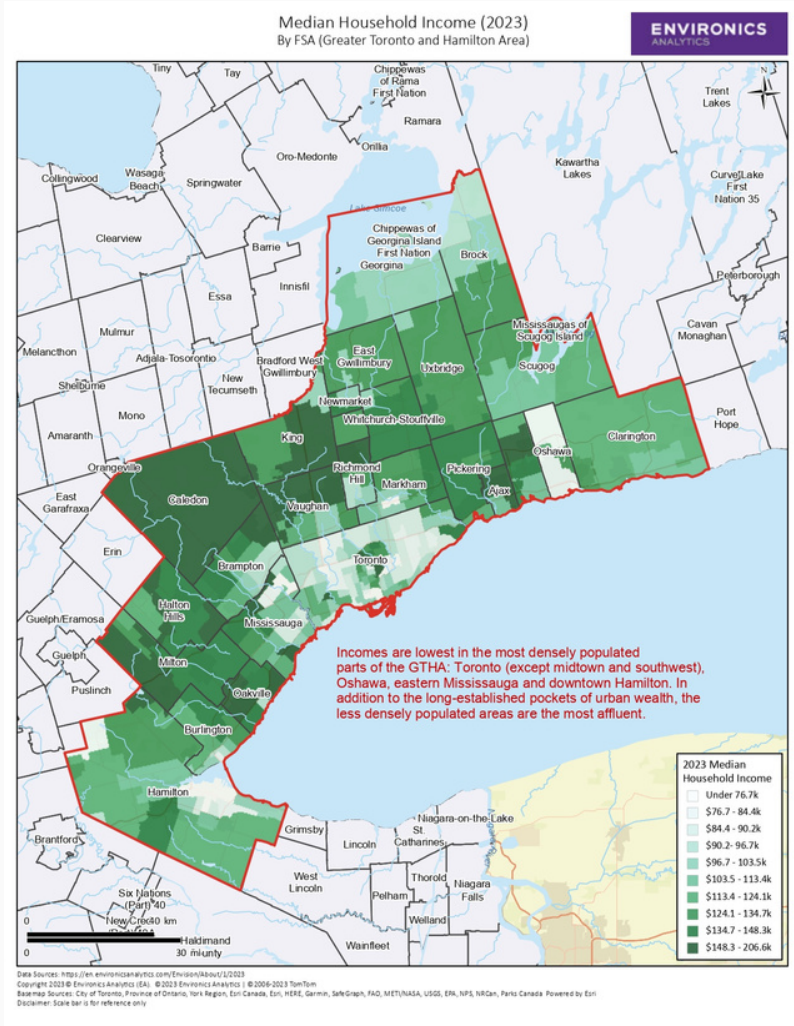
9 Statistics Canada, Income inequality highest in Toronto, Calgary, and Vancouver, July 2022

10 City of Toronto, 2021 Census background: Families, Households, Marital Status and Income, July 2022

✓ The Affordability Gap

In 2022, 26% of Toronto residents reported that their income is not enough to support basic needs. This was reported on average 10% higher for residents with disabilities, LGTBQ2+ people, and racialized minorities.¹¹

As our population continues to grow and demand increases, the question at hand is how we can approach and continue to make material headway on this affordability challenge. We know that affordable housing, accessible transit, and lower costs of living are associated with overall well-being.¹² If we succeed in supporting affordability, we will support our region’s ability to live up to its world-class potential.



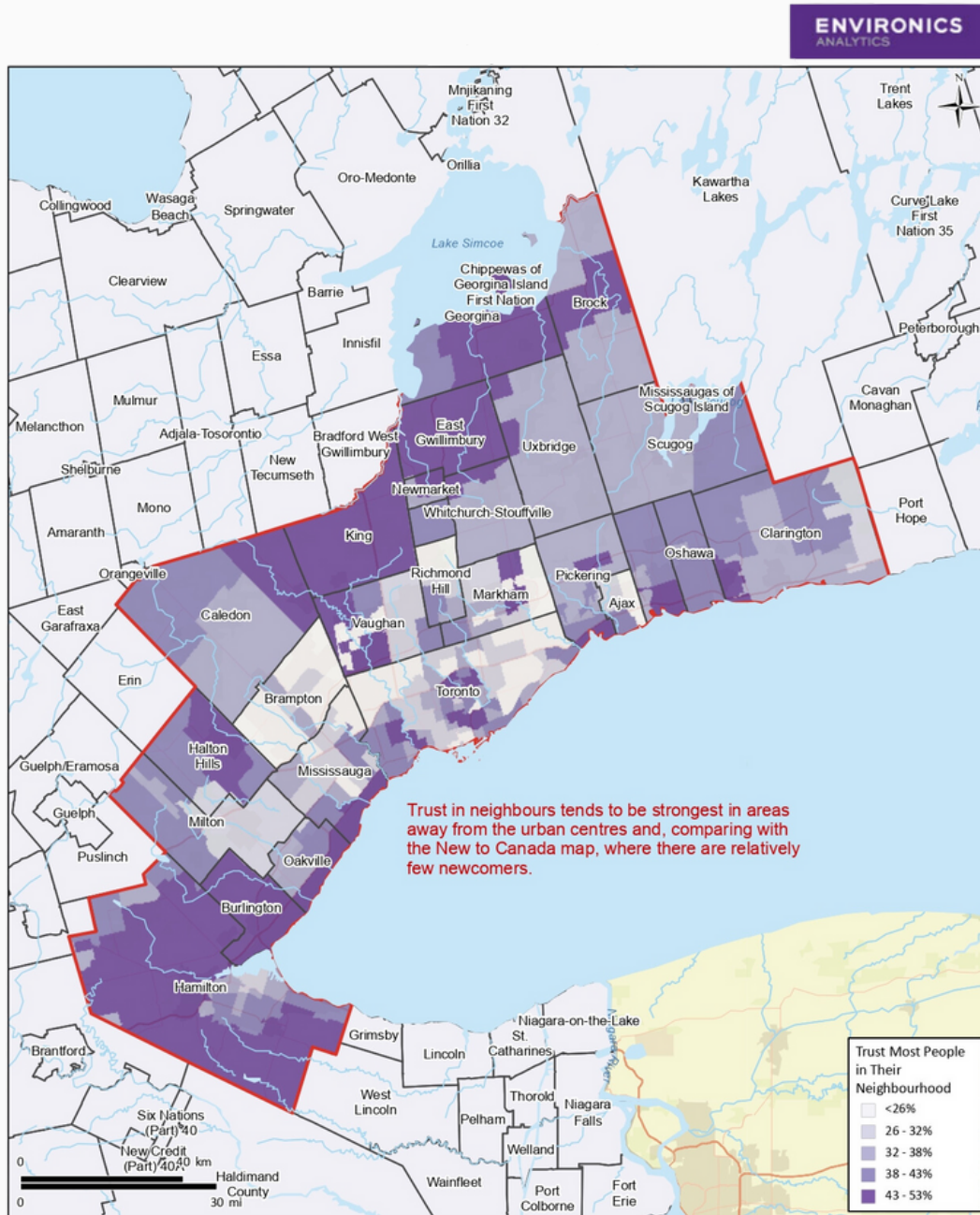
Trust-building can speed progress to address crises

Without trust, we will not have the speed needed for us to catch up and keep up with the pace at which crises are embattling us. Civic leaders have told us that trust and the creation of safe relationships is different for every community. For example, building trust between non-Indigenous and Indigenous peoples for truth and reconciliation will require dismantling some long-standing social and economic systems. Trust requires generosity – giving, not just to receive.



¹¹ Toronto Social Capital Report, 2022
¹² Statistics Canada, Economic and Social Reports, May 2021

The benefits of and need for trust permeate across the prosperity and affordability gaps. Rebuilding trust in one another, in our public and private institutions, and in the media can support more constructive dialogue and greater collaboration across sectors and stakeholder groups to work towards inclusive growth and equal opportunities for all GTHA residents.



Waiting is not an option

We have the capacity and knowledge to address these headwinds together, but time is not on our side. As a diverse group of civic-minded leaders from across the GTHA, we are blessed with an incredible depth of complementary skill sets, networks, and capabilities. And while COVID may have accelerated and amplified these headwinds, it also demonstrated our region's ability to mobilize as a community in the face of a crisis. Knowing our demonstrated history of acting together as civic leaders to respond decisively on urgent issues, and recognizing the opportunity ahead of us, we must now do the same for prosperity and affordability.

However, given the systemic nature of these headwinds, they cannot be solved through siloed efforts. They require collaboration across all sectors, industries, and levels of government. A collaborative approach can support the inclusive growth, prosperity, and affordability we aim for,¹³ while partnering across sectors and organizations can secure resources to address inequity.¹⁴ Through collaboration, we can unlock compound wins where our solution space grows and our potential for positive impact increases exponentially.

CivicAction is uniquely positioned to convene stakeholders and to sharpen our collective focus on the most pressing issues and promising solutions at hand to move this work forward, leveraging the strengths of our respective organizations. Together we can accelerate focus on and investment in solutions and opportunities that can deliver success at scale. Approaches to systemic challenges that incorporate decolonization and Indigenization can foster more innovative solutions. Collaboration rooted in respect, trust, and transparency can be a foundation for building a long-term equitable economy for Indigenous communities and the broader population.¹⁵ Given this, we hope to consider our actions and commitments through the lens of reconciliation and further allyship and empowerment of Indigenous peoples.

The Summit will sharpen our focus and propel collective action to address our region's macro challenges:

While impressive work is already underway across the GTHA to tackle these challenges across all levels of government and the private sector, we recognize that the nature of these challenges requires CivicAction to take even more leadership over coordinating efforts that will amplify our collective impact.

Informed by the learnings from our structured consultations in the lead-up to Summit, we are putting forward three areas of proposed focus within each of these macro challenges. With 400+ leaders present, Summit serves as an invaluable opportunity for us as a group to identify and coordinate efforts across our networks as we work together towards common goals and impact. Summit is a starting point from which we can map our first, coordinated steps from base camp and set the foundation for our work together over the next four years to successfully scale the mountain that these challenges present.

¹³ VoxEU, [Pursuing inclusive growth, October 2020](#)

¹⁴ MGI Report, [A Blueprint for Addressing the Global Affordable Housing Challenge, October 2014](#)

¹⁵ NIEDB, [Indigenous Economic Reconciliation Report, 2019](#)

Addressing the Prosperity Gap

- ✓ **Leveling the playing field: accelerating economic mobility.** Knowing the potential long-term consequences of unequal access to economic opportunities, we have the potential to work across sectors to raise the economic floor and shrink the region's growing equity gap. [Read the Idea Starter.](#)
- ✓ **Passport to prosperity: accelerating employment pathways for newcomers.** The benefits of our region's growth as a world-class economic hub can be made accessible to all GTHA residents. Recognizing the significant and growing labour market gaps in our region and the success that comes from inclusive approaches, we can improve our focus and how we work together to remove the systemic barriers newcomers face in the labour market. [Read the Idea Starter.](#)
- ✓ **Future-proofing the talent pipeline: addressing the GTHA's labour market gaps.** To address shortages in skilled trades, we can consider how to better attract and retain the talent needed, including from diverse communities, to address existing and anticipated labour gaps in the region. When we are successful, this, in turn, supports newcomers accessing opportunities while strengthening our labour market. [Read the Idea Starter.](#)

If we are successful across all of these, we build a labour supply that can match increasing demand as our region's economy continues to grow while increasing prosperity.

Addressing the Affordability Gap

- ✓ **A blueprint for collaboration: leveraging coordination and collaboration to build more affordable housing.** To build more affordable housing, we can collectively mobilize across private and non-profit spaces as well as all levels of government to coordinate an approach and speed delivery. Through cross-sectional collaboration to build more affordable homes, housing can be more attainable to GTHA residents. [Read the Idea Starter.](#)
- ✓ **Financial mobility: rethinking pathways to mobility and access.** In addition to supply constraints, factors including economic uncertainty, interest rates, and inflation can contribute to housing affordability challenges. Recognizing this, we can rethink economic pathways and financial systems, bringing innovation to help more people access housing in the GTHA. Alternative financing and ownership models can make house ownership opportunities attainable to communities that otherwise may not have access. [Read the Idea Starter.](#)
- ✓ **Starting local: centering community success in the housing and transit equation.** Affordability touches on aspects across communities and ecosystems, including transit, economic mobility, food security, high-quality infrastructure, and enhanced social connection. Centering "community" consistently in housing and transit discussions can unlock novel solutions to our challenges. With a community-centric approach, the GTHA can chart a course towards more equitable, affordable, and accessible living. [Read the Idea Starter.](#)

Supporting trust building

- ✓ **Reconcili-action: meaningful approaches to decolonizing organizations and institutions.** In 2015 the Truth and Reconciliation Commission of Canada released its final report, along with 10 Principles of Reconciliation.¹⁶ As we work on the macro challenges facing our community, we can establish new relationships that are built on respect. Organizations and institutions can build trust as they undertake decolonization and Indigenization initiatives. [Read the Idea Starter.](#)
- ✓ **Building safe communities with community: building safe and liveable communities for all.** Recognizing that safety can mean different things to different communities and in different contexts, fostering safe communities is a complex challenge requiring collaboration. We can work together to build trust and safety for communities across our region. [Read the Idea Starter.](#)

If we work together across these focus areas, the GTHA can reach its full potential while providing a prosperous, affordable, and equitable environment for all. Creating lasting and intentional collaborations across our networks can further the impact of individual initiatives and expedite successes. Centering these efforts on trust building and Indigenous leadership and embedding reconciliation within them can support solutions implemented with equity and community in mind.

We look forward to your active participation at our upcoming **CivicAction Summit: Changemakers Needed** on October 13, 2023, and trust that this document provides more background on the purpose and goals of Summit, and your role in turning collaboration into action to build better, more inclusive cities.

NOTE: These materials should not be interpreted as policy or other regulated advice. They are provided “as is” without any representation or warranty, and all liability is expressly disclaimed for any loss or damage of any kind. The recipient is solely responsible for their use of these materials.



¹⁶ What We Have Learned: Principles of Truth and Reconciliation. The Truth and Reconciliation Commission of Canada

THE PROSPERITY GAP – IDEA STARTERS

LEVELING THE PLAYING FIELD

ACCELERATING ECONOMIC MOBILITY FOR THOSE BEING LEFT BEHIND

THE CONTEXT

The Toronto region is the economic centre of the country, representing 1/5 of Canada's GDP and 38% of Canada's business headquarters. It is also the region with the greatest economic inequality in Canada, and the gap between "rich" and "poor" is widening at a record pace. The systemic and long-term effects of inequity have many consequences and for growth to be sustained and inclusive, its benefits must reach all people.ⁱ

How can we work across sectors to raise the economic floor and shrink the region's growing equity gap?

WHY IT MATTERS

A prosperous GTHA is one where everyone can access the benefits of economic growth and where there is expanded opportunity for all (especially for those facing the greatest barriers to advancing their well-being). However, all too often our economic systems and processes help those who are already benefitting most from these systems. By providing more opportunities for more people, we can better level the playing field and strengthen economic participation for all.

WHAT WE KNOW

Canada is facing a cost-of-living crisis.

- Over one-third (35%) of Canadians say it's been difficult for their household to meet its financial needs in the previous 12 months and 26% of Canadians said they would be unable to cover an unexpected household expense of \$500.ⁱⁱ According to the most recent census, Toronto has the greatest income inequality in the country.ⁱⁱⁱ The GTHA also has the lowest median household income in Ontario (Toronto – \$84,000, Hamilton – \$86,000, Ontario – \$91,000).^{iv}

The gap between "haves" and "have nots" is growing at the fastest rate on record.

- The wealthiest 20% of Canadian households account for more than 2/3s of all net worth while the poorest 40% account for less than 3%. The gap between the wealthiest and poorest increased by 1.1% in the first quarter of 2023, the fastest increase on record dating back to 2010.^{iv}
- As the cost of living has increased, wages have not gone up proportionately – 64% of workers had wage increases that were less than the 3.4% average inflation over the past two years.^{vi}
- On average, the GTHA has higher low-income rates than other metro areas in Canada, with Toronto being the highest. Toronto – 13.2%, Hamilton – 10.7%, Ontario 10.1%, Canada – 11.1%.^{vii}

Inflation and high-interest rates are taking their toll on the economy and families.

- Nearly 3 in 4 Canadians say rising prices are affecting their ability to meet day-to-day expenses, while 3 in 10 Canadians are very concerned about whether they can afford housing or rent. Rising food prices and higher transportation and housing costs are key issue areas.^{viii}

The ripple effects of COVID-19 continue to impact the economic health of our region.

- The pandemic triggered a sudden shift to remote work, which has become permanent in some sectors. It also shone a spotlight on work itself – many essential work roles not only pay less but are unsuitable for remote work, while knowledge-based workers can often work remotely, further exacerbating divisions and emphasizing how work remains highly unequal, intersectional and gendered.^{ix}

The digital divide continues to worsen.

- 98% of Toronto households have home internet access, but 38% of households report download speeds below the Canadian Radio-television and Telecommunications Commission (CRTC)'s national target of 50 megabits per second (Mbps).
- 34% of Toronto households are worried about paying their home internet bills over the next few months, with rates of worry greatest among low-income, newcomer, single parent, Latin American, South Asian, Black, and Southeast Asian residents.^x

The GIG economy provides opportunities for those most likely to face economic insecurity but also emphasizes inequity and economic precarity.

- Gig workers are primarily independent contractors, which limits their contact with colleagues, making it hard to establish a community and discouraging collective action. There is also often limited or no access to benefits, savings plans, vacation pay and stability through gig work.^{xi}

SPOTLIGHTING ACTIONS & SUCCESSES

Ontario Living Wage Network – Scaling the Number of Living Wage Employers

A person’s wage directly impacts their ability to participate in and benefit from our economy. The Ontario Living Wage Network is a network of employers, employees, non-profits, researchers and proponents of decent work standards for all workers who publish annual living wages for the province and certify employers who have committed to paying a living wage to all employees. There are approximately 600 living wage employers in Ontario, of which 250 operate in the Golden Horseshoe.

Reducing the Cost of Living – Spotlighting the \$10-a-Day Childcare Program

Unaffordable and inaccessible childcare has often been cited as a barrier to economic mobility, particularly for mothers and immediate caregivers. In 2017, the federal government announced the Canada-wide Early Learning and Child Care program to provide families with access to high-quality, affordable, flexible, and inclusive early learning and childcare no matter where they live. Since launch, 13 provinces and territories have signed on, up to 40,000 more affordable childcare spaces across the country have been created, and nearly half of all provinces and territories have \$10-a-day on average (or less!) regulated childcare with all others having reduced parent fees by 50% or more for regulated childcare.

KEY TERMS

Living Wage:

The hourly wage a worker needs to earn to cover their basic expenses and participate in their community. (Note: This is not the minimum wage, which is the legislated minimum all employers must pay and is set by the provincial government.)^{xii}

Guaranteed Basic Income (GBI):

A payment to eligible parties that ensures a minimum income level, regardless of employment status. Ontario tested a GBI pilot in 2017/18.

Digital Divide:

The separation between people who do or do not have access to the internet at home.^{xiii}

Gig Economy:

Refers to the “informal paid work” enabled by online platforms and spurred by rapidly evolving economic conditions. This is often contrasted to highly structured, formal work arrangements.^{xiv}

NOTE: This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

REFERENCES

i. Bank of Canada, *Income Inequality in Canada, 2022*, page 1
 ii. <https://www150.statcan.gc.ca/n1/daily-quotidien/230213/dq230213b-eng.htm>
 iii. <https://www150.statcan.gc.ca/n1/daily-quotidien/230213/dq230213b-eng.htm>
 iv. 2021 Census: Families, Households, Marital Status and Income
 v. <https://www.readthemaple.com/gap-between-rich-and-poor-canadians-widening-at-record-pace-statistics-canada/#:~:text=The%20gap%20between%20the%20wealthiest,2010%2C%22%20Stat%20Can%20explained>
 vi. <https://policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2022/04/Pressure%20cooker.pdf> (page 5)
 vii. 2021 Census: Families, Households, Marital Status and Income
 viii. <https://www.statcan.gc.ca/o1/en/plus/3096-snapshot-how-inflation-affecting-canadians>
 ix. <https://www.ictc-ctic.ca/wp-content/uploads/2021/07/ICTC-Future-of-Work-July-28-2021-1.pdf>
 x. <https://www.toronto.ca/wp-content/uploads/2021/07/95dc-Mapping-Torontos-Digital-Divide.pdf>
 xi. <https://www.ictc-ctic.ca/wp-content/uploads/2021/07/ICTC-Future-of-Work-July-28-2021-1.pdf> (page 40)
 xii. <https://www.ontariolivingwage.ca/about>
 xiii. https://brookfieldinstitute.ca/wp-content/uploads/TorontoDigitalDivide_Report_Feb2021.pdf
 xiv. <https://www.ictc-ctic.ca/wp-content/uploads/2021/07/ICTC-Future-of-Work-July-28-2021-1.pdf>

THE PROSPERITY GAP – IDEA STARTERS

PASSPORT TO PROSPERITY

ACCELERATING EMPLOYMENT PATHWAYS FOR NEWCOMERS

THE CONTEXT

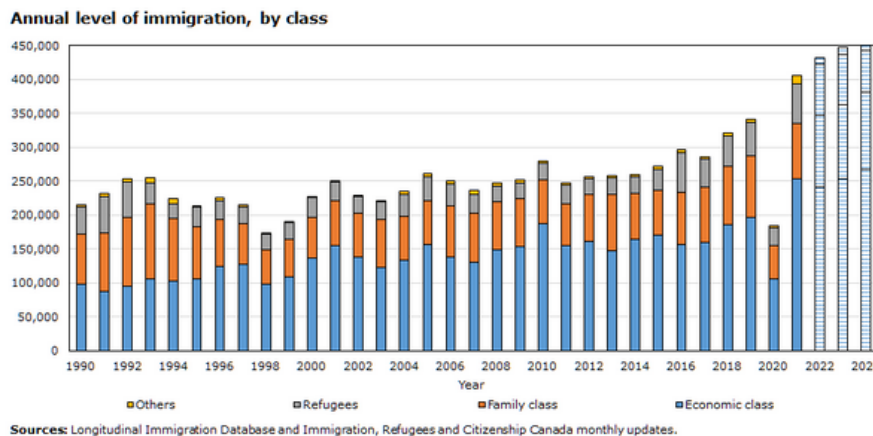
As a global immigration hub, newcomers play a vital role in the Greater Toronto & Hamilton Area’s (GTHA) economic and social success. However, newcomers also face long-established systemic barriers to the labour market. This comes at a time when the GTHA is facing significant and growing labour market gaps.

Recognizing the heightened success that comes from inclusive settlement approaches, **how can employers work alongside public and non-profit sectors to remove the systemic barriers newcomers face in accessing labour markets?**

WHY IT MATTERS

Newcomers are a key part of Canada’s labour force, including helping to address growing labour shortages – from 2016 to 2021, immigrants contributed to four-fifths of Canada’s overall labour force growth.ⁱⁱ

Systemic barriers to employment contribute to poorer earning and long-term employment outcomes for immigrants in comparison to counterparts born in Canada, as well as a lack of diversity in senior positions across sectors.



WHAT WE KNOW

Under Canada’s Immigration Levels Plan 2023–2025, the federal government has set significant immigration targets over each of the next three years. Many of those newcomers are expected to settle in the GTHA.ⁱⁱⁱ

- A record 431,645 people became permanent Canadian residents in 2022, and a further 465,000–500,000 permanent resident admissions are expected each year until 2025.
- Historically, approximately 50% of all newcomers to Canada settle in Toronto, Montreal, or Vancouver.^{iv}
- Over half of recent immigrants living in Canada were admitted under the economic category. Of these, just over one-third (34.5%) were selected through skilled worker programs, and another one-third (33.6%) through the Provincial Nominee Program.^v
- 12.4% of Toronto’s population growth over the past 10 years can be attributed to external immigration.^{vi}

Despite having established highly desirable skills, credentials and work experience through the immigration process, many newcomers (and especially those who are racialized) continue to face systemic barriers to the labour market^{vii} including:

- Non-recognition of international work experience
- Devaluation of foreign credentials in regulated professions
- Non-inclusive employer culture and HR practices
- Lack of established professional/social networks

SPOTLIGHTING ACTIONS & SUCCESSES

TORONTO REGION IMMIGRANT EMPLOYMENT COUNCIL

The Toronto Region Immigrant Employment Council (TRIEC) works to address the persistent problem of immigrant underemployment, and supports organizations to become more inclusive, and help newcomers expand their professional networks and understand the local labour market. TRIEC offers Career Advancement for Immigrant Professionals program that supports employers with their internal talent mobility strategy. The program helps employers to retain and advance their existing newcomer talent, while also providing immigrant professionals with the opportunity to realize their full potential.

ACHÈV

Achève connects people to opportunities that help them achieve their full potential, providing the resources and guidance needed. Through high-quality programs and personalized services, Achève supports career development, language education and settlement success in our communities, and delivers employment, newcomer, language and youth services. The organization also works collaboratively with employer and community partners to ensure they have the tools and capacity to support others.

ACCES EMPLOYMENT

ACCES Employment provides a wide range of effective job search programs and services, including online services that are available to jobseekers locally, nationally and internationally for approved pre-arrival immigrants. Virtual Services include information sessions, webinars and online programs, as well as VERA, a Virtual Employment and Resource Attendant.

WINDMILL MICROLENDING

Windmill is a national charity that provides affordable microloans to skilled newcomers to help restart their careers in Canada and bridge the gap of income inequality & labor shortage in the country. Windmill's microloans help newcomers pay for the costs of accreditation, training and career development. Funded by the public and private sectors, Windmill has delivered more than 9,000+ microloans to new Canadians, helping convert their potential into prosperity.

NOTE: This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

KEY TERMS

Permanent Resident:

A permanent resident is someone who has been given permanent resident status by immigrating to Canada but is not a Canadian citizen. Permanent residents are citizens of other countries.^{viii}

Economic Immigrant:

This category includes immigrants who have been selected for their ability to contribute to Canada's economy through their ability to meet labour market needs, to own and manage or to build a business, to make a substantial investment, to create their own employment or to meet specific provincial or territorial labour market needs.^{ix}

Credentialism:

Belief in or reliance on academic or other formal qualifications as the best measure of a person's intelligence or ability to do a particular job.^x

REFERENCES

- i. [Research to Insights: Immigration as a Source of Labour Supply](#), Statistics Canada, 2022.
- ii. <https://www150.statcan.gc.ca/n1/daily-quotidien/221026/dq221026-eng.htm>
- iii. Statistics Canada. [Canada Immigration Levels Plan 2023-2025](#). 2022.
- iv. Statistics Canada. [Immigrants make up the largest share of the population in over 150 years and continue to shape who we are as Canadians](#). 2022
- v. <https://www150.statcan.gc.ca/n1/daily-quotidien/221026/dq221026-eng.htm>
- vi. [City of Toronto, 2021 Census: Citizenship, Immigration, Ethnic Origin, Visible Minority Groups \(Race\), Mobility, Migration, Religion Backgrounder, November 2022](#)
- vii. [Banerjee, Rupa, 2022. Time to Change Focus: A Review of Immigrant Labour Market Barriers, Outcomes and the Role of Employers in Canada. Institute for Canadian Citizenship, 2022.](#)
- viii. [Government of Canada, 2022: https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/pr-card/understand-pr-status.html](#)
- ix. [Government of Canada, 2022: https://www23.statcan.gc.ca/imdb/p3VD.pl?Function=getVD&TVD=323293&CVD=323294&CLV=0&MLV=4&D=1](#)
- x. [Oxford Languages, 2023](#)

THE PROSPERITY GAP – IDEA STARTERS

FUTURE-PROOFING THE TALENT PIPELINE

ADDRESSING THE GTHA'S LABOUR MARKET GAPS

THE CONTEXT

A healthy labour market is core to building prosperous communities. However, in the wake of a global pandemic that transformed our workplaces and exacerbated gaps in our workforces, the region is also grappling with an unprecedented shortage of skilled trade workers in mission-critical sectors like manufacturing and construction. With a focus on skilled trades, **how can we better develop, attract, and retain the talent needed to address immediate and anticipated labour gaps in the region?**

WHY IT MATTERS

A thriving labour market is important to the region's overall productivity and competitiveness – in fact, many employers identify labour shortages as the main factor limiting their ability to increase sales or production, ahead of “insufficient demand.”ⁱ The Canadian Manufacturers and Exporters (CME) reported that last year alone, labour shortages have resulted in economic losses totaling nearly \$13 billion.ⁱⁱ Additionally, the labour market is missing out on untapped pools of talent that could help stabilize and strengthen the market for the long term.

WHAT WE KNOW

We have an unprecedented skills shortage.ⁱⁱⁱ

- Ontario reported 372,000 job vacancies during the third quarter of 2022, nearly double the average number of vacancies (195,000) reported during the three years leading up to 2020.^{iv}
- The unemployment to job vacancy ratio in Canada was at a record low during the third quarter of 2022. For each job vacancy, there were 1.1 unemployed people – a ratio that has been on a steady decline since 2016, indicating that employers are having difficulty filling positions.

The construction sector has been particularly hit hard by skills shortages.

- The construction industry is short tens of thousands of workers, and experts say a coming wave of retirements could make the problem worse – even as Canada is millions of homes behind what's needed to reach housing affordability this decade.^v
- In 2022, 86% of construction sector businesses reported labor shortages in Canada.^{vi}
- In March 2023, the Canadian construction industry reported a total of 72,600 vacancies; manufacturing closely followed with 63,100 vacancies.^{vii}

“Boomers” are retiring and leaving the workforce at a rapid rate.

- The proportion of the population aged 65 and older who are reaching retirement is increasing at an accelerated pace over the next decade, with the youngest baby-boomers turning 65 in 2030.^{viii} More Canadians retired from their jobs in 2022 than in the previous two years.^{ix}

Immigrant credentials are not being recognized.^x

- Skills, experience, and interests of newcomers are not always effectively harnessed, despite accounting for over half of Toronto's population, 80% of Canada's population growth and 33% of Ontario's labour force. Effectively, tapping into this talent pipeline is essential for the region's businesses.
- Only 25% of internationally educated immigrants are employed in the professions for which they are educated and trained – for example, just 36.5% of immigrants trained abroad in registered nursing were working in that field & only 41% who had internationally earned medical degrees were working as physicians.
- Immigration policy has not shifted fast enough to fill the skilled trades gap. In August 2023, the federal government announced the move towards a focus on immigration candidates with trades expertise.^{xi}

The pipeline between school and work needs to be super-charged.

- Despite significant advances in educational attainment in recent generations, the school-to-work transition remains a notoriously difficult time – only 34% of employers agreed that youth are prepared for the workplace.^{xii}
- Since education is a key predictor of labour market outcomes, young people with lower levels of education are more likely to struggle with school-to-work transitions. In 2019, 88.9% of young bachelor's degree holders not in school full-time were employed, much higher than those with no high school diploma (52.2%).^{xiii}

SPOTLIGHTING ACTIONS & SUCCESSES

Leveraging Micro-Credentials

New micro-credential programs are helping to strengthen the talent pipeline for Canada's biomanufacturing industry. U of T Engineering has partnered with CCRM, BioZone and the School of Continuing Studies on a new set of micro-credentials that will help workers across Canada's biomanufacturing industry to upgrade or strengthen their skills.

Recognizing International Training

Internationally trained engineers will now be able to get their license in Ontario without Canadian work experience. Professional Engineers Ontario (PEO) became the first association to remove lack of Canadian experience as an applicant requirement after the province passed legislation two years ago to reduce employment barriers for immigrants and foreign workers.

New Community- and Sector-Centred Partnerships

TD and the Black Professionals in Tech Network (the largest Black community of tech and business professionals in North America) launched the Obsidi Academy, a full-stack engineer bootcamp for Black-identified individuals to help launch their careers in technology with some of the top employers in Canada. This collaboration creates new pathways for Black professionals in technology, a space where they continue to be vastly underrepresented. Further, the Central Ontario Building Trades (COBT) established the Hammer Heads Program to assist under-resourced and Aboriginal youth by linking them to registered apprenticeship opportunities in the skilled construction trades which might not otherwise be accessible.

KEY TERMS

Work integrated learning (WIL):

A model and process of curricular experiential education which formally and intentionally integrates a student's academic studies within a workplace or practice setting. Coop placements fall under this broader category.

Skilled Labour:

Highly trained, educated, or experienced segments of the workforce that can complete more complex mental or physical tasks on the job.

Unskilled Labour:

A workforce segment associated with a limited skill set or minimal economic value for the work performed. Unskilled labour is generally characterized by lower educational attainment, such as a high school diploma or lack thereof, typically resulting in smaller wages.

Micro-credentials:

Rapid training programs offered by postsecondary education institutions that can help individuals get the skills that employers need. Micro-credentials help people retrain and upgrade their skills to find new employment.

NOTE: This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

REFERENCES

- i. Canadian Federation of Independent Business, "Business Barometer, December 2021", December 2021, <https://content.cfib-fcei.ca/sites/default/files/2021-12/business-barometer-Canada-2021-12.pdf>
- ii. <https://cme-mec.ca/blog/canada-leaving-almost-13-billion-on-the-table-due-to-labour-and-skills-shortages-in-manufacturing/>
- iii. <https://fsc-ccf.ca/could-engaging-mature-adults-in-skills-training-be-the-key-to-addressing-canadas-labour-shortage/#:~:text=According%20to%20data%20from%20Statistics,are%20having%20difficulty%20filling%20positions>
- iv. <https://www.cbc.ca/news/canada/toronto/ontario-workers-shortage-1.6727310#:~:text=We%20need%20380%2C000%20people%20to,now%2C%22%20Ford%20said.&text=The%20most%20recent%20figures%20from,years%20leading%20up%20to%202020>
- v. https://www.thestar.com/business/labour-shortage-in-construction-adding-extra-pressure-to-housing-supply-gap-experts/article_84c6a64f-8a51-5629-8074-6e5a828fe50f.html
- vi. Statistics Canada, [Job vacancies, third quarter 2022](#)
- vii. <https://moving2canada.com/news-and-features/features/work/in-demand-jobs-canada-2023/>
- viii. Statistics Canada, "Population Projections for Canada (2018 to 2068), Provinces and Territories (2018 to 2043)", September 2019, <https://www150.statcan.gc.ca/n1/pub/91-520-x/91-520-x2019001-eng.htm>
- ix. <https://www150.statcan.gc.ca/n1/daily-quotidien/220909/dq220909a-eng.htm>
- x. TRIEC, [State of Immigrant Inclusion Report, 2018](#), page 5
- xi. 2023, Government of Canada. Canada announces the first-ever Express Entry invitations for newcomers with experience in the trades
- xii. Bridging the School to Work Transition for Youth: Insights & Learnings (FSC) https://fsc-ccf.ca/wp-content/uploads/2022/12/2022-08-15_EN_Youth_Learning_Bulletin.pdf
- xiii. Ibid.

THE AFFORDABILITY GAP – IDEA STARTERS

A BLUEPRINT FOR COLLABORATION

LEVERAGING COORDINATION & COLLABORATION TO BUILD MORE AFFORDABLE HOUSING

THE CONTEXT

The Toronto region has an urgent housing affordability crisis. Throughout the region, real estate and rental prices are out of reach for many, construction of new homes continues to lag behind population growth, labour markets are seeing significant gaps in skilled trades, and inflation is significantly impacting costs across the board. It is also a space with multiple stakeholders (including all orders of government), differing views on the path forward, and where process often gets in the way of progress. **What realistic solutions exist to more effectively mobilize private, public, & non-profit actors to make housing more attainable and affordable?**

WHY IT MATTERS

Housing is a fundamental human right in Canada that directly impacts our livelihoods, our communities, and our overall economic success. In fact, “for about 1.7 million households in Canada, housing that is affordable, in decent shape, and suitable for them or their families is simply not available”.ⁱ Yet housing – in all its forms – is increasingly unaffordable and/or inaccessible for many.

On top of this, Canada is set to welcome ~500,000 new Canadians in each of the next three years to help offset significant anticipated labour market gaps, many of whom are expected to settle in the GTHA. Increased housing supply in the rental and homeownership market is critical to achieving affordability – an issue that will only escalate without coordinated commitment and action across civil society.

WHAT WE KNOW

We are facing a severe housing crisis, with increasing scarcity of affordable and accessible housing.

- The last time housing was considered affordable in Ontario was in 2003 and 2004, when the average income would devote 40% of their disposable income to buy an average house. In 2021, a household on average income would have had to devote close to 60% of their incomes to housing.ⁱⁱ

The Toronto region is one of the fastest-growing regions in Canada, driven primarily by immigration.

- The population of the Toronto region is projected to reach 8.1M by 2031, representing a 25% increase from today. Immigration is expected to account for nearly 90% of this growth.ⁱⁱⁱ
- Although immigration targets are set nationally, 40+% of new arrivals choose to settle within the GTHA, creating additional pressures to adequately handle the resulting demand on housing & infrastructure.

The number of new homes required in Ontario – and particularly in the Toronto region – is significant.

- The Canada Mortgage and Housing Corporation (CMHC) estimates that Canada needs to build an additional 3.5M affordable housing units by 2030 to restore affordability – 1.85M of these in Ontario.^{iv}
- The Ontario government has committed to build 1.5 million new homes by 2031 – 285,000 of those in Toronto (an anticipated 23% increase in supply). Meeting this target would mean the completion of 31,050 homes per year, approximately double the average number of units built annually between 2017 to 2021.^v
- In 2022, Toronto had the largest gap between demand growth and supply growth in purpose built rental apartments among large Canadian cities, driving a vacancy rate of 1.7%.^{vi}

External drivers are limiting our ability to get housing built and slowing development, emphasizing the need for better coordination between stakeholders and in navigating processes.

- Although 85% of unmet housing demand can be serviced by the current pipeline of approved developments, less than 50% of approved homes typically get built. Contributing to this are a severe shortage of construction labour, inflationary impacts on cost of land and material acquisition, rising interest rates, and municipal red tape (with some approvals taking up to 10 years).
- Due to a lack of adequate public transit, new housing supply has primarily come from condos concentrated in high-priced core urban neighborhoods, which remain inaccessible to many vulnerable populations.
- Zoning laws create barriers to addressing housing capacity. In the GTHA, modest forms of density remain prohibited in most neighborhoods, with ~75% of usable land zoned for single-family homes only.
- While no one order of government has accountability for housing, all have a critical role to play and unique levers to pull – including access to funding, streamlined legislation, and aligning on policy goals.

SPOTLIGHTING ACTIONS & SUCCESSES

Vancouver’s Affordable Housing Endowment Fund

The Affordable Housing Endowment Fund allows developers to contribute funds to a single portfolio comprised of all the city’s non-market housing assets, in exchange for a density bonus allowing them to build more units than mandated by existing zoning laws. The AHEF is directly responsible for the creation or preservation of over 1500 subsidized housing units, managed by nonprofit housing providers.

UTILE

Working towards a structural response to the growing need for student housing, this Quebec-based social enterprise offers new housing that is cheaper than residential market prices and develops living environments that are adapted to the needs of the student population. UTILE helps to maximize the positive effects of the dynamism of the student population on urban communities while reducing the pressure it exerts on the rental market. As UTILE is a non-profit organization, its rents are protected from the logic of real estate speculation and their affordability is guaranteed in the long term. UTILE’s three current apartment buildings are currently home to 750 students, which they hope to increase to 3,000 by 2027.

KEY TERMS

Affordable Housing:

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. It is a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.^{vii}

Housing Starts:

An economic indicator that reflects the number of residential housing projects that have been started over a specific length of time. These are divided into 3 types: single-family houses, townhouses or small condos and apartment buildings with 5 or more units. A housing start is counted as soon as groundbreaking begins, and each unit in a multi-family housing project is treated as a separate housing start. Monthly changes can be volatile, but the longer-term trend tracks a crucial sector for consumer spending and the broader economy.^{viii}

Purpose-Built Housing

Housing built specifically for long-term rental accommodation, and a vital segment of the region’s, province’s and country’s housing stock.^{ix}

National Housing Strategy

Announced in November 2017, this is the first plan of its kind with the goal of making sure all Canadians can access housing that meets their needs and that they can afford.

NOTE: This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

REFERENCES

- i. <https://maytree.com/changing-systems/policy/housing/>
- ii. <https://www.cmhc-schl.gc.ca/blog/2022/canadas-housing-supply-shortage-restoring-affordability-2030>
- iii. <https://www.ontario.ca/page/ontario-demographics>
- iv. <https://www.cmhc-schl.gc.ca/blog/2022/canadas-housing-supply-shortage-restoring-affordability-2030>
- v. [Toronto City Council approves housing pledge to facilitate 285,000 new homes by 2031](#), City of Toronto, News Release, May 10, 2023.
- vi. [CMHC. Rental Market Report 2023](#)
- vii. <https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/affordable-housing/about-affordable-housing/affordable-housing-in-canada>
- viii. <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/housing-market-data/monthly-housing-starts-construction-data-tables>
- ix. <https://www.bildgta.ca/wp-content/uploads/2023/02/Purpose-Built-Rental-Whitepaper-FINAL.pdf>

THE AFFORDABILITY GAP – IDEA STARTERS

FINANCIAL MOBILITY

RETHINKING ACCESS TO CAPITAL AND CREDIT

THE CONTEXT

Supply is often cited as the solution to our affordable housing crisis, but it's only one part of the housing equation. There are so many more variables impacting affordability including economic uncertainty, high borrowing costs, inflation, the growing cost of living, and the concentration of inter-generational wealth. These challenges are broad and complex, requiring us to collectively rethink systems and processes for both public and market-driven solutions.

How can we rethink economic pathways and financial systems to increase housing choices for more people in the GTHA?

WHY IT MATTERS

An inclusive economy provides more opportunities for more people, especially those facing the greatest barriers to advancing their well-being. Yet the reality of our economy often seems the opposite. In today's world, fewer can actively participate in the economy or have a say over their future. With inequality continuing to grow, fewer have a solid economic foundation to start from or access to our economic systems. And – despite housing being a basic human right in Canada – fewer can even get their foot in the door in today's housing market. Safe, secure, accessible housing also directly contributes to gaining employment, food security, access to social services, education, recreation, and health care.ⁱ Considering new approaches to ownership, equity, credit, and more can have ripple effects for generations to come.

WHAT WE KNOW

Housing is a significant proportion of an individual's monthly costs.

- In 2023, about one-third of Canadians pay rent and that bill likely represents their largest expense.ⁱⁱ In Ontario, 35% of households spend over 50% of their income on rent and utilities.ⁱⁱⁱ
- In a recent study, 74% of millennials living in Toronto said that owning a home is important to them – but only 22% said they think they'll ever be able to afford purchasing a property in the city. Nearly 40% of Toronto millennials surveyed said they believe they will need to relocate to ever become homeowners.^{iv}

After a decade of rising house prices, more people in the GTA are turning to renting.

- The proportion of Toronto region households who own their home decreased to about 65% in 2021, down 3.2% from its peak in 2011. However, renter households jumped by about 25% from 2011 to 2021. This was especially evident among millennials (defined as those aged 25 to 40 in 2021 in the census).^v
- The average rent in Canada is at an all-time high average of \$2,024 every month. Toronto has the second-highest rents – a 2-bedroom apartment will cost an average of \$3,347 per month.^{vi}

Accessing credit – a core part of purchasing or renting homes – is increasingly difficult for many.

- According to Equifax, more than 3 million people in Canada aged 18+ are “credit invisible.” Those with limited credit history, or 2 or less credit accounts on their file are considered to have “thin” credit. This means it is more difficult for them to access credit, housing, and may pay higher interest rates.^{vii}
- Despite a perception that new-to-credit consumers struggle to build their credit ratings, those early in their credit journeys – in Canada and across the globe – generally perform as well or better than borrowers with established credit and similar risk scores.^{viii}

To address long-standing barriers created by zoning, various communities have piloted or approved new and innovative approaches to help address affordability.

- In 2021, the City of Hamilton changed its bylaws to allow for the construction of secondary or additional dwelling units that are internal to the main dwelling (such as a basement apartment) or a self-contained dwelling separate from the main dwelling on a lot. The City of Toronto introduced new bylaws to ease the way for the construction of secondary structures like garden suites and laneway houses in 2019.^{ix}

SPOTLIGHTING ACTIONS & SUCCESSES

BORROWELL RENT ADVANTAGE

The first of its kind in the Canadian market, the Rent Advantage program is a partnership between Borrowell and Equifax that allows tenants to report their rent payments on their residence to Equifax Canada without landlord approval, helping to boost several different factors that determine your credit score including payment history (credit payments are the single biggest factor in credit score), demonstrates credit mix, and generally helps build a credit history.

HUSMATES

Launched in December 2021, Husmates is a trust matchmaking and property listing platform matching home buyers interested in co-ownership. Living in co-ownership arrangements provides many benefits, including building equity, sharing expenses, and creating an intentional community or an alternative small-scale retirement household. The platform aims to make co-ownership available to everyone, especially those who don't already have an individual or group to buy with.

PUBLIC/PRIVATE PARTNERSHIPS TO DRIVE SOCIAL IMPACT

In May 2023, the federal government announced a \$400-million social finance fund focused on investment in social purpose organizations. Administered by three investment groups (including Toronto-based Rally Assets), the fund invests across the country and across private asset classes, including private equity, private debt, real assets, and venture capital. Its investment strategy includes established and emerging private impact fund managers, community lenders making a local impact, and direct investments in some social purpose organizations.

NOTE: This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

REFERENCES

- i. <https://www.healthequitymatters.ca/housing-matters/#:~:text=Having%20a%20safe%2C%20secure%2C%20well.Poor%20nutrition>
- ii. <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2023008/article/00003-eng.htm>
- iii. https://rentalhousingindex.ca/en/#overspending_prov
- iv. [Toronto millennials want to be homeowners but only 22% believe they can do it in the city; survey, CBC News, 2022.](#)
- v. <https://www150.statcan.gc.ca/n1/daily-quotidien/220921/t008b-eng.htm>
- vi. <https://www.cbc.ca/news/canada/toronto/rental-costs-canada-1.6685602>
- vii. <https://www.globenewswire.com/news-release/2022/09/13/2514754/0/en/Equifax-Canada-and-FrontLobby-Complete-First-Rental-Tradeline-Study.html>
- viii. <https://www.globenewswire.com/en/news-release/2023/01/25/2595163/0/en/New-TransUnion-Study-Finds-Canada-s-New-to-Credit-Consumers-Prove-to-be-Similar-if-Not-Better-Risks-Than-Established-Credit-Users.html>
- ix. <https://www.theglobeandmail.com/real-estate/adv/article-making-living-spaces-in-laneways/>

THE AFFORDABILITY GAP – IDEA STARTERS

STARTING LOCAL

INVESTING IN COMMUNITY-CENTRED & TRANSIT-ORIENTED LIVING

THE CONTEXT

More complete communities are more affordable communities. The integration of land use and mobility alone does not deliver the quality of life we all aspire to offer all GTHA residents. Other factors like food security, access to nature, healthcare, high quality education and training, & commerce and trade requires a more comprehensive participatory design approach from the onset if our investments are going to be optimized.

How can we more consistently centre 'community' when it comes to both public and private investments in housing & transit? And where can we replicate or scale existing successes to other parts of the GTHA?

WHY IT MATTERS

Across the region, several escalating factors are contributing to decreasing quality of life for many, and an increasing number of residents can no longer afford to live in areas close to employment zones, high quality healthcare, and other critical amenities. Instead, they are settling in neighbourhoods with their own challenges (including poor transit connectivity, historically underfunded amenities such as healthcare facilities and schools). Even neighbourhoods previously considered "affordable" are increasingly out of reach for many.

The region's population is also on track to hit the 10 million megacity mark by 2045ⁱ – further exacerbating the above challenges. As our communities grow and further densify, there is both a need and an opportunity to more consistently build communities centred around people and align across sectors on a shared vision and set of outcomes.

WHAT WE KNOW

The Greater Toronto and Hamilton region is facing a severe housing affordability crisis.

- The concept of 15-minute cities has become increasingly popular in recent years, and has been touted as a key to solving the region's housing problem.ⁱⁱ
- A number of examples of transit-oriented communities are in development (or exist) including Markham Centre, Unionville Station, and Brampton Uptown Hurontario-Steeles.

Various orders of government have made significant investments in transit & development over the next decade.

- The Ontario government is investing \$70.5 billion over the next 10 years for transit.ⁱⁱⁱ KPIs in the Growth Plan promote the development of complete communities where people can live, work, shop and access services in close proximity.
- The City of Toronto is currently partnering with the Province to shape nine Transit Oriented Communities next to five new stations along the Ontario Line: East Harbour, Corktown/First Parliament, Queen/Spadina King/Bathurst and Exhibition.^{iv}

Other jurisdictions are also investing in transit-oriented developments (TOD).

- US think-tank PolicyLink has set out a series of key considerations for achieving more equitable TOD including the coordination of multiple government agencies with different jurisdictions and constituencies.^v
- The Metropolitan Planning Council has emphasized that reducing the barriers to equitable development near transit is best achieved through robust public engagement and education, providing technical assistance to community organizations, and advocating for policy change.^{vi}
- The US Department of Housing and Urban Development (HUD) has found that TOD can be part of the housing affordability formula as low-income housing in TODs optimizes transit infrastructure.^{vii}

SPOTLIGHTING ACTIONS & SUCCESSES

KEY TERMS

Generations Toronto – Multi-Generational Housing Development w/Aga Khan Council

Based on a successful pilot project in Calgary, Generations Toronto will provide 390 units of rental housing and a 122-bed long-term care facility, as well as an early childhood development centre, medical clinic offering primary and mental health care services, and spaces for cultural, social, and educational programming. It will also feature a community kitchen to offer daily low-cost meals for residents and seniors living in the surrounding area. Made possible by contributions from the Province of Ontario and the City of Toronto, the project is seen as a model that can pave the way for similar projects in other parts of the country.

Pearson Economic Zone – Toronto Region Board of Trade

The area surrounding Pearson International Airport is Canada’s second largest employment zone and our region’s gateway to growth. Home to a significant concentration of firms in advanced manufacturing, life sciences, logistics, and warehousing, “The Zone” is vital to our economy and global competitiveness. The Pearson Economic Zone Growth Initiative (PEZGI) is a joint call-to-action for business and government leaders to launch a step change in regional coordination – for transit, passenger vehicle and freight transportation, and land use planning for housing and employment, among other levers of growth.^{viii}

Inclusive Local Economic Opportunity Initiative – Scarborough’s Greater Golden Mile

In 2018, United Way of Greater Toronto and BMO Financial Group launched a made-in-the-GTA initiative to ensure that every GTA community had the chance to benefit from our region’s prosperity. The Inclusive Local Economic Opportunity Initiative (ILEO) galvanizes the strengths and levers of all sectors and industries to drive economic opportunity at the neighbourhood level, and enables the community, corporate, and public sectors to work together towards our common goal. As the first neighbourhood to be part of the initiative, the Greater Golden Mile (the stretch of Eglinton Avenue East between Victoria Park and Birchmount) is transforming a mix of chain stores, strip malls, and large parking lots, surrounded mostly by walk-up apartments and single-family homes, into a new downtown that will have ripple effects on the surrounding neighbourhoods. As of April 2022, a total of 13 developers have proposed over 32,000 new residential units and over a million square feet of retail and office space close to the new Eglinton Crosstown LRT.^{ix}

Oregon Transit and Housing Study Toolkit

This toolkit provides an overview of different tools that could be employed by state and local (metropolitan, city, county, and tribal) agencies, transit providers, community-based organizations, or developers to encourage housing development, including affordable housing, well connected with transit service. The toolkit presents a summary of the lessons learned and strategies identified through this study’s literature review, housing primer, case studies, and stakeholder survey.

Transit-Oriented Development (TOD):

Metrolinx defines TOD as higher density, mixed-use development that is connected, next to, or within a short walk of transit stations and transit stops. This type of development is designed to increase transit ridership and reduce traffic congestion, increase housing supply and jobs with access to transit, catalyze complete communities based on good planning principles, and provide positive value capture for the government to maximize transit investment while reducing taxpayer burden.^x

15-Minute City:

The 15-minute city is defined by its ability to provide access to all human needs by walking or bicycling for a quarter hour or less.^{xi}

NOTE: This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

REFERENCES

i. [Ontario Population Projections \(2022-2046\)](#)
 ii. National Post, 15-minute cities: Everything you need to know, from the plans to the conspiracies. 2023.
 iii. [Ontario Budget, 2023](#)
 iv. City of Toronto, 2022
 v. <https://allincities.org/toolkit/equitable-transit-oriented-development>
 vi. <https://www.metroplanning.org/work/project/30>
 vii. <https://www.huduser.gov/portal/pdredge/pdr-edge-trending-051722.html>
 viii. [Toronto Region Board of Trade, 2023.](#)
 ix. [United Way GTA, 2023.](#)
 x. <https://knowledge.uli.org/-/media/files/research-reports/2022/getting-to-transit-oriented-communities-experiences-in-canada.pdf?rev=c510ce0fb4ae4479a27f51a9c9b679cd>
 xi. Duany and Steuteville, Congress for New Urbanism. 2021. [Defining the 15-Minute City](#)

THE TRUST GAP – IDEA STARTERS

RECONCILI-ACTION

MEANINGFUL APPROACHES TO DECOLONIZING ORGANIZATIONS AND INSTITUTIONS

THE CONTEXT

The Truth and Reconciliation Commission of Canada released its final report in 2015, along with 10 Principles of Reconciliation.ⁱ These principles act as guideposts for undertaking the work of decolonization and reconciliation in Canada and uphold the United Nations Declaration on the Rights of Indigenous Peoples as “the framework for reconciliation at all levels and across all sectors of Canadian society.”ⁱⁱ

As we work to address the dark actions and genocide perpetrated upon the First Nations, Inuit, and Métis peoples through colonization, a new relationship between settlers and Indigenous Peoples must be established that is mutually beneficial for all parties, based on respect, and acknowledges past actions, transparency, and trust.

How can institutions and organizations build trust and demonstrate meaningful leadership as they undertake decolonization and Indigenization initiatives?

WHY IT MATTERS

While there has been some progress towards reconciliation and decolonization across sectors, there have also been stumbling blocks and many of the Calls to Action remain stalled or have not started.ⁱⁱⁱ Existing commitments to reconciliation are also increasingly at risk as institutions and organizations reduce diversity, equity, and inclusion in times of financial hardship.^{iv} However, a strong institutional focus on the complexities of reconciliation can also create space for knowledge sharing, allow for emergent innovation, and further build institutional confidence and trust.

It is also becoming increasingly evident that reconciliation will not only lead to more equitable economic outcomes for First Nations, Inuit, and Métis peoples, but for the broader Canadian economy as well. According to the National Indigenous Economic Development Board, there is a potential \$27.7 billion annual contribution that fully mobilized Indigenous labour contribution to Canada’s GDP.^v This work is integral to building a prosperous and inclusive future for everyone who calls Canada home.

WHAT WE KNOW

The pace of progress has been slow and limited.

- Since the release of the Truth and Reconciliation Commission’s final report, many institutions and organizations have developed policies and documents outlining their commitments to reconciliation. However, as of 2022, only 13 of the 94 Calls to Action have been completed.^{vi}
- While the need to redress concerns in truth-telling and reconciliation has existed since the beginning of colonialism, it is only recently that these issues have entered Canadian consciousness broadly, with the first National Day of Truth and Reconciliation recognized as a federal holiday in 2021.^{vii}
- Reconciliation is taking many forms across Canada and is often loosely defined. Decolonization and reconciliation include economic empowerment, Indigenous sovereignty, learning and un-learning, and, at its centre, establishing an equitable framework for sharing prosperity in Canada. As many institutions and organizations begin or continue, this work, sharing knowledge and building trust will allow this work to move more quickly and at a broader scale.

SPOTLIGHTING ACTIONS & SUCCESSES

Indigenous Watchdog

The Indigenous Watchdog acts as a repository, providing updates from news stories and reports on issues beyond Reconciliation, including drinking water advisories, food insecurity, housing, suicide prevention, treaties and land claims, and the environment.

Yellowhead Institute

The Yellowhead Institute is a research and education centre based at Toronto Metropolitan University and produces research reports, papers, lectures, and courses relevant to reclamation of Indigenous land and life. These organizations are focused on accountability and progress, and great places to build an understanding of why the Calls to Action are important, how to interpret them, and how to action them.

Post-Secondary Progress

One sector where Reconciliation work has been transformative is in post-secondary education. In addition to TMU establishing the Yellowhead Institute—itsself, an innovation in the sector—other institutions have also been making progress in this space for some time:

- OCAD University has had an Indigenous Education Council in place since 2008 and has developed an Indigenous Student Centre aimed at supporting the academic, cultural, social, and environmental needs and well-being of Indigenous OCAD U students. Additionally, OCAD U continues to conduct Indigenous Faculty Cluster Hires, developed an Indigenous Visual Cultures Bachelor of Fine Arts program, and includes Indigenous specific services in their Admissions and Recruitment office. Reconciliation is embedded into OCAD U's latest Academic Strategic Plan.
- Centennial College has established an Indigenous Reconciliation and Healing (The Eighth Fire) department aimed at implementing the college's Indigenous Strategic Framework. The work this department does at Centennial has been recognized with a Gold Medal of Indigenous Education Excellence in 2016 and is guided by the college's Aboriginal Education Council and Aboriginal Education Steering Committee. The college has also conducted Indigenous Faculty Cluster Hires as a part of their equitable hiring practices.

KEY TERMS

Reconciliation:

The process of establishing and maintaining a mutually respectful relationship between Aboriginal and non-Aboriginal peoples in Canada, with an awareness of the past, acknowledgement of the harm that has been inflicted, atonement for the causes and action to change behavior.^{viii}

Decolonization:

The process of deconstructing colonial ideologies of the superiority and privilege of Western thought and approaches. Decolonization involves valuing and revitalizing Indigenous knowledge and approaches and rethinking Western biases or assumptions that have impacted Indigenous ways of being.^{ix}

Indigenization:

A process of naturalizing Indigenous knowledge systems and making them evident to transform spaces, places, and hearts. This involves bringing Indigenous knowledge and approaches together with Western systems.^x

RECONCILIATION ACTION PILLARS

The following pillars have been identified as Reconciliation Action Pillars for CivicAction and have been adapted from Ontario Power Generation's Indigenous Reconciliation Action Plan.^{xi} The content of these pillars is informed by the United Nations Declaration on the Rights of Indigenous Peoples, and Truth and Reconciliation Commission of Canada's Principles of Truth and Reconciliation. These pillars can become a framework to explore accountabilities within organizations, and can act as a roadmap for reconciliation work:

- **Leadership:** Commit to reconciliation as a journey and track progress on accountability with metrics and targets around commitments.
- **Relationships:** Build positive and mutually beneficial relationships with Indigenous communities and peoples based on respect and understanding.
- **People:** Create an engaged and inclusive workforce that reflects the broad diversity of Indigenous communities and peoples across our organization.
- **Economic Empowerment:** Advance economic reconciliation with Indigenous communities and businesses through meaningful engagement, collaboration, and partnership with an aim to provide avenues for economic opportunity for First Nations, Inuit, and Métis Peoples in the Greater Toronto and Hamilton Area.
- **Urbanization and Environment:** Be a trusted partner and ally in advancing reconciliation in the urban environment, including allyship in addressing challenges facing our region's urban Indigenous population.

NOTE: This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

REFERENCES

- i. https://ehprnh2mwo3.exactdn.com/wp-content/uploads/2021/01/Principles_English_Web.pdf
- ii. Ibid. 3
- iii. <https://www.indigenouswatchdog.org/2022/04/05/trc-calls-to-action-status-may-13-2022/>
- iv. <https://www.theglobeandmail.com/business/article-in-a-recession-dei-programs-are-often-the-first-to-go-are-businesses>
- v. <http://www.naedb-cndea.com/reports/NIEDB%20-%20Economic%20Reconciliation%20-%20Final%20Report.pdf>
- vi. <https://yellowheadinstitute.org/wp-content/uploads/2022/12/TRC-Report-12.15.2022-Yellowhead-Institute-min.pdf>, p. 6
- vii. <https://www.thecanadianencyclopedia.ca/en/article/reconciliation-in-canada>
- viii. https://ehprnh2mwo3.exactdn.com/wp-content/uploads/2021/01/Executive_Summary_English_Web.pdf, p. 6-7
- ix. <https://opentextbc.ca/indigenizationcurriculumdevelopers/chapter/indigenization-decolonization-and-reconciliation/>
- x. Ibid.
- xi. <https://www.opg.com/about-us/our-commitments/indigenous-relations/reconciliation-action-plan/>

THE TRUST GAP – IDEA STARTERS

BUILDING SAFE COMMUNITIES WITH COMMUNITY

BUILDING SAFE & LIVABLE COMMUNITIES FOR ALL

THE CONTEXT

Toronto is considered among the top ten safest cities in Canadaⁱ – but the reality across the Toronto region paints a very different picture. We are seeing increasing threats to safety in our streets, our transit, our schools and places of worship, causing heightened anxiety. Automobile theft is at a record high. Systemic prejudice and racism remain serious factors, along with the acknowledgement that safety can mean very different things depending on your gender, sexual orientation, race, age, or ability.

The challenge of building safe communities is multi-layered, multi-dimensional, and complex – and it requires many scales of collaboration to address the root causes. **How can we collectively work to (re)build trust and safety for communities across the GTHA?**

WHY IT MATTERS

In a 2021 report, the Canadian Civil Liberties Union (in partnership with community-serving organizations across Toronto) called for the need to think about community safety more inclusively.ⁱⁱ

Given that a sense of safety is often directly dependent on factors that impact levels of social inclusion, this conversation requires us to also look at interventions that tackle homelessness, mental health, food insecurity and other social determinants of health to reverse downward social inclusion trends in our region.

WHAT WE KNOW

Systemic racism and prejudice remain deeply prevalent issues.

- Between 2019 and 2020, there was an 80% increase in police-reported hate crimes. The Black population was targeted the most, followed by Southeast Asian, Indigenous and South Asian.
- Younger and lower-income residents express much lower levels of trust and confidence than most Toronto residents; Black Torontonians also consistently express lower levels of social trust, as do those who identify as LGBTQ2S+.¹
- The proportion of people that say others can be trusted increases among people that are seniors, homeowners, university educated and have higher incomes.
- Anti-Black racism is still the reality for many in Toronto. Black Ontarians are 3-4x more likely than non-racialized Ontarians to be street checked by police and are 20x more likely to be fatally shot by police compared to White residents.ⁱⁱⁱ

The mental health crisis in our communities has not been sufficiently addressed.

- According to the Toronto Police Service Public Safety Data Portal, 15.4% of all reported Use of Force incidents in 2020 were mental health-related.^{iv} The data suggested in the TPS' Race and Identity-Based Data Collection (RBDC) strategy also indicated that there were differences in Use of Force related to race: Black, South Asian and East/Southeast Asian people were more likely to experience higher uses of force compared to White people.
- According to a survey conducted by the City of Toronto to inform the SafeTO Plan in March 2021:
 - Only 53% of Toronto residents were satisfied with their current state of well-being.
 - 52% indicated a lack of stable housing; 46% indicated lack of crisis mental health supports; and 43% indicated lack of economic opportunities as barriers to well-being in their neighbourhood.
 - 27% were impacted by a violent crime, of which 38% indicated that they felt they did not have access to support.
 - Mental health (49%), housing and homelessness (46%), crime (42%), discrimination and racism (41%), and community violence (35%) were identified as the most important well-being issues in neighbourhoods.

Social cohesion and trust are on the decline.

- The 2022 Toronto Social Capital Study found that more residents are reporting to have fewer close friends or family members to rely upon.^v
- Fewer residents are participating in recreational groups such as sports or religious/cultural affiliated memberships.ⁱ
- Those with lower social capital scores (smaller social networks, lower civic engagement, less civic engagement and social trust) are less likely to trust that government agencies are intended to provide them with support in hard times.¹
- Public perception of the police dropped, with 56% of the population in 2022 expressing a high level of confidence with the police, compared to 65% in 2018.

SPOTLIGHTING ACTIONS & SUCCESSES

SafeTO: Toronto’s Ten Year Community Safety and Well-Being Plan

The City of Toronto adopted SafeTO in July 2021, a ten-year plan to advance community safety and well-being. By working collaboratively across sectors, the plan seeks to address root causes of lack of safety across communities. The plan is driven by the idea that communities that experience more inequity related to social determinants of health experience more harm, trauma and violence. By investing in a systems-level and people-first approach, SafeTO aims to advance community safety and increase overall well-being for people in Toronto.

Social Planning Toronto: Safety Networking Development Pilot

From January 2021 to January 2022, Social Planning Toronto (SPT), in partnership with City of Toronto’s Community Safety and Wellbeing Unit and Community Crisis Response Program (CCPR) worked together on the Safety Networking Development Pilot. This program was developed to build on and enhance capacity at a community level to support local leadership and mobilization to address community violence. SPT’s role was to support safety networks, tables and committees across Toronto by hosting training, providing resources and delivering community-designed initiatives. As a result of this partnership model, members of the safety network were able to conduct safety audits, build community trust, deliver workshops and increase youth and senior engagement. From this pilot, four key recommendations were identified to support this work: provide supports and resources, co-design with community, build capacity with an anti-oppression lens and build knowledge, confidence and interdependence with peer spaces.

KEY TERMS

Anti-oppression:

Recognizing the impact of power and inequality in the ways that we work and intentionally combatting these.

Systemic/institutional racism

Patterns of behaviour, policies, or practices that are part of the social or administrative structures of an organization, and which create or perpetuate a position of relative disadvantage for racialized persons. These policies, practices, or behaviours often seem neutral but effectually exclude racialized individuals.^{vi}

NOTE: This document is intended to provide general background and spotlight actions and innovations in the space. It is not intended to be a complete or definitive set of facts about the topic. Wherever possible, sources have been cited. We apologize for any errors or omissions.

REFERENCES

i. Jiang, K. "Safest city in Canada is in Ontario, new report finds. Here's where Toronto falls on the list." Toronto Star, 5 July 2023, https://www.thestar.com/news/canada/safest-city-in-canada-is-in-ontario-new-report-finds-here-s-where-toronto-falls/article_9f86f5ad-8ed4-5f18-8042-8d61eb02a Accessed 21 August 2023

ii. Ibid.

iii. [The Pervasive Reality of Anti-Black Racism in Canada.](#)

iv. "Race and Identify-based Data Analytics" Toronto Police Service: Public Safety Data Portal, <https://data.torontopolice.on.ca/pages/rbdc-analytics>. Accessed 22 August 2023

v. [Toronto Social Capital Study 2022](#)

vi. [City of Toronto Racial Discrimination and Harassment Resource.](#)