Transit-Oriented Development Surrounding GO Transit's Stouffville Line Stations in Scarborough: Issues and Prospects

by

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Abstract

Transit-oriented development (TOD) policies greatly impact where housing development is focused in the Greater Toronto Area (GTA). Improvements to enhance southern Ontario's GO Train system are being made throughout the decade and the 2030s. With this enhancement and the related TOD policies for Major Transit Station Areas (MTSAs) that encourage density, more housing development is beginning to form. These governmental policies that encourage transit ridership through increased accessibility and mobility work to curb greenhouse gas emissions, reduce commuting times, and utilize existing and proposed infrastructure. However, these outcomes are not sufficiently interconnected with affordable housing provision in the GTA to mitigate gentrification and displacement pressures. As higher-income individuals are attracted to amenity-rich areas like those that surround a train station, lower-income individuals may be financially excluded by not having housing affordable to them. To explore the relationship between TOD policies and the occurrence of gentrification and displacement, this Major Paper focuses on Scarborough's three Stouffville Line GO Train stations. The Major Paper analyzes whether gentrification and displacement have occurred in the areas surrounding these stations from 2016 to the present.

Foreword

This Major Paper fulfills the requirement set by the Master in Environmental Studies (MES) – Planning program. Through a case study of the areas surrounding Scarborough's three Stouffville Line GO Train stations, this research explores the effects of TOD policies on gentrification pressures experienced by low-income individuals. This Major Paper demonstrates my area of concentration and the components set in my Plan of Study, those components are urban planning, sustainability and transportation. My area of concentration detailed how I was focused on planning transit stations as cohesive community hubs with references to housing affordability, sufficient transit accessibility and gentrification. My area of concentration's focus is displayed throughout this paper by analyzing whether gentrification was occurring through TOD in the study areas. Six out of nine objectives in my Plan of Study were primarily met through this Major Paper:

- Objective 1.2: To gain in-depth knowledge about the relationship between land use and transit planning in the creation of communities, focusing on the aspects of transit-oriented development and corresponding density, affordability, accessibility and mobility.
- Objective 1.3: To gain in-depth knowledge about how to plan cohesive community hubs that accommodate a variety of different individuals, incomes and lifestyles, such as families, children, the elderly and recent immigrants.
- Objective 2.1: To gain in-depth knowledge about sustainable urban environments through an equity lens that aims to avoid social exclusion.
- Objective 2.2: To better understand the challenges to social sustainability through the impacts of gentrification, asset-based welfare and the financialization of housing on equity.
- Objective 2.3: To develop a good understanding of what constitutes socially and environmentally sustainable urban environments.
- Objective 3.3: To gain a solid understanding of the best practices of transit-oriented development to assess the strengths and limitations of such development.

Contents

List of Abbreviations

CMA	Census Metropolitan Area
CMHC	Canada Mortgage and Housing Corporation
CNR	Canadian National Railway
CT	Census Tract
GGH	Greater Golden Horseshoe
GTA	Greater Toronto Area
GTHA	Greater Toronto and Hamilton Area
OP	Official Plan
RTP	Regional Transportation Plan
TOD	Transit-Oriented Development
ZBL	Zoning By-law

Introduction

The City of Toronto continues to experience explosive economic and population growth giving rise to a demand for infrastructure growth. As this growth continues, much of it has been centred around dense housing blocks surrounding significant nodes like transit stations. This TOD (transit-oriented development) has significant positive impacts on the environment and mobility. However, TOD may impose challenges to affordability through gentrification and further transit inequity (Padeiro et al, 2019).

TOD has positive impacts on reducing environmentally harmful greenhouse gas emissions (Chester et al, 2010). It reduces auto-dependency, this reduction is correlated with neighbourhood walkability and reduced emissions (Manville et al., 2013). As the city grows, TOD can limit low-density housing sprawl. It allows for an increase of people having better access to the central business district and a higher number of jobs as they are closer to higher-order transit modes and the city centre. TOD improves mobility and accessibility since it allows for a higher reliance on transit and micro-mobility, improving transportation and health outcomes (Booth et al., 2013).

As much of the city's housing continues to develop through TOD, the areas with this type of development potential may experience gentrification that increases housing and transit inequity. Upward pressure on land values surrounding these areas increases as TOD and corresponding government policy take shape (Bartholomew and Ewing, 2011). These price pressures may then work to limit individuals of lower incomes from accessing adequate and stable housing opportunities in these areas (Dawkins and Moeckel, 2016). This limitation then pushes people who cannot afford to live in TOD to areas that provide less transit access (Allen and Farber, 2020).

Hackworth (2002) defines gentrification as producing space for progressively more affluent users. Other scholars define gentrification as lower-income areas that eventually experience an upward change in socioeconomic status as these areas have housing costs and incomes that increase faster than that of the larger city (Grube-Cavers and Patterson, 2015). The neighbourhoods that have the potential to experience gentrification are those where the average income of the census tract (CT) is below the average of the census metropolitan area (CMA), a common indicator includes the relationship between transit and land value (Grube-Cavers and Patterson, 2015). Higher-income groups are attracted to lower-income areas if those areas have

attractive aspects to the higher-income groups, this is how gentrification occurs and causes displacement (Hulchanski, 2006).

Scarborough is an inner suburb built through the modernist principle of an automobile-oriented society. Following World War II, the automobile came to be the most dominant form of transportation (Harris, 2004). Suburbs increasingly became oppressive to means of transportation other than automobiles—the look of suburbs transformed through the needs of the automobile. Automobile-oriented built forms such as deeper lots, sprawling settlements and shopping malls in the suburbs became increasingly popular, especially beginning in the 1960s (Harris, 2004).

The issue of gentrification stemming from TOD in Scarborough is important since it has large implications for equity in an inner suburb that has historically been lacking adequate transit infrastructure (Allen and Farber, 2020). As it continues to be a large part of how housing is created in the city, it is worth researching since gentrification pressures have dire implications for equity, increasing social exclusion (Walks et al, 2021). People who may be unable to afford to live in the most infrastructure-rich areas of the city should not be deprived of these same amenities. An understanding of the issue through an economic, political, and urban governance perspective is needed to identify solutions to the present polarization and exclusion.

This paper examines the concept of TOD within the context of gentrification and displacement in Scarborough, specifically around GO Transit's Stouffville Line train stations. I will assess how the areas within the adjacent CTs of these stations have the potential to be impacted by gentrification. The geographical boundaries will be any CT within the Major Transit Station Area (MTSA) of these stations, as designated by the City of Toronto. Using these three stations as case studies, I will assess how gentrification impacts low-income individuals. This includes the potential for these existing communities to be impacted by future gentrification and displacement enabled through federal, provincial and municipal government policies. Against the backdrop of the outlined research objectives, the following questions are explored:

Research Objectives

1. Are the areas surrounding the three chosen transit stations gentrifying and displacing low-income individuals?

2. What indicators show gentrification and displacement surrounding the chosen transit stations?
3. What causes gentrification and displacement in the CTs surrounding the chosen transit stations?
4. How has this gentrification and displacement changed spatial relations regarding class in Scarborough?
5. How does the observed gentrification and displacement increase inequity between transit-oriented development areas and other less amenity-rich areas of the City?

Methods

The methods adopted for this paper include an analysis of census data and a policy analysis. The census data will be analyzed between the 2016 and 2021 censuses regarding income, housing and education to observe change within the study area. The policy analysis will identify governmental policies and assess their impact on potential change that is occurring in the study area. The change may be observed through observing the type and amount of submitted development applications along with examining aerial photos over the past decades. An analysis of these applications and aerial photos will provide an outlook on how gentrification pressures have affected the study areas.

Scarborough has a total of seven GO Transit stations. Three of these stations are on the Stouffville Line, they are Kennedy Station, Agincourt Station and Milliken Station. This line terminates at Union Station in Downtown Toronto and may be connected to other transit arteries, such as bus rapid transit routes or national rail systems. My case study focuses on the three GO Transit stations along the Stouffville line located in Scarborough as they are in historically less-amenity-rich areas (Allen and Farber, 2020).

Case Study Method

Case studies allow the development of a sound understanding of specific cases by probing them and their contexts in depth (Yin, 2013). Its benefits include allowing relationships to be compared through different changes between the cases and their larger contexts. A drawback of

this method is that causal relationships being measured may not consider other variables. These variables can include different points of time or different locations, such as a variety of neighbourhoods.

This paper is strengthened by the case study method since it will allow for a detailed analysis of the specific MTSAs and their associated CTs. The drawbacks of missing variables will be curtailed through pattern matching at different points in time through the 2016 and 2021 censuses (Yin, 1994). Other locational variables will be minimized using wide contexts, such as the CTs being compared to their four larger geographies of Toronto, Toronto Census Metropolitan Area, Ontario and Canada.

This major research paper analyzes the potential gentrification and displacement of low-income individuals that has occurred or may occur in CTs within MTSAs of the GO Transit Stouffville Line train stations within Scarborough. A total of 13 CTs have been identified that are near the chosen stations and within designated MTSAs, as discussed later in this section. My research will be conducted through three qualitative methods.

Figure 1: Map of Toronto and its six former municipalities (SloPitch1, 2021).

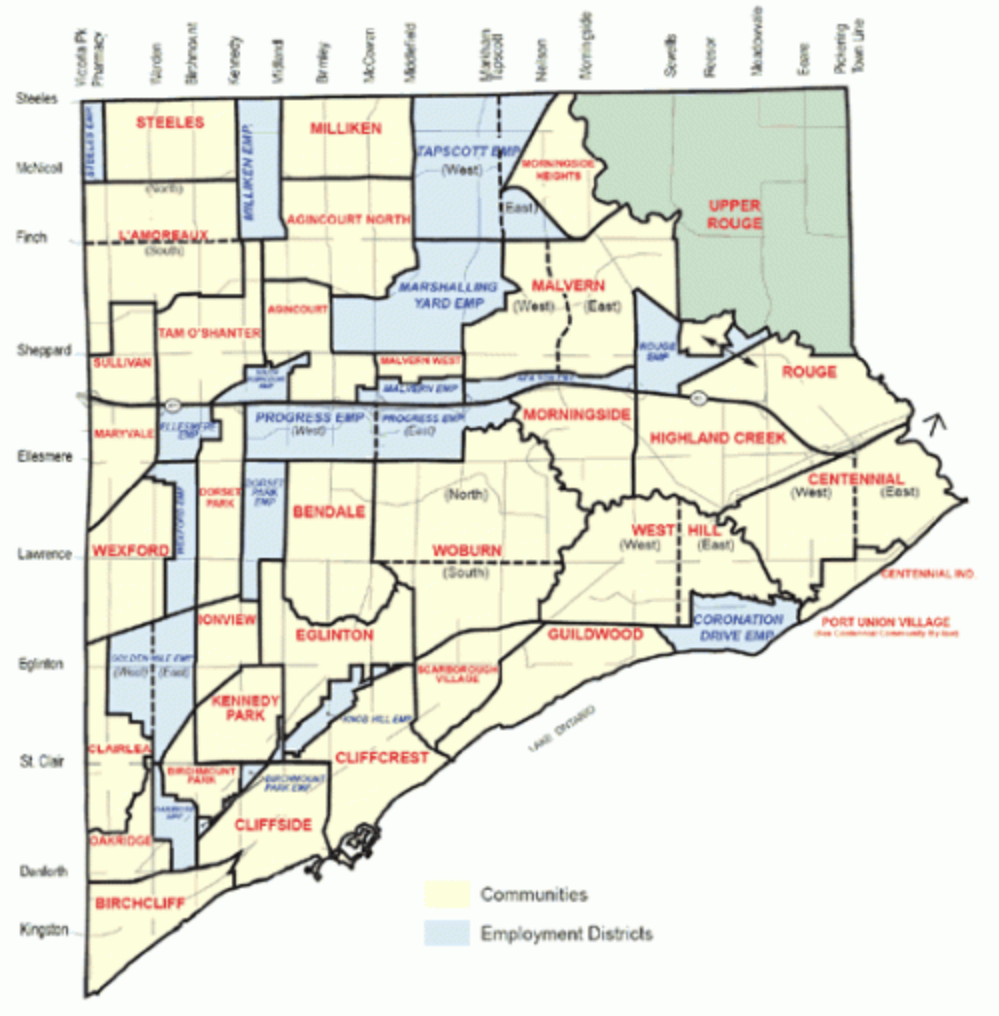

Figure 2: Map of Scarborough, Toronto (City of Toronto, 2021).

Quantitative Method #1: Census Data Analysis

I analyzed data from the 2016 and 2021 Census of Populations for the mentioned CTs by analyzing certain statistical categories. This analysis was specific to CTs located in the City of Toronto as the larger geography of Toronto and its government's policies will be used for comparison. This will affect Milliken GO Station's analysis as fewer CTs will be analyzed for this station since it is on the border of Toronto and Markham. The census is collected by Statistics Canada every five years, it collects statistics on the entire population of Canada. It is the most accurate and widespread statistical information available to the public as it is mandatory for citizens, permanent residents, refugee claimants and those with work or study permits to complete it (Statistics Canada, 2021). It collects information on categories such as income, housing, labour,

education and immigration. There are two versions of the census, there is a short-form census that is sent to every household and a long-form census with more detailed questions that are sent to a random 25% sample households. The findings are released at different times for different categories, income and housing statistics were released approximately one year following the completion of the census (Statistics Canada, 2021). The 2016 and 2021 Census of Populations were chosen for this paper because they are the two most recent collected censuses which allows for a recent analysis.

Beginning in the mid-2010s, housing expenses began to grow rapidly compared to the preceding years. The five-year period from 2016-2021 gives a glimpse into how affordability conditions may have changed as these expenses began to grow. The 2011 Census of Population was not used since the long-form version was voluntary to complete, leading to 26% of individuals who received it to not complete it. This may cause inaccurate data as poor people, rich people and individuals in less-dense neighbourhoods were less likely to complete it (Global News, 2013). The categories to be analyzed from the census will be income, housing expenses, and highest education levels. Each category was compared with the larger geographies in which the CTs are located, these larger geographies are the City of Toronto, Toronto CMA, Ontario and Canada. This allowed for an analysis to observe if certain growth rates among these categories in the CTs are being outpaced or are outpacing these larger geographies. If they are outpacing the larger geographies, this may indicate gentrification since higher-income individuals could be responding to attractive communities being created by moving there (Leslie and Hunt, 2013).

Numerous empirical studies have been conducted using census data to measure if gentrification and changes have occurred in a geographical area (Grube-Cavers and Patterson, 2015). Grube-Cavers and Patterson (2015) begin their analysis from the perspective that a CT can be gentrified if its average family income and number of degrees per capita are lower than the average of the CMA. For the indicators of ongoing gentrification rather than the potential to be gentrified, Grube-Cavers and Patterson (2015) used the metrics of average monthly rent, proportion of people in professional occupations, percentage of owner-occupied dwellings, average family income and number of degrees per capita. Moreover, other studies have used census data to measure differences in socioeconomic conditions. Foth, Manaugh and El-Geneidy (2013) used CT-level data to compare accessibility to jobs and transit time in Toronto and who is further

disadvantaged through poor transit accessibility. Ades, Apparicio and Seguin (2012) used census CT-level data from five Canadian censuses to determine if new patterns of low-income distribution were emerging. Other studies have used census data to determine if segregation occurred in a particular area (Quick and Revington, 2022). Walks and Bourne used census data to determine if ghettos were being created through segregation, they used ethnicity and income data from census tracts to determine if an increase in different ethnicities coincided with an increase in low-income individuals (Walks and Bourne, 2006). Visible minority, type of housing stock and income data were categories analyzed to determine whether a neighbourhood was being segregated from the rest of the designated study area.

Income

Income data was analyzed through the measures of median before-tax income (100% sample), average after-tax income (25% sample), median before-tax household income (100% sample) and average after-tax household income (25% sample). These four categories present a good variety of statistics using short-form and long-form categories for before-tax versus after-tax, median versus average and individual versus households.

Coronavirus Pandemic Effects and Low-Income Prevalence

The measures of median employment income, average government transfers and the prevalence of low-income status individuals will be used to analyze the coronavirus pandemic's financial impact. Median employment income can be used to measure employment income's drop as places of employment closed due to the pandemic. Average government transfers can be used to measure if the financial assistance provided by the Canadian Government during the pandemic made up for the loss in employment income. Moreover, two statistics will be used to measure the prevalence of low-income status. The low-income measure (LIM) considers individuals to be low-income if their household is under half the median household income (Statistics Canada, 2023). The low-income tax cutoff (LICO) is the level at which families spend over 20% more on average for shelter, food and clothing (Statistics Canada, 2023). A high rate of low-income individuals may indicate a potential for gentrification as development pressures erode the presence of affordable dwelling units (Allen and Farber, 2020).

Education

Education data from the census allowed me to identify if the number of individuals with undergraduate and graduate university degrees has increased in the CTs. A large increase in post-secondary education in an area may indicate higher-income individuals moving into the CTs, potentially increasing gentrification pressures (Grube-Cavers and Patterson, 2015).

Housing

Housing expense data from the censuses allowed an analysis of changes in housing affordability. The number of individuals who paid more than 30% of their income on housing, changes in average monthly housing expenses for owners and renters and changes in the average value of dwellings were analyzed. Increases in housing expenses may indicate gentrification as dwellings become marketed to higher-income individuals (Poppe and Young, 2012).

Qualitative Method #2: Policy Analysis

I conducted a policy analysis to identify different policy approaches taken from all levels of government related to TOD. I analyzed key government planning reports and decisions to assess their impact on gentrification in the study areas. These reports include Metrolinx's Regional Transportation Plan (RTP), the provincial Growth Plan, the Provincial Policy Statement and other reports related to housing and transit development by governments of Canada, Ontario and Toronto. Other reports include the City of Toronto's reports on their MTSAs and Protected Major Transit Station Areas (PMTSAs) which set resident and job density targets they must meet. Freeman (2006) uses an analysis of legal governance to discuss ghost jurisdictions regarding rooming house by-laws in the City of Toronto, as until recently, rooming houses were only allowed in certain parts of the City while their operation was illegal, though frequent, in other parts of the City. Freeman's policy analysis is similar to mine since it is location-specific to the City of Toronto's 6 former municipality boundaries as I covered the MTSAs and their associated CTs for my chosen transit stations. Parlette and Cowen (2011) partially use policy analysis to determine why big box stores began to take up numerous suburban spaces. Through their policy analysis, they found that suburban spaces, such as strip malls in Scarborough, were much less protected through policy and much easier to develop into a more intensified land use.

Qualitative Method #3: Review of Development Applications and Aerial Photos

This policy analysis reviewed development applications and aerial photos to analyze housing development in the CTs over their recent histories. The ownership structures of these units may identify whether there is a prevalence of private or non-private housing being developed and whether that has impacted gentrification and displacement pressures. I will use the Application Information Centre (AIC) and aerial photos from the City of Toronto, Google Street View and Google Earth to identify past and future housing developments in the CTs. This will provide information regarding development pressures occurring in these areas.

Literature Review

The inner suburbs of many major cities in North America have experienced severe economic decline in the past three to four decades. In Toronto, there have been declining incomes and increased poverty in the inner suburbs as high-income earners consolidate near Downtown Toronto (the location of the downtown is as referred to in the City of Toronto Official Plan) and other amenity-rich areas (Hulchansky, 2006). These amenity-rich areas include areas surrounding GO Transit stations which facilitate the Greater Toronto Area's (GTA) regional rail system. As ongoing improvements to the system aim to make it much more frequent and reliable, the areas surrounding these stations have become targets for increased high-density housing development (Higgins and Kanaroglou, 2016). The inner suburbs risk being further socially excluded through gentrification and displacement caused by TOD. Investment in these areas through the improvement of transit infrastructure and the facilitation of TOD without implementing non-market equity measures, such as housing co-operatives, further increases social decline and displacement pressures (Hackworth and Moriah, 2006).

Several peer-reviewed research articles have explained the plight of the inner suburbs in North America and Toronto. This list includes "The Three Cities within Toronto: Income Polarization Among Toronto's Neighbourhoods, 1970-2005" by David Hulchanski (2006) and "The Social Ecology of the Post-Fordist/Global City? Economic Restructuring and Socio-spatial Polarisation in the Toronto Urban Region" by Alan Walks (2000). Other articles have explained how TOD helps to reduce environmental emissions and increase walkability while improving

health outcomes (Doirona et al., 2020). Some articles explain how neoliberal economic ideology in housing causes gentrification and transit inequities by excluding individuals of low incomes from transit-rich and amenity-rich areas (Walks, 2016). However, a gap in the literature exists when discussing gentrification and displacement caused by TOD in the specific area of Scarborough, including among low-income individuals and around GO Transit's Stouffville Line stations.

Scarborough is the largest inner suburb in Toronto, it was once a separate municipality itself. Scarborough has been home to many recent immigrants who have aimed to settle in Toronto for its cultural and economic opportunities (Walks, 2015). Recent immigrants have lower incomes compared to the Toronto CMA average, which is a reason for recent immigrants settling in Toronto's inner suburbs in increasing numbers as there is a more affordable cost of living in these areas (Walks, 2000). Scarborough offers lower housing costs than much of Toronto since it lacks amenities, such as higher-order transit infrastructure. It has many rental units in aging apartment buildings that command much lower rents than newer units in other parts of Toronto (Poppe and Young, 2012).

Toronto's Shift to Neoliberal Governance

Hackworth and Moriah (2006) differentiate between neoliberalism (focused on the individual, the market and a less-involved state) and another form of it that accounts for different local structures in place which implement different neoliberal policies. This definition is useful in explaining Toronto's shift to neoliberalism as it was similar to many structural changes other cities in the world were going through. However, the Canadian federalist system and Toronto being subordinate to the Province of Ontario made it unique in how it was affected by the neoliberal restructuring of governance.

The City of Toronto has a long history of change in its jurisdictional structure. A two-tier local government of the upper-tier Metro Toronto and its 13 lower-tier municipalities was created in 1954. It changed in the late 1960s and early 1970s to consolidate its inner municipalities from thirteen to six and exclude its outer suburbs which formed their own regional governments (Horak, 2013). In the early 1990s, to avoid the continuance of ongoing economic disparities between Metro Toronto and the new outer suburbs, a provincial government task force recommended that its

upper-tier government be combined with the outer suburban regional governments to form a single regional authority (Walks, 2000). After a change in provincial government occurred from centre-left to conservative ideological leadership, these recommendations were ignored. Instead, Metro Toronto and six lower-tier municipalities merged into one single-tier government in the late 1990s. Its outer suburbs with their own two-tier governance structures, now known as the Regions of York, Durham, and Peel, soon became geared to middle-class families and their demand for single-family homes. These areas were part of newer sections of the GTA and were successful in excluding lower-status social groups in the post-Fordist era (Walks, 2000). The economic disparities were further compounded as the provincial government downloaded public housing responsibilities to the City of Toronto, even as the City pleaded for additional revenue powers that it lacked. These events showed the political power of the outer suburban regions as those residents did not support being part of a larger single regional authority, much of the provincial leadership's voter base came from these suburbs (Walks, 2000).

In the 1980s and 1990s, economic shifts to a neoliberal framework transitioned Canada from a more social welfare state to an increasingly individualized asset-based welfare state (Walks and Clifford, 2015). A focus on homeownership through financialization and mortgage-backed securities and increasing development pressures causing gentrification have caused inequities in housing provisions (Walks and Clifford, 2015). The neoliberal economic ideology affected Toronto in several steps from the 1980s to the 2010s. In 1985, the Canada Mortgage and Housing Corporation (CMHC) began focusing on mortgage insurance activities, instead of subsidized housing (Walks and Clifford, 2015). In 1992, amendments to the *National Housing Act* made it easier for banks to issue mortgages. CMHC secured 90% of these loans, with the banks covering 10%. This was the beginning of a private economic stimulus from the funds of Canadian taxpayers, rather than the banks themselves. This shift to private insurers and further securitization reduced the ability of the state to make a positive difference in social equity (Walks and Clifford, 2015).

In 1993, the Canadian government, under Liberal Party control (centre to centre left ideology), announced that public housing development would no longer be a federal responsibility and this responsibility would be downloaded to the provinces (Hackworth and Moriah, 2006). In Ontario, the Conservative Party (centre-right ideology) of Mike Harris defeated the incumbent left-leaning New Democratic Party of Bob Rae in 1995 and formed government (Horak, 2013).

Harris implemented neoliberal ideas that accelerated deregulation, including the downloading of public housing development responsibilities to the municipalities, as previously mentioned affecting Toronto (Horak, 2013). Municipalities had much less revenue-generating powers and could not come close to matching the former construction totals of public housing development under the higher levels of government (Hackworth and Moriah, 2006). This allowed for a rapid regression in the provision of affordable housing units and a deterioration of equity.

A key part of the problem of urban governance in Canada is that the constitution has not stated which area of government is solely responsible for social housing and various other policy aspects (Zhang, 2020). This dynamic creates a political environment where federal, provincial and local governments can defer blame on issues related to these policy areas, as "recognition that the existing Canadian federalist system does not provide the City of Toronto with adequate legislative power to address this new spatial arrangement of poverty is likewise building" (Booth et al, 2013). The provincial governments regulate land use planning, but all three levels of government make impactful decisions on these issues as they all own vast swathes of land and have various levels of billions of dollars in their budgets.

In *The Rise of the Creative Class* (2002), urban theorist Richard Florida called for cities to attract the "creative class" of individuals. These were young workers in the finance, insurance and real estate sectors (FIRE). As Toronto began to attract these individuals, this placed a large amount of gentrification and development pressures on low-income areas such as those in the Downtown and other areas adjacent to higher-order transit and more amenities (Hunt, 2013). As demand for inner-city living increases, individuals who work for companies with downtown offices such as companies in FIRE sectors are attracted to the inner-city area. Policy prioritization to attract these individuals and companies to Downtown Toronto has caused gentrification as part of the neoliberal shift from public housing development (Parlette and Cowen, 2011). Once rental and public housing development became deprioritized by governments, as they were in Toronto in the 1980s and 1990s, less priority was given to ensuring equity in planning for housing, especially near transit.

Transit-Oriented Development, Gentrification and Displacement

There are multiple instances in which transit-oriented development has been linked to gentrification and displacement. In the Greater Vancouver Area, the Richmond Park and Maywood

neighbourhoods experienced gentrification in low-income areas adjacent to the Skytrain rapid transit system. These low-income areas offer more affordable shelter to low-income residents, including recent immigrants. Jones and Ley (2016) find that by way of public disinvestment, these areas have been allowed to be privately reinvested in, causing gentrification. The demolition of affordable units has occurred in these areas without their replacement. They highlight the defence of this TOD by policymakers through an environmental perspective, however, they identify that these environmental gains in their current form are causing social justice deficits.

Policy Analysis

A policy analysis has been used by past researchers to conduct a systematic analysis of urban planning concepts. Iban (2020) uses this method to conduct an in-depth policy analysis of informal housing in Turkey with a historical framework. Since interconnected processes were a part of the relationships within the analysis, the researcher was able to categorize the impact of different components on equity outcomes. This paper uses this qualitative method to place the study areas within the context of the policy outcomes.

Several policies affect how communities grow over time in southern Ontario. These policies include Ontario's Growth Plan, Regional Transportation Plan and *Planning Act*.

Ontario's latest version of its Growth Plan, "A Place to Grow: Growth Plan for the Greater Golden Horseshoe", was released in August 2020. The Growth Plan is a provincial policy created in 2006 following the passing of the *A Places to Grow Act* by the Government of Ontario in 2005 (Province of Ontario, 2006). This plan created a framework for how communities in Ontario would grow. One of the Plan's key points includes designating places as city centres and transit-oriented areas while setting density requirements regarding housing and employment for these places and entire cities and regions. Another major point in the plan is establishing public transit as a priority for transit infrastructure and ensuring sufficient coordination between governmental bodies when planning such infrastructure. The Plan has its greatest impacts on south and southwestern Ontario. Cities even further out from the GTA are impacted, such as Peterborough, Barrie, Kitchener and Niagara Falls. The Provincial Policy Statement (PPS) is another provincial policy that guides growth in Ontario. One of the key points in the PPS is the efficient use of land, meaning

coordination between housing, transit, and employment to create complete communities (Province of Ontario, 2020).

One must understand the Growth Plan in the context of the *Oak Ridges Moraine Act* and the *Greenbelt Act*, passed by the Government of Ontario in 2001 and 2005. These acts and their connected plans impose severe restrictions on almost any form of development in areas affected. These policies affect vast swathes of land outside the built-up areas shown in the Growth Plan, many areas are sensitive environmental lands that require this form of legislative policy to protect them. These policies intend to limit further housing sprawl, which is how these built-up areas have been growing for a large part of their history.

The Greater Toronto Transportation Authority was created in 2006, it was rebranded as Metrolinx in 2007. Ontario released its Regional Transportation Plan (RTP), "The Big Move: Transforming Transportation in the Greater Toronto and Hamilton Area (GTHA)", in 2008 (Metrolinx, 2007). Key tenets of the RTP include promoting the integration of local transit systems with each other and the GO Transit system, reducing commute times and transportation-related emissions and promoting TOD while optimizing transit infrastructure. The RTP acknowledges that much of the GTHA was built in a sprawling fashion of low-density housing that increased the reliance on automobiles. It acknowledges climate change as a growing issue, the need to improve public health through transportation and historical underinvestment in transportation infrastructure. The plan sets out objectives to promote a variety of comfortable and convenient transportation choices, healthy lifestyles through a range of mobility choices and reducing greenhouse gas emissions. The most significant strategy in the plan to achieve these objectives is to establish a comprehensive regional rapid transit network. Metrolinx continues to work on establishing a comprehensive regional rapid transit network to have a 15-minute two-way all-day service serving most stations on the GO transit network by 2030.

The *Planning Act* was passed by the Government of Ontario in 1990 (Province of Ontario, 1990). It sets rules and requirements for land use planning in Ontario. Land use planning is under the jurisdictional authority of the provinces in Canada. One of the key requirements set in the Act is for municipalities to create an Official Plan (OP) and update it every 5-10 years (City of Toronto, 2019). OPs set a framework for land use planning; the City of Toronto's OP was last updated in December 2023. Also, a Zoning By-law (ZBL) may be passed by municipalities to dictate

permitted land uses. The ZBL is guided by the OP but is a separate policy document, it is the applicable law that carries through the intentions of the OP. Toronto's ZBL is a combination of the policies from its six former municipalities. It has not experienced a thorough update since pre-amalgamation Toronto other than the passing of a few specific zoning policies, unlike the OP which is required to be updated.

	Income (Median before-tax income of individuals, 100% sample)		Housing Expenses (% who say they pay more than 30% of their income for housing)				University Degrees (% of bachelor's degrees, master's degrees and doctorate degrees)	
	N/A		Owners		Renters		N/A	
	2015	2020	2016	2021	2016	2021	2016	2021
Case Study Area #1: **Kennedy GO Station**	$24,630	$33,800	28%	23%	40%	27%	26%	32%
Casey Study Area #2: **Agincourt GO Station**	$22,729	$31,700	31%	30%	50%	38%	23%	27%
Case Study 3 Area #3: **Milliken GO Station**	$18,940	$26,133	45%	43%	31%	14%	16%	19%
Toronto	$30,089	$30,200	27%	26%	47%	40%	41%	46%
Toronto CMA	$31,705	$39,600	27%	25%	47%	41%	37%	43%
Ontario	$33,539	$41,200	20%	18%	46%	38%	29%	34%
Canada	$34,204	$41,200	17%	15%	40%	33%	26%	29%

Table 1: Summary of Changes of the Case Study Areas (CTs of the Case Study Areas combined) (Source:Statistics Canada, 2021).

Case Study

This research paper analyzes three case studies on transit-oriented development and its relationship with gentrification in Scarborough. Each case study will be one of Scarborough's three GO Transit Stouffville Line train stations. These stations are located on avenues between Kennedy Road and Midland Avenue, the stations are Kennedy GO Station located on Eglinton Ave, Agincourt GO Station located on Sheppard Ave, and Milliken GO Station located on Steeles Ave.

Each station is designated as a MTSA by the City of Toronto (City of Toronto, 2022). As mentioned, the provincial Growth Plan requires municipalities to designate areas served by various

higher-order transit options as MTSAs. Within the confines of each MTSA are several CTs with statistics that can be used to analyze the characteristics of these communities and whether they have grown, stagnated or shrunk in key categories. As defined by Statistics Canada, CTs are small, relatively stable geographic areas that usually have a population between 2,500 and 8,000 persons. They are in CMAs and census agglomerations with a core population of 50,000 or more in the previous census (Statistics Canada, 2021). CTs are the smallest and most specific geographical areas that can be used to measure a variety of categories across their populations, such as income, housing characteristics and education levels.

The statistics gathered from the CTs that fall within the MTSAs will be used to analyze how these communities have changed in response to provincial growth policies and municipal planning policies. These areas will be analyzed to observe if gentrification has occurred already or can occur in the future for these communities.

GO Transit's Stouffville Line

Passenger rail service in some form dates to the late 1860s on what today is known as the Stouffville Line (Transit Toronto, 2024). With increased housing sprawl following World War Two (WWII), demand for passenger rail service increased, including on the Stouffville Line which took passengers from lower Toronto to its outskirts and beyond (Sewell, 2009). Canadian National Railway (CNR) was the last private operator of the rail service on this line, it was eventually taken over by VIA Rail in the late 1970s, the current national passenger rail service, and then taken over by the Government of Ontario in the early 1980s (Transit Toronto, 2024). The three northbound GO Train lines have less average ridership than the several lines running east to west (Metrolinx, 2020). These lines tend to have less frequency in service as they have less population densities.

Case Study 1: Kennedy GO Station

Kennedy GO Station was first opened on June 2nd, 2005 (Appendix A). Before that on the same site, the Toronto Transit Commission (TTC) opened Kennedy Subway Station on November 22, 1980, as the terminating station eastward on its Line 2 route, and the TTC eventually built the six-stop Scarborough Rapid Transit Line to begin from there on March 24, 1985 (Transit Toronto, 2024). Before the coronavirus pandemic exerted its tremendous negative impact on commuting

trends, Kennedy GO Station was one of the least used stations on the entire GO Transit network (Metrolinx, 2020). This may be because it shares the same location as the subway station, which would take longer to ride but be cheaper when commuting to Downtown Toronto.

The area within the Kennedy MTSA had an estimated population of 9,027 as of 2016 (City of Toronto, 2021). This MTSA is within six different CTs which had a combined population of 26,206 as of 2011, 26,568 as of 2016 and 26,195 as of 2021 (Appendix B). The combined population change was stagnant in these CTs between 2011 and 2021, experiencing a slight decrease. The population became slightly older, matching trends in the larger four geographic areas of the City of Toronto, Toronto CMA, Province of Ontario and Country of Canada.

Findings

Income

The CTs experienced a combined 37% increase in the median before-tax income of individuals and a 29% increase in the average after-tax income of individuals between 2015 and 2020 (Appendix B). The CTs experienced a combined 37% increase in the median before-tax income of households and a 32% increase in the average after-tax income of households between 2015 and 2020 (Appendix B).

The CTs experienced a 5-10% decrease in median employment income between 2019 to 2020. From 2015 to 2019, there was an 11-18% increase. Also, the CTs experienced a 59-75% increase in average government transfers between 2019 and 2020 (Appendix B). From 2015 to 2019, they experienced between a 10% decrease and a 13% increase. The CTs experienced between a 9-16% and 7-9% decrease between 2015 and 2020 in the prevalence of low-income status among their populations depending on the statistic used (Appendix B).

Housing Expenses

Four of the CTs had owner/renter rates of between 44%/47% and 53%/57% in 2016, these rates then changed to between 40%/48% and 52%/60% by 2021. The other two CTs had owner/renter rates of 27%/73% and 74%/26% in 2016, this would change to 28%/72% and 72%/28% by 2021 (Appendix B).

Four of the CTs experienced decreases between 5-11% for the rates of owners who said they paid more than 30% of their income on housing expenses between 2016 and 2021. The other two CTs had a 1% decrease and a 4% increase (Appendix B). Five of the CTs experienced decreases between 13-16% for the rates of renters who said they paid more than 30% of their income on housing expenses. The other CT experienced a 5% decrease (Appendix B).

Four of the CTs experienced increases between 20%-27% in the average amount spent monthly on housing for owners between 2016 and 2021. The other CTs experienced an 8% and 13% increase (Appendix B). Five of the CTs experienced increases between 20%-27% in the average amount spent monthly on housing for renters between 2016 and 2021. The other CT experienced a 12% increase (Appendix B).

Dwellings in the CTs experienced a combined 50% increase in their average value. (Appendix B). This increase outpaced the rise in incomes for all four statistical categories used to measure income as previously mentioned. Incomes increased between 37% and 29% for individuals and 37% and 32% for households, depending on the statistic used.

Education

Three CTs experienced increases of 3% to 4% for those holding bachelor's degrees as their highest level of education. One CT experienced a 1% increase, another CT did not experience a change and the final CT experienced a 12% increase (Appendix B). Three CTs experienced increases of 2% to 3% for those holding master's degrees as their highest level of education. One CT experienced a 2% decrease, the final two CTs experienced increases of 1% and 5% (Appendix B).

Case Study 2: Agincourt GO Station

A passenger rail station at the current station's location was in operation from the early 1870s to the early 1970s (Transit Toronto, 2024). After CNR closed the station, Agincourt GO Station was opened in 1982 (Appendix A). Before the coronavirus pandemic, this station had more than double the average daily users compared to Kennedy GO Station (Metrolinx, 2020).

The area within the Agincourt MTSA had an estimated population of 13,082 as of 2016 (City of Toronto, 2021). This MTSA is within five different CTs which had a combined population of 19,317 in 2011, 22,011 in 2016 and 23,311 in 2021 (Appendix C). Between 2011 and 2021, the combined population increased by 21%. The population became slightly older, matching trends in the larger four geographies.

Findings

Income

The CTs experienced a combined 39% increase in the median before-tax income of individuals and a 29% increase in the average after-tax income of individuals between 2015 and 2020 (Appendix C). The CTs experienced a combined 33% increase in the median before-tax income of households and a combined 27% increase in the average after-tax income of households between 2015 and 2020 (Appendix C).

Two CTs experienced an 8% decrease in median employment income between 2019 to 2020, two other CTs had 18% and 1% decreases. From 2015 to 2019, the CTs experienced increases between 19-27% (Appendix C). The CTs experienced increases of 48%, 49%, 74%, and 94% in average government transfers between 2019 and 2020. From 2015 to 2019, they experienced between a 7% decrease and a 15% increase. The CTs experienced between a 12-19% and 9-12% decrease between 2015 and 2020 in the prevalence of low-income status among their population depending on the statistic used (Appendix C).

Housing Expenses

The CTs had owner/renter rates of 88%/12%, 70%/30%, 52%/48%, 36%/64% in 2016. By 2021, they had owner/renter rates of 80%/20%, 68%/32%, 38%/62% and 27%/73% (Appendix C). The CTs experienced an increase in the amount of people renting their dwellings by 8%, 2%, 14% and 9% (Appendix C).

Two CTs experienced decreases of 16% and 5% for the rates of owners who said they paid more than 30% of their income on housing expenses. Another CT had no change, and the final CT had a 17% increase (Appendix C). Three CTs experienced decreases between 5-8% for the rates

of renters who said they paid more than 30% of their income on housing expenses. The other CT experienced a 28% decrease (Appendix C).

Three CTs experienced increases of 22-25% in the average amount spent monthly on shelter costs for owners between 2016 and 2021. The other CT increased by 14%. The CTs experienced increases of 6%, 9%, 13% and 20% in the average amount spent monthly on shelter costs for renters between 2016 and 2021.

Dwellings in the CTs experienced a combined 44% increase in their average value (Appendix C). This increase outpaced the rise in incomes for all four statistical categories used to measure income for this paper, those increases were 37% and 29% for individuals and 37% and 32% for households.

Education

Three CTs experienced increases of 2%, 4% and 15% for those holding a bachelor's degree as their highest level of education. One CT decreased by 2%, however, its amount of master's degrees as the highest level of education increased the same amount (Appendix C). Two CTs increased by 2% in respondents holding a master's degree as their highest level of education. One CT decreased by 1%, another CT experienced no change (Appendix C).

Case Study 3: Milliken GO Station

The history of Milliken GO Station is like that of Agincourt GO Station (Appendix A). It was officially given passenger rail service in 1881, after being created in 1871, it was operated by CNR until VIA Rail took over operation in 1977 and the station finally opened as a GO Transit station on September 7th, 1982 (Transit Toronto, 2024).

The area within the Milliken MTSA had an estimated population of 2,636 as of 2016 (City of Toronto, 2021). The MTSA is within three CTs. The three CTs had a combined population of 11,503 as of 2011, 11,153 as of 2016, and 10,135 as of 2021 (Appendix D). Between 2011 and 2021, the combined population decreased by 12%.

Findings

Income

The CTs experienced a combined 38% increase in the median before-tax income of individuals and a 27% increase in the average after-tax income of individuals between 2015 and 2020 (Appendix D). The CTs experienced a combined 20% increase in the median before-tax income of households and a 33% increase in the average after-tax income of households between 2015 and 2020 (Appendix D).

Two CTs experienced decreases of 19% and 36% in median employment income between 2019 and 2020, the other CT had a 50% increase. From 2015 to 2019, there was between a 24% decrease and a 27% increase (Appendix D). The CTs increased by 18%, 65%, 93%, and 94% in average government transfers between 2019 and 2020. From 2015 to 2019, they increased by 4-15%. The CTs experienced between a 12-19% and 9-12% decrease between 2015 and 2020 in the prevalence of low-income status among their population depending on the statistic used (Appendix D).

Housing Expenses

The CTs had owner/renter rates of 85%/14%, 90%/10%, and 90%/10% in 2016. By 2021, they had owner/renter rates of 82%/18%, 90%/10%, and 89%/11% (Appendix D). Toronto had an owner/renter rate of 53%/47% in 2016, changing to 52%/48% by 2021.

Two CTs decreased by 3% and 12% for the rates of owners who said they paid more than 30% of their income on housing expenses. These CTs decreased by 18% and 32% for the same statistic calculated for renters. Another CT increased by 1% for owners and had no change for renters (Appendix D).

The CTs increased by 7%, 18% and 22% in the average amount spent per month on shelter costs for owners between 2016 and 2021. One CT experienced a 10% decrease in the average amount spent per month on shelter costs for renters between 2016 and 2021, the other CTs experienced increases of 68% and 9% (Appendix D).

Dwellings in the CTs experienced a combined 38% increase in their average value (Appendix D). This increase outpaced the rise in incomes for all four statistical categories that

were used to measure income for this paper, those increases were 37% and 29% for individuals and 37% and 32% for households.

Education

All CTs increased by 1-2% for those holding a bachelor's degree as their highest level of education (Appendix D). Two CTs increased by 1-2% for those holding a master's degree as their highest level of education. One CT experienced no change (Appendix D).

Summary of Findings (Changes between 2016 and 2021)

Income statistics for the CTs outpaced their larger four geographies in almost all categories. These included median before-tax individual income, average after-tax individual income, median before-tax household income and average after-tax household income. The CTs outpaced the Toronto and Toronto CMA between 7-14%, 9-12%, 2-19% and -8% to +13% for the four statistical income categories. They outpaced Ontario and Canada by wider margins of 14-19%, 9-14%, 1-22% and 20-29%.

The CTs outpaced the larger four geographies in median employment income decreases and average government transfers increases. The CTs had a faster rate of decrease in prevalence of individuals having low-income status.

The statistics show that the number of individuals renting their housing is increasing, while the number of owners is decreasing This effect occurred across almost all CTs which kept pace with changes observed in the larger four geographies. Also, rates of renters who said they paid more than 30% of their income on housing decreased faster than the same statistic for owners. For both owners and renters, the share of individuals who said they paid more than 30% of their income on housing experienced a decrease which typically outpaced the larger four geographies. Both owners and renters experienced increases in average monthly housing costs that varied widely across the CTs. Many of these changes kept pace with the increases of 14-21% for owners and 21-30% for renters in average monthly housing costs for the larger four geographies.

Dwellings in the CTs experienced combined increases of 50%, 38%, and 44% in their average value. This increase outpaced the rise in incomes for all four statistical categories used to

measure income for this paper. Dwellings in Toronto, Toronto CMA and Canada increased between 49-51% and dwellings in Ontario increased by 59%.

The rise in those holding bachelor's degrees as their highest level of education increased across almost all CTs. These increases mostly kept pace with the increases of the larger four geographies, a 3% increase in Toronto, Toronto CMA and Ontario and a 2% increase in Canada. A similar effect is observed for those holding master's degrees as their highest level of education, This statistic across almost all CTs experienced an increase on par with the larger four geographies which experienced 1-3% increases.

Findings Analyzed

No changes between 2016 and 2021 were significant enough to show gentrification was occurring. As stated, income growth for most CTs tended to outpace the four larger geographies by double digits in percentage points which can indicate gentrification pressures. However, much of this income growth can be attributed to financial assistance provided by the federal government due to the pandemic decreasing employment incomes as workplaces shut down. In a few months following the beginning of the pandemic, the federal government began to offer payments that amounted to $2000 monthly for those affected by workplace shutdowns and a loss of income (Government of Canada, 2024). This financial assistance had a positive effect on lowering the prevalence of individuals with low-income status, therefore counteracting gentrification in the CTs and larger geographies. Moreover, changes in average monthly costs for housing expenses kept pace with the four larger geographies. The share of individuals spending less than 30% of their incomes on housing expenses fell faster in the CTs than the share for the four larger geographies. The increase in the average value of dwellings did not keep pace with the four larger geographies as dwellings in the larger geographies increased at a much faster pace in price. Increases in education levels kept pace with the four larger geographies as all areas made similar gains. Income, housing expenses and education are used to observe gentrification pressures, none of these statistics indicate gentrification occurring in the CTs between 2016 and 2021. The findings regarding housing highlight a positive outlook for renters and owners. Not only were their incomes increasing and outpacing the other geographies, they also experienced far more affordability since an increased number of them reported that they spent less than 30% of their incomes on housing.

Findings Compared to Present Context

The specific financial assistance provided for the coronavirus pandemic by the Canadian Government started in March 2020 and ended in May 2022. Not only did this financial assistance end, but prices for owning and renting dwellings began to increase a significant amount after a slowdown in 2020 due to the pandemic. Individuals began to take advantage of low interest rates by seeking housing in suburbs and exurbs after the effects of the coronavirus were more understood following the pandemic's initial months (CBC, 2021). After inflation concerns became apparent, the Canadian Government raised interest rates and kept them high, hoping to decrease inflation. Over the past few years, housing prices have accelerated far past the growth rate of incomes, ownership costs have increased to 84% of median household income for Toronto (Globe and Mail, 2024). This decoupling of income and housing prices has caused a severe decrease in housing affordability in the Greater Toronto Area (Toronto Star, 2023). The national vacancy rate of purpose-built rental units have decreased from 3.1% in 2020 to 1.5% in 2024, Toronto's vacancy rate decreased from 1.6% in late 2022 to 1.4% in 2024. The national average rent growth increased from 5.6% in late 2022 to 8% in late 2023, the same statistic applied to Toronto shows an increase from 6.% to 8.8%. These factors put together indicate a housing market in which individuals have much more difficulty paying for housing expenses than near May 2021 when the last census was taken.

Analysis of Development Applications and Existing Dwellings

Existing Dwellings

The areas of the CTs surrounding the MTSAs were unlikely to have been impacted by gentrification between 2016 and 2021. Between 66% - 82% of dwellings were constructed before 2001 for the CTs around the three MTSAs. Older dwellings, such as purpose-built rental buildings, are more affordable as they do not require a mortgage to live in and do not command high rents relative to newer buildings (Ministry of Infrastructure, 2010). Newer buildings with improved construction and amenities attract higher rents than older dwellings since they are more attractive to higher-income individuals. Since the studied areas consist of a large majority of older dwellings

and a lack of new development, they have not been impacted by gentrification through TOD policies yet.

The primary form of dwelling units being constructed in the GTA in recent years is the apartment condominium, a form of home ownership typically found in tall buildings, otherwise known as high-rises (Statistics Canada, 2018). Since these apartment-condominium developments are meant to be owner-occupied and do not tend to have affordable housing components, they only attract those who can afford to acquire a mortgage. Low-income individuals may be unable to acquire a mortgage, therefore excluding them from this type of housing development.

Many older dwellings were constructed as part of a national home-building effort following World War Two. As part of this homebuilding effort concentrated between 1960 and 1980, approximately 2000 apartment towers were built (Ministry of Infrastructure, 2010). This is evident in the three MTSAs, the three apartment tower developments located in the Kennedy MTSA (each involving more than one tower) were built in approximately 1962, 1969 and 1992 (City of Toronto, 2024). The Agincourt MTSA contains between 275-325 detached dwellings with most built in the late 1960s and 8 apartment towers built in the mid to late 1970s (City of Toronto, 2024). The Milliken MTSA contains no apartment towers, it contains between 550 – 600 detached dwellings with most built between 1983 and 1992 (City of Toronto, 2024).

The Agincourt MTSA was the only area of the three to experience significant housing construction since 2001 as 27% of dwelling units were built between 2011 and 2021 (City of Toronto, 2024). The area of the Milliken MTSA had 18% of its units constructed since 2001 with less than 1% of those units being built since 2011 (City of Toronto, 2024). The area of the Kennedy MTSA had only 4% of its dwelling units built since 2001 (City of Toronto, 2024).

The only significant housing construction within any of the three MTSAs since the postwar homebuilding decades are nine condominium towers built between 2011 and 2021 in the Agincourt MTSA (City of Toronto, 2024). These towers consist of approximately 3000 dwelling units within them. These towers may have been the only ones to have been built since they were constructed on previously vacant land that did not run afoul of Toronto's Zoning By-law. The by-law has zoned for low-density development over almost 70% of Toronto's land (Smart Density, 2024). The dwellings constructed could have been acceptable at the time to residents of the nearby low-rise neighbourhoods, planning staff and council members since the towers backed onto malls,

highways and industrial areas. These dwellings were not part of TOD, rather they were built in areas known to be reliant on car infrastructure.

Future Housing Provision

The areas of the three MTSAs will experience significant change in the future as transit-supportive policies progress forward. The Agincourt MTSA has approximately 9,024 units through 22 towers and 154 townhouse units proposed through seven different developments (City of Toronto, 2024). Of these seven developments, four are in the zoning by-law amendment application stage and three have received their necessary official plan amendment and zoning by-law amendment approvals. The Kennedy MTSA has approximately 1,281 units proposed through 3 towers as part of two different developments in the zoning by-law amendment application stage (City of Toronto, 2024). The Milliken MTSA has approximately 793 units proposed through 2 towers as part of one development in the zoning by-law amendment application stage (City of Toronto, 2024).

In the stated applications, only 8% of units proposed for the Agincourt MTSA will be rental units and only 3% of new units will be affordable (City of Toronto, 2024). There are no rental or affordable units proposed for the Milliken MTSA. One of the developments in the Kennedy MTSA will not feature rental or affordable units. However, the other development in the Kennedy MTSA presents a different approach to housing provision.

As part of the City of Toronto's HousingNow program, city-owned land is used to develop housing, especially affordable housing (City of Toronto, 2024). At 2444 Eglinton Ave, the City of Toronto and its private developer partner will build 918 units which include 612 rent-geared-to-income, affordable and market rent-controlled co-operative units (City of Toronto, 2024). This development can act as a model for future housing provision as it provides housing opportunities for individuals with a mix of incomes. Its affordable housing provision is less tied to the market, as many of these units will only be tied to residents' incomes, not allowing rent to exceed 30% of their income. This co-operative housing model will owners to gain housing stability through capital appreciation of their shares in the co-operative (Co-operative Housing Federation of Toronto, 2024). Compared to several previously announced developments through the HousingNow program, this development provides much more affordable housing. Previous

developments focused on delivering affordable housing as defined by 80% of average market rent, continuing to allow the market to dictate prices rather than the incomes of residents.

Limitations

There are limitations which may impact the findings presented in this paper. The coronavirus pandemic had a significant impact on society in Canada as workplaces shut down, government assistance increased and low interest rates caused a large demand increase in dwelling purchases. This paper only compares one pre-pandemic census in 2016 with the pandemic-affected census of 2021. A similar future analysis which includes the 2026 census would be useful in determining how the pandemic skewed the statistics gathered in the 2021 census and if income, housing and education levels all reverted to their pre-pandemic levels. Moreover, this paper was meant to study TOD's impact on increasing gentrification in the selected MTSAs and their associated CTs, however, the findings suggest the process of building substantial TOD is only in its beginning stages. Future analysis of development applications and their associated CT statistics completed using data in the 2031 census and its associated development application could show how development has progressed in the study areas and their impact on gentrification.

An analysis of the CTs surrounding the studied CTs in this paper may have given a different perspective regarding gentrification. The three studied transit stations have substantial car parking available (the parking at Kennedy GO Station is set to reopen in the future), and individuals may have moved into the surrounding CTs with the expectation that they will drive to the station. This would highlight a significant radial effect stemming from the transit station that goes past its own MTSA, this includes surrounding CTs that may have reasonable walking or biking distances even if not included in this paper.

Recommendations

Future policies should ensure development surrounding transit infrastructure includes housing options that accommodate individuals of all incomes to counteract gentrification pressures and displacement. Co-operative housing ensures stability for residents in perpetuity as these units cannot be sold for profit and residents own the housing as a collective, maintaining its upkeep. The

Ontario Government's goals of curbing emissions, improving commute times and making efficient use of government assets are important in improving quality of life. To avoid causing gentrification, displacement, and segregation of incomes, these policies must work in tandem with affordable housing provision. This would allow individuals of all incomes a chance to live in rich amenity areas, such as near high-order transit stations like GO Train stations.

Conclusion

The findings regarding housing highlight a positive outlook for renters and owners in the study areas between 2016 and 2021. Income gains over the five years were much larger in the study areas compared to their respective larger geographies. Many individuals reported that they experienced much more affordability gains over the five years regarding housing expenses in the study areas compared to the larger geographies.

Since 2021, housing prices across all geographies have experienced high increases. The improvement in housing affordability and income gains experienced over the five years analyzed are unlikely to have remained at the same pace of growth. Government assistance in response to the coronavirus pandemic has stopped and housing prices have increased likely causing a much different economic standing of individuals in the study areas.

With only a few affordable and rental housing options proposed for the study areas, gentrification is likely to occur in the future. As these developments move forward and their respective train stations receive improved frequency and speed, they will become much more attractive and available to those of higher incomes. Governments must act to ensure these areas are bastions for inclusivity rather than exclusivity.

Appendix A – Locations

Figure 3: Kennedy Major Transit Station Area (City of Toronto, 2021).

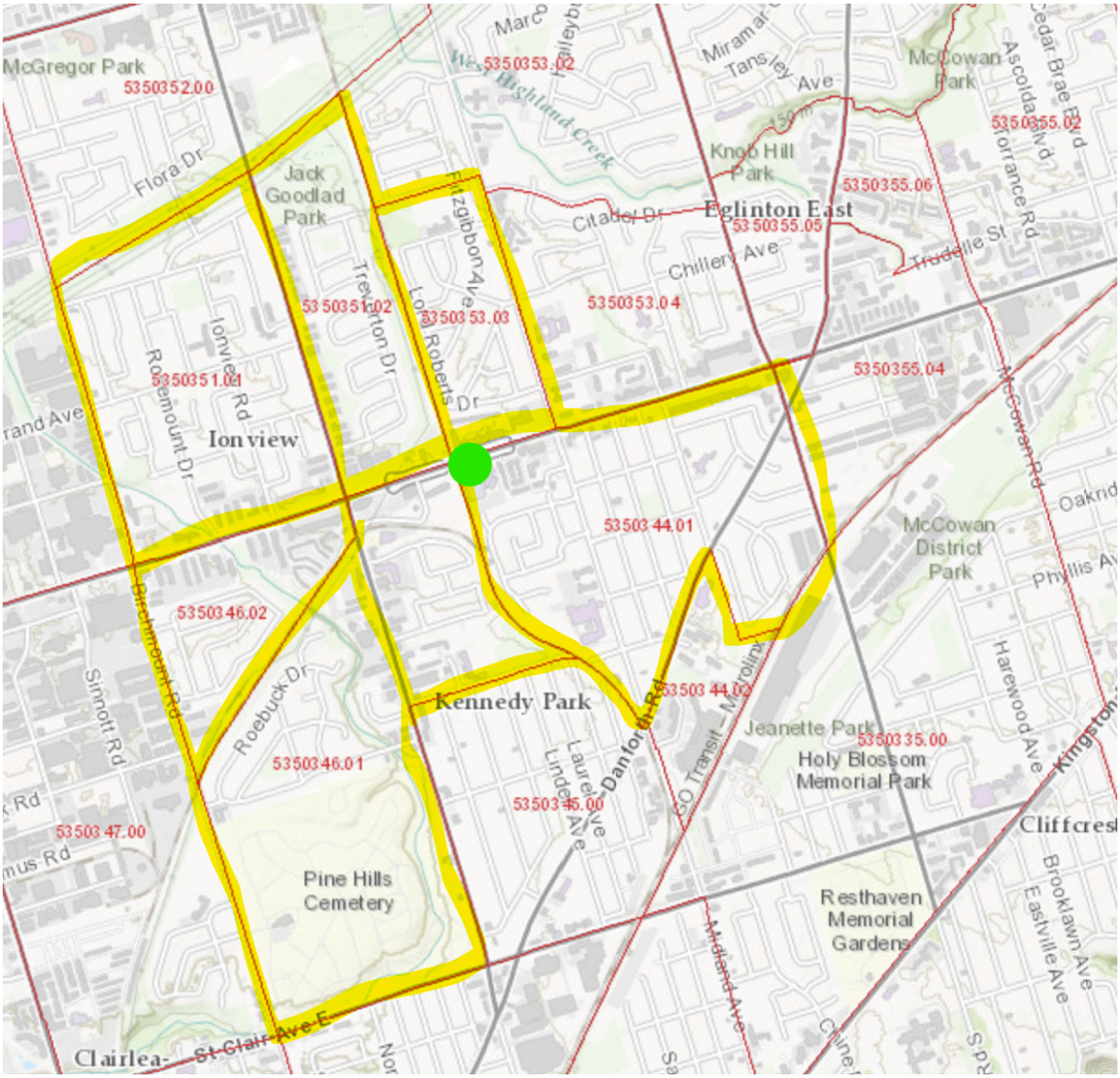

Figure 4: Highlighted in yellow are the six census tracts studied for the Kennedy MTSA, the green market represents Kennedy GO Station (Statistics Canada, 2021).

Figure 5: Agincourt Major Transit Station Area (City of Toronto, 2021).

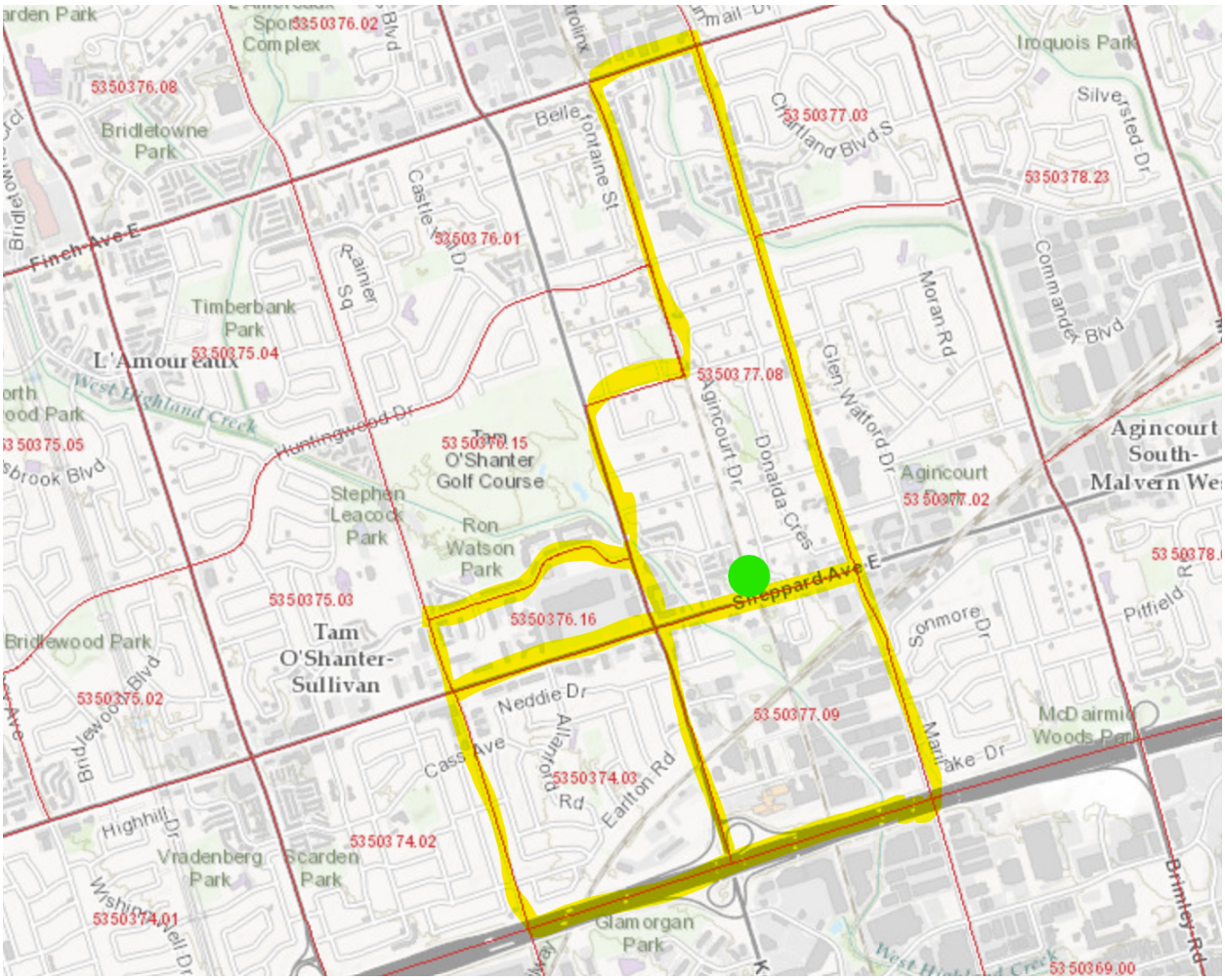

Figure 6: Highlighted in yellow are the four census tracts studied for the Agincourt MTSA, the green market represents Agincourt GO Station (Statistics Canada, 2021).

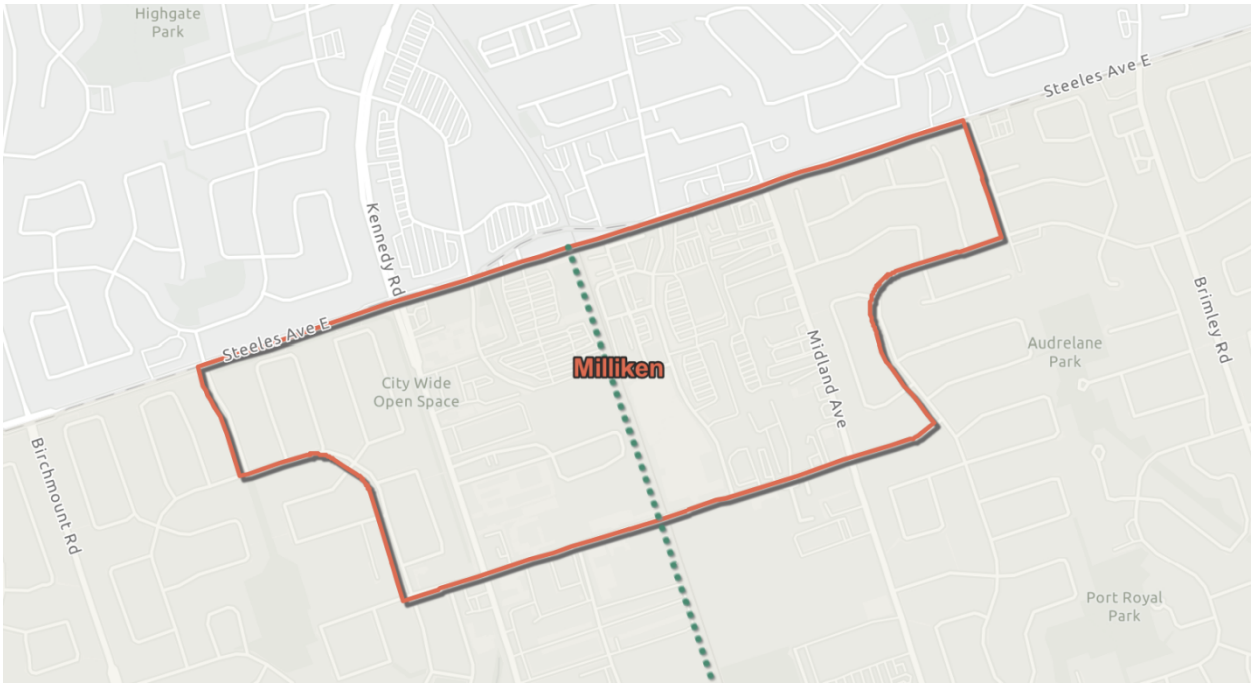

Figure 7: Milliken Major Transit Station Area (City of Toronto, 2021).

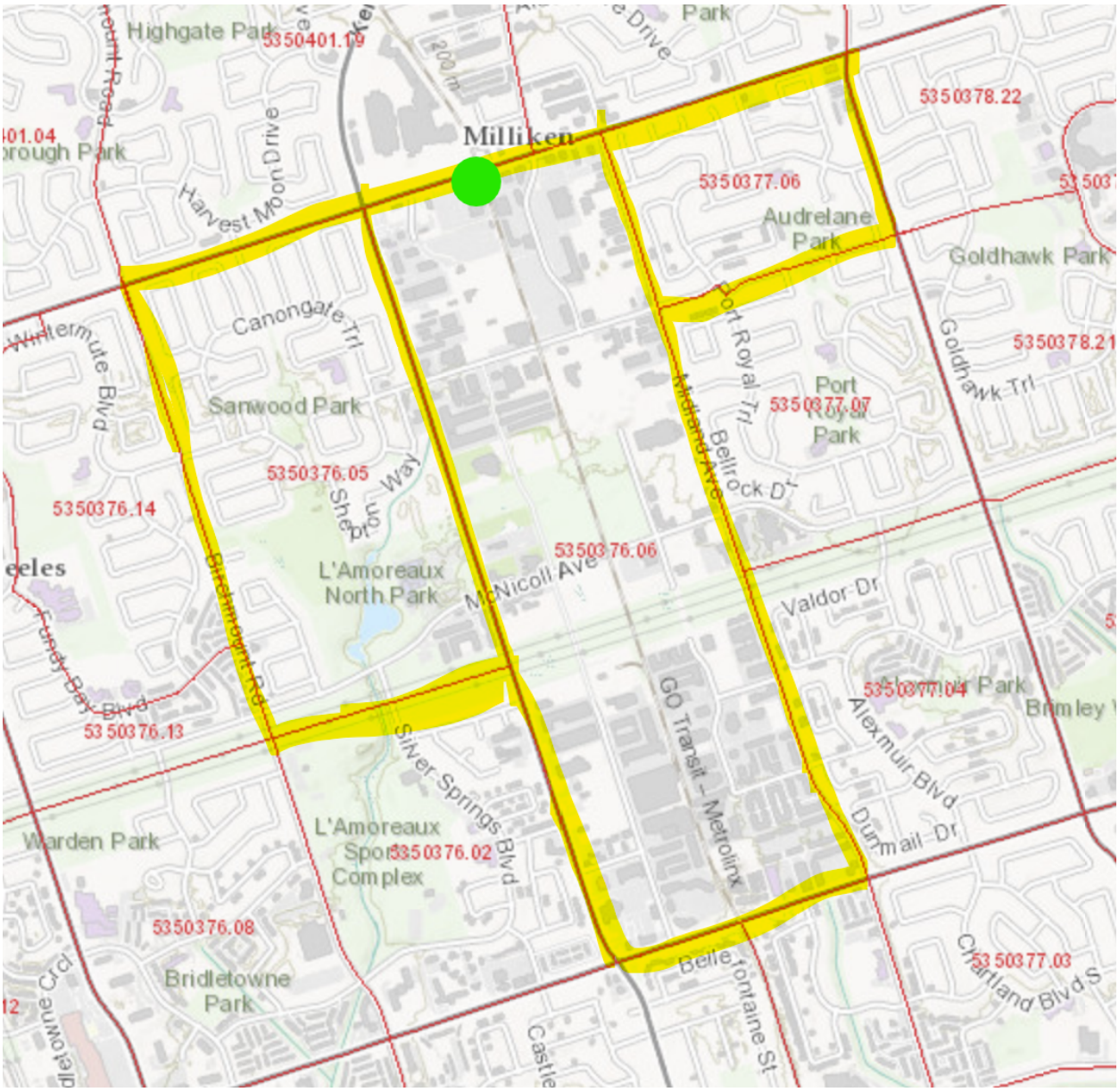

Figure 8: Highlighted in yellow are the three census tracts studied for the Milliken MTSA, the green market represents Milliken GO Station (Statistics Canada, 2021).

Appendix B: Statistics for the Census Tracts within the Kennedy MTSA

Population (100% sample)					**Age (Average age, 100% sample)**		
	2011	2016	2021	% change between 2011 and 2021 (+/-)	2016	2021	Age change in years (+/-)
5350346.01	4,888	4,634	4,630	-5%	36.7	38.3	+1.6
5350344.01	5,038	5,186	5,183	+3%	42.0	42.5	+0.5
5350353.03	3,189	3,107	3,000	-6%	40.5	41.8	+1.3
5350351.02	2,712	2,756	2,683	-1%	41.3	42.0	+0.7
5350351.01	5,284	5,497	5,376	+2%	40.7	41.5	+0.8
5350346.02	5,095	5,388	5,323	+4%	36.9	37.9	+1.0
Toronto	2,615,060	2,731,571	2,794,356	+7%	40.6	41.5	+0.9
Toronto CMA	5,583,064	5,928,040	6,202,225	+11%	39.7	40.7	+1.0
Ontario	12,851,821	13,448,494	14,223,942	+11%	41.0	41.8	+1.8
Canada	33,476,688	35,151,728	36,991,981	+11%	41.0	41.9	+1.9

Table 2: Population and Age Statistics for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Median before-tax income of individuals (100% sample)						
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.	% change, 2015 - 2020.
5350346.01	23,315	28,600	32,800	+23%	+15%	+41%
5350344.01	23,685	28,400	32,400	+17%	+12%	+27%
5350353.03	24,904	30,000	34,000	+20%	+13%	+37%
5350351.02	26,336	30,400	34,800	+15%	+14%	+32%
5350351.01	23,988	30,000	33,200	+25%	+11%	+38%
5350346.02	25,552	32,400	35,600	+27%	+10%	+39%
City of Toronto	30,089	36,400	39,200	+21%	+8%	+30%
Toronto CMA	31,705	37,200	39,600	+17%	+6%	+25%
Ontario	33,539	39,200	41,200	+17%	+5%	+23%
Canada	34,204	39,200	41,200	+15%	+5%	+20%

Table 3: Median before-tax income of individuals for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Average after-tax income of individuals (25% sample)						
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.	% change, 2015 - 2020.
5350346.01	26,405	32,200	35,240	+22%	+9%	+33%
5350344.01	27,191	31,320	34,320	+15%	+10%	+26%
5350353.03	28,107	34,000	37,280	+21%	+10%	+33%
5350351.02	28,383	30,400	34,120	+7%	+12%	+20%
5350351.01	27,890	32,880	35,560	+18%	+8%	+28%
5350346.02	27,544	33,400	36,480	+21%	+9%	+32%
City of Toronto	41,462	46,960	49,080	+13%	+5%	+18%
Toronto CMA	40,565	45,440	47,600	+12%	+5%	+17%
Ontario	39,318	44,080	46,280	+12%	+5%	+18%
Canada	38,977	42,920	44,920	+10%	+5%	+15%

Table 4: Average after-tax income of individuals for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Median before-tax income of households (100% sample)			
	2015	2020	% change, 2015 - 2020.
5350346.01	51,123	71,500	+40%
5350344.01	56,320	76,000	+35%
5350353.03	62,832	83,000	+32%
5350351.02	52,907	74,000	+40%
5350351.01	53,742	72,000	+34%
5350346.02	53,082	76,000	+43%
City of Toronto	65,829	84,000	+28%
Toronto CMA	78,373	97,000	+24%
Ontario	74,287	79,500	+7%
Canada	70,336	73,000	+4%

Table 5: Median before-tax income of households for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Average after-tax income of households (25% sample)			
	2015	2020	% change, 2015 - 2020.
5350346.01	56,460	78,200	+39%
5350344.01	60,587	78,200	+29%
5350353.03	65,384	82,800	+27%
5350351.02	54,923	74,000	+35%
5350351.01	59,220	76,800	+30%
5350346.02	54,903	74,800	+36%
City of Toronto	81,495	96,000	+18%
Toronto CMA	87,993	103,700	+18%
Ontario	80,322	95,300	+19%
Canada	76,171	87,700	+15%

Table 6: Average after-tax income of households for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Low-income status (100% sample)				
	Prevalence of low income based on the Low-income measure, after tax		Prevalence of low income based on the Low-income cut-offs, after tax	
	2015	2020	2015	2020
5350346.01	31%	16%	25%	9%
5350344.01	21%	14%	18%	9%
5350353.03	16%	9%	11%	7%
5350351.02	21%	14%	19%	9%
5350351.01	23%	14%	19%	9%
5350346.02	25%	14%	19%	7%
City of Toronto	20%	13%	17%	9%
Toronto CMA	16%	10%	13%	7%
Ontario	14%	10%	10%	5%
Canada	14%	11%	9%	5%

Table 7: Low-income status of individuals for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Median Employment Income (100% sample)					
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.
5350346.01	25,408	30,000	27,000	+18%	-10%
5350344.01	28,176	32,000	29,600	+14%	-8%
5350353.03	27,840	32,400	29,200	+16%	-10%
5350351.02	29,472	32,800	30,800	+11%	-6%
5350351.01	27,312	32,400	30,600	+18%	-6%
5350346.02	30,032	35,200	33,600	+17%	-5%
City of Toronto	33,602	39,200	38,800	+17%	-1%
Toronto CMA	34,838	39,600	38,800	+14%	-2%
Ontario	33,946	38,800	38,000	+12%	-2%
Canada	33,684	38,000	37,200	+10%	-2%

Table 8: Median Employment Income for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Average Government Transfers (25% sample)					
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.
5350346.01	6,991	7,910	12,740	+13%	+61%
5350344.01	7,595	7,580	12,420	0%	+64%
5350353.03	6,288	6,750	11,350	+7%	+68%
5350351.02	7,718	6,920	12,080	-10%	75%
5350351.01	7,325	7,900	12,570	+8%	+59%
5350346.02	6,212	6,850	11,740	+10%	+71%
City of Toronto	6,631	6,335	10,500	-4%	+66%
Toronto CMA	6,392	6,170	10,240	-3%	+66%
Ontario	7,346	7,150	10,640	-3%	+49%
Canada	7,738	7,950	11,170	+3%	+41%

Table 9: Average Government Transfers for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Household Characteristics (100% sample)				
	Owners		Renters	
	2016	2021	2016	2021
5350346.01	44%	40%	57%	60%
5350344.01	53%	52%	47%	48%
5350353.03	74%	72%	26%	28%
5350351.02	44%	43%	56%	57%
5350351.01	48%	46%	52%	54%
5350346.02	27%	28%	73%	72%
City of Toronto	53%	52%	47%	48%
Toronto CMA	67%	65%	33%	35%
Ontario	70%	68%	30%	32%
Canada	67%	67%	33%	33%

Table 10: Household Characteristics for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Housing Expenses Characteristics (25% sample)						
	Owners			Renters		
	% who say they pay more than 30% of their income for housing		% of change	% who say they pay more than 30% of their income for housing		% of change
	2016	2021		2016	2021	
5350346.01	33%	25%	-8%	35%	21%	-14%
5350344.01	35%	24%	-11%	46%	31%	-15%
5350353.03	27%	26%	-1%	40%	25%	-15%
5350351.02	29%	24%	-5%	46%	30%	-16%
5350351.01	28%	22%	-6%	31%	26%	-5%
5350346.02	18%	22%	+4%	41%	28%	-13%
City of Toronto	27%	26%	-1%	47%	40%	-7%
Toronto CMA	27%	25%	-2%	47%	41%	-6%
Ontario	20%	18%	-2%	46%	38%	-8%
Canada	17%	15%	-2%	40%	33%	-7%

Table 11: Housing Expenses Characteristics for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Housing Expenses Characteristics (25% sample)						
	Owners			Renters		
	Average Amount ($) spent per month on shelter costs.		% of change	Average Amount ($) spent per month on shelter costs.		% of change
	2016	2021		2016	2021	
5350346.01	$1,472	$1,852	+26%	$872	$1,046	+20%
5350344.01	$1,529	$1,732	+13%	$976	$1,092	+12%
5350353.03	$1,241	$1,548	+25%	$1,171	$1,470	+26%
5350351.02	$1,446	$1,560	+8%	$1,010	$1,285	+27%
5350351.01	$1,315	$1,612	+23%	$913	$1,154	+26%
5350346.02	$1,346	$1,700	+26%	$1,019	$1,253	+23%
City of Toronto	$1,682	$2,038	+21%	$1,242	$1,562	+26%
Toronto CMA	$1,755	$2,108	+20%	$1,246	$1,618	+30%
Ontario	$1,463	$1,700	+16%	$1,109	$1,408	+27%
Canada	$1,313	$1,498	+14%	$1,002	$1,209	+21%

Table 12: Housing Expenses Characteristics for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Average Value of Dwelling			
	2016	2021	% of change
5350346.01	$531,703	$770,000	+45%
5350344.01	$559,165	$834,000	+49%
5350353.03	$400,612	$668,000	+67%
5350351.02	$504,923	$740,000	+47%
5350351.01	$575,114	$904,000	+57%
5350346.02	$507,653	$696,000	+37%
City of Toronto	$754,015	$1,131,000	+50%
Toronto CMA	$734,924	$1,112,000	+51%
Ontario	$506,409	$807,000	+59%
Canada	$443,058	$618,500	+40%

Table 13: Average Value of Dwelling for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Highest Education Level Obtained - University						
	Bachelor's degree		Master's degree		Doctorate	
	2016	2021	2016	2021	2016	2021
5350346.01	18%	21%	8%	6%	1%	1%
5350344.01	19%	19%	6%	8%	0%	1%
5350353.03	19%	31%	7%	12%	0%	0%
5350351.02	18%	22%	6%	7%	1%	0%
5350351.01	18%	19%	6%	7%	0%	1%
5350346.02	19%	23%	9%	12%	1%	0%
Toronto	28%	31%	11%	13%	2%	2%
Toronto CMA	27%	30%	9%	12%	1%	1%
Ontario	21%	24%	7%	9%	1%	1%
Canada	19%	21%	6%	7%	1%	1%

Table 14: Highest Education Level Obtained - University for the census tracts within the Kennedy MTSA (Statistics Canada, 2021).

Appendix C – Statistics for Agincourt GO

Population (100% sample)					**Age (Average age, 100% sample)**		
	2011	2016	2021	% change between 2011 and 2021 (+/-)	2016	2021	Average Age change in years (+/-)
5350377.01	6,650	8,996	10,418	+57%	40.3	40.9	+0.6
5350377.02	4,683	4,605	4,356	-7%	44.6	45.5	+0.9
5350374.03	4,247	4,184	4,053	-5%	45.7	46.0	+0.3
5350376.16	3,737	4,226	4,484	+20%	43.9	44.6	+0.7
Toronto	2,615,060	2,731,571	2,794,356	+7%	40.6	41.5	+0.9
Toronto CMA	5,583,064	5,928,040	6,202,225	+11%	39.7	40.7	+1.0
Ontario	12,851,821	13,448,494	14,223,942	+11%	41.0	41.8	+1.8
Canada	33,476,688	35,151,728	36,991,981	+11%	41.0	41.9	+1.9

Table 15: Population and age statistics for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Median before-tax income of individuals (100% sample)						
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.	% change, 2015 - 2020
5350377.01	23,347	31,000	35,000	+33%	+13%	+50%
5350377.02	22,523	27,600	30,600	+23%	+11%	+36%
5350374.03	20,587	25,400	29,400	+23%	+16%	+43%
5350376.16	24,459	28,600	31,800	+17%	+11%	+30%
City of Toronto	30,089	36,400	39,200	+21%	+8%	+30%
Toronto CMA	31,705	37,200	39,600	+17%	+6%	+25%
Ontario	33,539	39,200	41,200	+17%	+5%	+23%
Canada	34,204	39,200	41,200	+15%	+5%	+20%

Table 16: Median before-tax income of individuals for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Average after-tax income of individuals (25% sample)						
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.	% change, 2015 - 2020.
5350377.01	29,683	33,760	37,620	+14%	+11%	+27%
5350377.02	29,230	33,480	36,040	+15%	+8%	+23%
5350374.03	25,243	30,080	33,920	+19%	+13%	+34%
5350376.16	27,071	32,000	36,000	+18%	+13%	+33%
City of Toronto	41,462	46,960	49,080	+13%	+5%	+18%
Toronto CMA	40,565	45,440	47,600	+12%	+5%	+17%
Ontario	12,851,821	13,448,494	14,223,942	+11%	41.0	41.8
Canada	33,476,688	35,151,728	36,991,981	+11%	41.0	41.9

Table 17: Average after-tax income of individuals for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Median before-tax income of households (100% sample)			
	2015	2020	% change (+/-)
5350377.01	58,112	77,250	+33%
5350377.02	69,297	91,000	+31%
5350374.03	47,061	64,000	+36%
5350376.16	45,328	60,800	+34%
City of Toronto	65,829	84,000	+28%
Toronto CMA	78,373	97,000	+24%
Ontario	74,287	79,500	+7%
Canada	70,336	73,000	+4%

Table 18: Median before-tax income of households for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Average after-tax income of households (25% sample)			
	2015	2020	% change (+/-)
5350377.01	61,917	75,950	+23%
5350377.02	77,501	94,500	+22%
5350374.03	54,691	69,100	+26%
5350376.16	46,792	62,850	+34%
City of Toronto	81,495	96,000	+18%
Toronto CMA	87,993	103,700	+18%
Ontario	80,322	95,300	+19%
Canada	76,171	87,700	+15%

Table 19: Average after-tax income of households for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Low-income status (100% data)				
	Prevalence of low income based on the Low-income measure, after tax		Prevalence of low income based on the Low-income cut-offs, after tax	
	2015	2020	2015	2020
5350377.01	26%	15%	21%	12%
5350377.02	20%	12%	16%	9%
5350374.03	27%	18%	24%	9%
5350376.16	32%	19%	24%	11%
City of Toronto	20%	13%	17%	9%
Toronto CMA	16%	10%	13%	7%
Ontario	14%	10%	10%	5%
Canada	14%	11%	9%	5%

Table 20: Low-income status for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Median Employment Income (100% sample)					
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.
5350377.01	27,124	34,400	31,500	+27%	-8%
5350377.02	23,386	28,400	23,400	+21%	-18%
5350374.03	26,080	31,000	30,600	+19%	-1%
5350376.16	26,923	32,000	29,600	+19%	-8%
City of Toronto	33,602	39,200	38,800	+17%	-1%
Toronto CMA	34,838	39,600	38,800	+14%	-2%
Ontario	33,946	38,800	38,000	+12%	-2%
Canada	33,684	38,000	37,200	+10%	-2%

Table 21: Median Employment Income for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Avgerage Government Transfers (25% sample)					
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.
5350377.01	5,525	5,118	9,910	-7%	+94%
5350377.02	6,585	6,900	12,020	+5%	+74%
5350374.03	7,026	8,100	11,990	+15%	+48%
5350376.16	8,016	8,460	12,600	+6%	+49%
City of Toronto	6,631	6,335	10,500	-4%	+66%
Toronto CMA	2,205	6,170	10,240	+181%	+66%
Ontario	4,205	7,150	10,640	+70%	+49%
Canada	7,738	7,950	11,170	+3%	+41%

Table 22: Average Government Transfers for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Household Characteristics				
	Owners		Renters	
	2016	2021	2016	2021
5350346.01	70%	68%	30%	32%
5350344.01	88%	80%	12%	20%
5350353.03	52%	38%	48%	62%
5350351.02	36%	27%	64%	73%
Toronto	53%	52%	47%	48%
Toronto CMA	67%	65%	33%	35%
Ontario	70%	68%	30%	32%
Canada	67%	67%	33%	33%

Table 23: Household Characteristics for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Housing Expenses						
	Owners			Renters		
	% who say they pay more than 30% of their income for housing		% of change	% who say they pay more than 30% of their income for housing		% of change
	2016	2021		2016	2021	
5350346.01	43%	27%	-16%	55%	47%	-8%
5350344.01	27%	22%	-5%	55%	27%	-28%
5350353.03	26%	26%	0%	40%	32%	-8%
5350351.02	29%	46%	+17%	50%	45%	-5%
Toronto	27%	26%	-1%	47%	40%	-7%
Toronto CMA	27%	25%	-2%	47%	41%	-6%
Ontario	20%	18%	-2%	46%	38%	-8%
Canada	17%	15%	-2%	40%	33%	-7%

Table 24: Housing Expenses for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Housing Expenses Characteristics						
	Owners			Renters		
	Average Amount ($) spent per month on shelter costs.		% of change	Average Amount ($) spent per month on shelter costs.		% of change
	2016	2021		2016	2021	
5350377.01	$1,492	$1,699	+14%	$1,408	$1,540	+9%
5350377.02	$1,322	$1,648	+25%	$1,290	$1,370	+6%
5350374.03	$1,272	$1,550	+22%	$963	$1,092	+13%
5350376.16	$1,243	$1,555	+25%	$1,172	$1,412	+20%
Toronto	$1,682	$2,038	+21%	$1,242	$1,562	+26%
Toronto CMA	$1,755	$2,108	+20%	$1,246	$1,618	+30%
Ontario	$1,463	$1,700	+16%	$1,109	$1,408	+27%
Canada	$1,313	$1,498	+14%	$1,002	$1,209	+21%

Table 25: Housing Expenses for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Average Value of Dwelling			
	2016	2021	% of change
5350377.01	$489,320	$721,000	+47%
5350377.02	$819,322	$1,122,000	+37%
5350374.03	$648,332	$904,000	+39%
5350376.16	$314,598	$518,000	+65%
Toronto	$754,015	$1,131,000	+50%
Toronto CMA	$734,924	$1,112,000	+51%
Ontario	$506,409	$807,000	+59%
Canada	$443,058	$618,500	+40%

Table 26: Average Value of Dwelling for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Highest Education Level Obtained - University						
	Bachelor's degree		Master's degree		Doctorate	
	2016	2021	2016	2021	2016	2021
5350346.01	28%	30%	8%	10%	1%	1%
5350344.01	25%	29%	6%	5%	1%	1%
5350353.03	24%	22%	5%	7%	1%	1%
5350351.02	30%	45%	11%	11%	0%	0%
Toronto	28%	31%	11%	13%	2%	2%
Toronto CMA	27%	30%	9%	12%	1%	1%
Ontario	21%	24%	7%	9%	1%	1%
Canada	19%	21%	6%	7%	1%	1%

Table 27: Highest Education Level Obtained - University for the census tracts within the Agincourt MTSA (Statistics Canada, 2021).

Appendix D- Statistics for Milliken GO

Population (100% sample)					**Age (Average age, 100% sample)**		
	2011	2016	2021	% change between 2011 and 2021 (+/-)	2016	2021	Age change in years (+/-)
5350346.01	515	484	428	-20%	80.1	82.4	+2.3
5350344.01	7,132	6,860	6,299	-12%	43.4	45.8	+2.4
5350353.03	3,856	3,809	3,408	-12%	40.6	43.6	+3.0
Toronto	2,615,060	2,731,571	2,794,356	+7%	40.6	41.5	+0.9
Toronto CMA	5,583,064	5,928,040	6,202,225	+11%	39.7	40.7	+1.0
Ontario	12,851,821	13,448,494	14,223,942	+11%	41.0	41.8	+1.8
Canada	33,476,688	35,151,728	36,991,981	+11%	41.0	41.9	+1.9

Table 28: Population and age statistics for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Median before-tax income of individuals (100% sample)						
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.	% change, 2015 - 2020.
5350346.01	19,760	22,600	23,800	+14%	+5%	+20%
5350344.01	19,289	24,200	28,200	+25%	+17%	+46%
5350353.03	17,770	22,600	26,400	+27%	+17%	+49%
City of Toronto	30,089	36,400	39,200	+21%	+8%	+30%
Toronto CMA	31,705	37,200	39,600	+17%	+6%	+25%
Ontario	33,539	39,200	41,200	+17%	+5%	+23%
Canada	34,204	39,200	41,200	+15%	+5%	+20%

Table 29: Median before-tax income of individuals for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Average after-tax income of individuals (25% sample)						
	2015	2019	2020	% change, 2015 - 2019.	% change, 2019 - 2020.	% change, 2015 - 2020.
5350346.01	26,226	28,000	29,800	7%	6%	+14%
5350344.01	25,759	30,680	33,960	19%	11%	+32%
5350353.03	24,283	30,120	33,440	24%	+11%	+38%
City of Toronto	41,462	46,960	49,080	+13%	+5%	+18%
Toronto CMA	40,565	45,440	47,600	+12%	+5%	+17%
Ontario	39,318	44,080	46,280	+12%	+5%	+18%
Canada	38,977	42,920	44,920	+10%	+5%	+15%

Table 30: Average after-tax income of individuals for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Median before-tax income of households (100% sample)			
	2015	2020	% increase
5350346.01	28,915	35,200	+22%
5350344.01	67,776	82,000	+21%
5350353.03	70,784	91,000	+29%
City of Toronto	65,829	84,000	+28%
Toronto CMA	78,373	97,000	+24%
Ontario	74,287	79,500	+7%
Canada	70,336	73,000	+4%

Table 31: Median before-tax income of households for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Average after-tax income of households (25% sample)			
	2015	2020	% change (+/-)
5350346.01	39,702	39,600	+0%
5350344.01	62,421	88,400	+42%
5350353.03	66,617	96,000	+44%
City of Toronto	81,495	96,000	+18%
Toronto CMA	87,993	103,700	+18%
Ontario	80,322	95,300	+19%
Canada	76,171	87,700	+15%

Table 32: Average after-tax income of households for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Low-income status (100% sample)				
	Prevalence of low income based on the Low-income measure, after tax		Prevalence of low income based on the Low-income cut-offs, after tax	
	2015	2020	2015	2020
5350346.01	41%	45%	27%	14%
5350344.01	19%	15%	23%	13%
5350353.03	19%	14%	26%	14%
City of Toronto	20%	13%	17%	9%
Toronto CMA	16%	10%	13%	7%
Ontario	14%	10%	10%	5%
Canada	14%	11%	9%	5%

Table 33: Low-income status for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Household Characteristics				
	Owners		Renters	
	2016	2021	2016	2021
5350346.01	85%	82%	14%	18%
5350344.01	90%	90%	10%	10%
5350353.03	90%	89%	10%	11%
City of Toronto	53%	52%	47%	48%
Toronto CMA	67%	65%	33%	35%
Ontario	70%	68%	30%	32%
Canada	67%	67%	33%	33%

Table 34: Household characteristics for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Housing Expenses						
	Owners			Renters		
	% who say they pay more than 30% of their income for housing		% of change	% who say they pay more than 30% of their income for housing		% of change
	2016	2021		2016	2021	
5350346.01	59%	60%	+1%	0%	0%	0%
5350344.01	37%	34%	-3%	42%	24%	-18%
5350353.03	38%	26%	-12%	50%	18%	-32%
City of Toronto	27%	26%	-1%	47%	40%	-7%
Toronto CMA	27%	25%	-2%	47%	41%	-6%
Ontario	20%	18%	-2%	46%	38%	-8%
Canada	17%	15%	-2%	40%	33%	-7%

Table 35: Housing expenses for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Housing Expenses						
	Owners			Renters		
	Average Amount ($) spent per month on shelter costs.		% of change	Average Amount ($) spent per month on shelter costs.		% of change
	2016	2021		2016	2021	
5350346.01	$930	$1,100	+18%	$1,220	$1,100	-10%
5350344.01	$1,409	$1,716	+22%	$923	$1,550	+68%
5350353.03	$1,420	$1,520	+7%	$1,046	$1,140	+9%
City of Toronto	$1,682	$2,038	+21%	$1,242	$1,562	+26%
Toronto CMA	$1,755	$2,108	+20%	$1,246	$1,618	+30%
Ontario	$1,463	$1,700	+16%	$1,109	$1,408	+27%
Canada	$1,313	$1,498	+14%	$1,002	$1,209	+21%

Table 36: Housing expenses for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Average Value of Dwelling			
	2016	2021	% of change
5350346.01	$327,019	$508,000	+55%
5350344.01	$764,032	$1,006,000	+32%
5350353.03	$738,845	$1,014,000	+37%
City of Toronto	$754,015	$1,131,000	+50%
Toronto CMA	$734,924	$1,112,000	+51%
Ontario	$506,409	$807,000	+59%
Canada	$443,058	$618,500	+40%

Table 37: Average value of dwelling for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

Highest Education Level Obtained - University						
	Bachelor's degree		Master's degree		Doctorate	
	2016	2021	2016	2021	2016	2021
5350346.01	9%	11%	0%	0%	0%	0%
5350344.01	17%	19%	3%	5%	0%	1%
5350353.03	17%	18%	2%	3%	0%	0%
Toronto	28%	31%	11%	13%	2%	2%
Toronto CMA	27%	30%	9%	12%	1%	1%
Ontario	21%	24%	7%	9%	1%	1%
Canada	19%	21%	6%	7%	1%	1%

Table 38: Highest Education Level Obtained - University for the census tracts within the Milliken MTSA (Statistics Canada, 2021).

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