

Making Ends Meet

in York Region

THE HUMAN SERVICES PLANNING BOARD OF YORK REGION



BASELINE MEASURES: TURNING THE CURVE

*The potential for change is real. . . .
the possibilities are endless*

*To create change, it will take all of us focusing on advancing the
community results through our efforts and investments*

MAY 2012

**York Region**

HUMAN SERVICES PLANNING BOARD OF YORK REGION (HSPB-YR)

Mandate

To enhance the effectiveness and efficiency of human services in York Region through capacity building in the human services sector and collaborative advocacy.

Vision

A healthy and vibrant community enhanced through inclusive, collaborative and innovative human services.

Mission

To develop and implement system solutions which enhance community health and well-being.

Seven Guiding Principles

Accountability and Transparency
Collaboration
Communication
Community Engagement
Creating a Healthy Community
Mindset of Sharing
Respect and Diversity

Member Organizations

Regional Government Sector:

Bill Fisch, Chairman and Chief Executive Officer (CEO), The Regional Municipality of York

John Taylor, Regional Councillor, Town of Newmarket and Co-Chair of the Human Services Planning Board of York Region

Adelina Urbanski, Commissioner of Community and Health Services, The Regional Municipality of York

Education Sector:

Susan LaRosa, Director of Education, York Catholic District School Board (YCDSB) and Co-Chair of the Human Services Planning Board of York Region

Ken Thurston, Director of Education, York Region District School Board (YRDSB)

Hospital-based Healthcare Sector:

David Cox, Director, Human Resources and Occupational Health and Safety, Southlake Regional Health Centre and Vice Chair of the Human Services Planning Board of York Region. Mr. Cox represents all three York Region hospitals.

Community-based Healthcare Sector:

Carol Lever (Alternate Member), Director, Integration & Quality Improvement, Canadian Mental Health Association (CMHA) York Region

Isabel Araya, Executive Director, Vaughan Community Health Centre (VCHC)

Non-Profit Community Investment Sector:

Daniele Zanotti, CEO, United Way of York Region

Community Safety Sector:

Chief Eric Jolliffe, York Regional Police

Children, Youth and Family Services Sector:

Sylvia Pivko, Executive Director, Blue Hills Child and Family Centre and Co-Chair of the Forum for Children, Youth and Their Families in York Region

Seniors/Healthy Aging Sector:

Wyn Chivers, Chief Executive Officer, CHATS Community & Home Assistance to Seniors

Training-Education / Labour Market / Business Community Sector:

Tina DiSimone, Dean, Faculty of Applied Arts and Health Sciences, Principal of King Campus, Seneca College

Deborah Bonk Greenwood, President and CEO, Vaughan Chamber of Commerce

Newcomer/Immigrant Support Services Sector:

Elizabeth McIsaac, Executive Director, Toronto Region Immigrant Employment Council (TRIEC)

Patricia Cousins, Chief Executive Officer, Social Enterprise for Canada (SEC). Ms. Cousins represents the Welcome Centre Immigrant Services and its five lead agencies.

Community and Social Support-Based Services Sector:

Kirsten Eastwood, Executive Director, Women's Centre of York Region

Community Leader Members

Housing and Community Planning Sector:

Jim Baird, Commissioner of Development Services, Town of Markham

Community Development Sector:

Bill Hogarth, Former Co-Chair, Human Services Planning Coalition (HSPC)

Homelessness Sector:

Stephen Gaetz, Associate Dean, Research and Field Development, Faculty of Education, York University

Faith and Homelessness Sector:

Rehana Sumar, Executive Director (Acting), Mosaic Interfaith Out of the Cold (MIOTC)

Government Advisor and Resource Members

Sandy McMillan, Service Delivery Manager, Ministry of Training, Colleges and Universities

Victoria van Hemert, Senior Director, Central Local Health Integration Network (CLHIN)

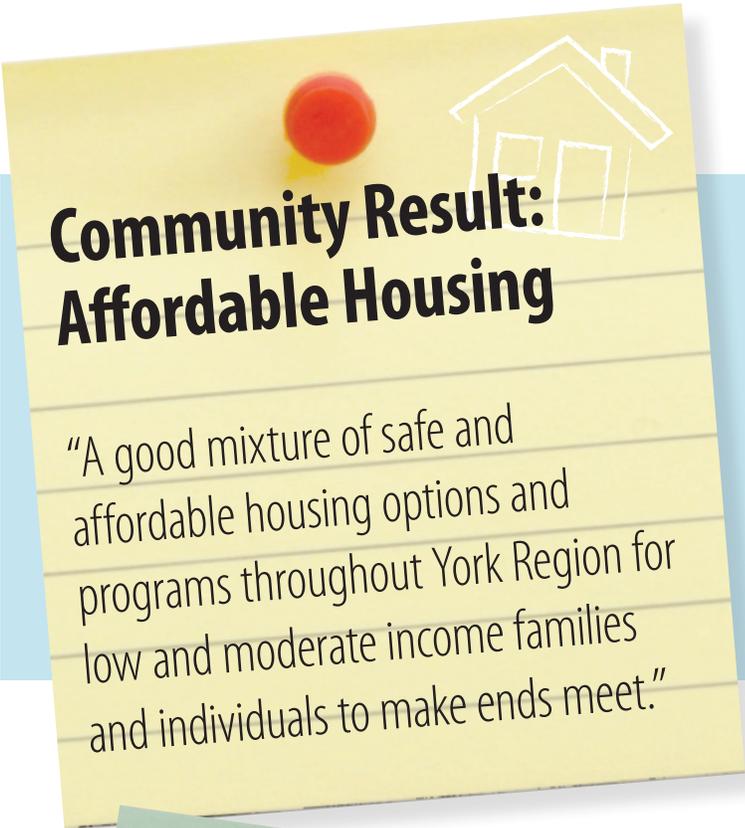
Catherine Campbell, Regional Advisor, Ministry of Culture, Ontario Ministry of Citizenship and Immigration, Ontario Ministry of Health Promotion (Sport and Recreation Branch)

Action Planning for Making Ends Meet in York Region

An Initiative of the Human Services Planning Board of York Region

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Community Result: Affordable Housing

"A good mixture of safe and affordable housing options and programs throughout York Region for low and moderate income families and individuals to make ends meet."

Indicator Areas:

- Housing Options/Mix
- Housing Affordability
- Housing Programs and Waitlists
- Housing Policy Decisions



Community Result: Economic Self-Sufficiency

"A strong combination of employment and human services supports for low and moderate income families and individuals to make ends meet."

Indicator Areas:

- Workforce Development
- Income Levels, Financial Literacy, and Food Security
- Child and Elder Care

Introduction:

Making Ends Meet in York Region Baseline Measures: Turning the Curve is based on the growing number of low and moderate income families and individuals facing a widening gap between their income and the high cost of living in York Region.

In developing the baseline measures, we have used data from a wide variety of sources, including Statistics Canada, the Canadian Mortgage and Housing Corporation, and the Federation of Canadian Municipalities. The 2006 Census data offers the most recent detailed information on a number of social and economic characteristics of the low and moderate income population, and was used to develop some of the baseline measures in this report. The data also provides consistent information to track trends. In addition to the 2006 Census data, we have also included more current information from sources such as the Canadian Mortgage and Housing Corporation's 2011 Housing Now – Greater Toronto Area report, the Regional Municipality of York's 2011 Ownership Affordability Calculations and the Ontario Municipal CAO's Benchmarking Initiative's 2010 Performance Benchmarking Report.

In February 2012, Statistics Canada released its first set of data from the 2011 Census. The data shows that in 2011, York Region's population was 1,032,524, an increase of 16 per cent since 2006. Although Statistics Canada will release 2011 Census (i.e. mandatory short-form) data throughout 2012, the data needed for updating *Making Ends Meet in York Region Baseline Measures: Turning the Curve* will come from the National Household Survey (NHS), which replaces the traditional mandatory long-form Census questionnaire. The baseline measures presented in this document are to be updated as new data become available, including the NHS data to be released in 2013.

The absence of timely income data makes it difficult to assess the full impact of Canada's most recent economic recession on low and moderate income families and individuals in York Region, but it is reasonable to expect that the economic situation has impacted housing affordability and economic self-sufficiency in York Region. The Human Services Planning Board of York Region has made the economic vulnerability challenge its priority area of focus for their work.

Making Ends Meet in York Region Target Population:

The Human Services Planning Board of York Region has defined the Making Ends Meet in York Region target population as: low and moderate income families and individuals in York Region who are struggling to make ends meet.

2009 Low and Moderate Income Cut-Offs Before Tax

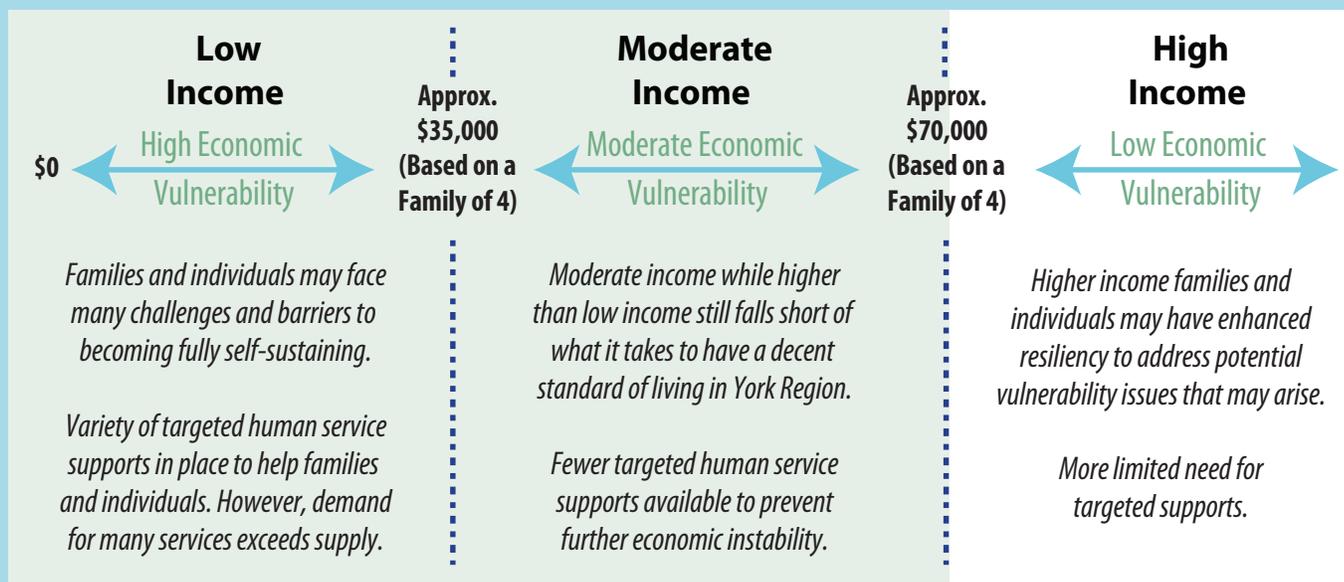
Size of Family Unit	Low Income Cut-offs Before Tax (LICO)	Moderate Income Cut-offs Before Tax (Double LICO)
1 person	\$19,144	\$38,288
2 persons	\$23,832	\$47,664
3 persons	\$29,299	\$58,598
4 persons	\$35,573	\$71,146
5 persons	\$40,345	\$80,690
6 persons	\$45,504	\$91,008
7 or more persons	\$50,661	\$101,322

Source: Statistics Canada, 2010. Low Income Lines, 2008-2009. Catalogue no. 72F0002M-005.

Note: Low income cut-offs before tax shown in the above table are for urban area communities with a population between 100,000 and 499,999 people.

The economic vulnerability of low and moderate income households are outlined on the Continuum of Economic Vulnerability chart below:

Identifying Low and Moderate Income Households in York Region on a Continuum of Economic Vulnerability



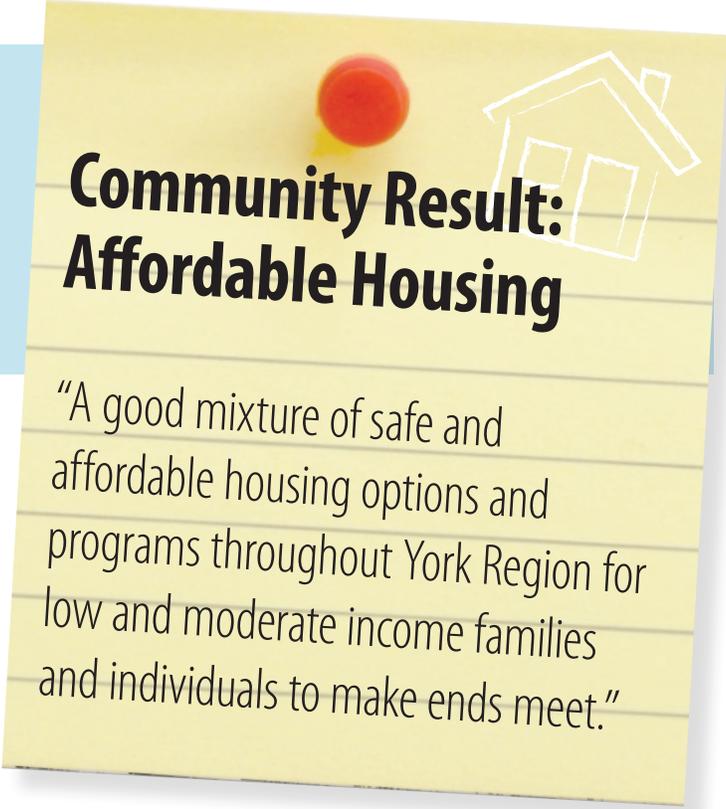
Notes about the Continuum of Economic Vulnerability:

- The moderate income range on the continuum is based on the segment of the population living above the low income cut-off before tax (LICO-BT) and up to double LICO-BT. Double LICO-BT has been used as the upper limit of the moderate income range as it is in line with the Canadian Centre for Policy Alternatives research on a living wage for a family of four in the Toronto area. ¹
- The upper limit of \$70,000 was chosen for the moderate income category based on two pieces of information; the amount of LICO-BT (2009) for a family of four, which is \$35,573 and the Canadian Centre for Policy Alternatives (2008) identification of \$64,783 as a wage for a family of four “to live a decent but hardly generous standard of living.”²
- \$70,000 represents double LICO-BT in 2009 for a family of four. ³
- The amount of income representing double LICO-BT would adjust up or down depending on family size. ⁴
- The upper limit of \$70,000 is intended to be flexible in nature and used for framing and discussion purposes. ⁵
- The high income range on the continuum is based on the segment of the population living above the double LICO-BT. For example, a family of four with income greater than \$70,000.

AREAS FOR ACTION IN HOUSING

Indicator Areas:

- Housing Options/Mix
- Housing Affordability
- Housing Programs and Waitlists
- Housing Policy Decisions



Community Result: Affordable Housing

“A good mixture of safe and affordable housing options and programs throughout York Region for low and moderate income families and individuals to make ends meet.”

York Region Housing Baseline

Acceptable housing is a key component to quality of life. It contributes to an individual's sense of belonging, worth and security, and supports sustainable and complete communities. ⁶

Comprehensive Strategic Initiatives Already Underway:

- York Region Housing and Homelessness Plan
- York Region Housing Directions

Where Action in Housing is Needed:

- Generating diversity in housing options for both tenure and type
- Creating housing that is affordable, healthy, and safe
- Creating housing affordability for all income levels throughout the continuum of life
- Providing housing programs that are available and accessible with reduced waitlists for people to find and retain homes
- Advocating for policies that create safe, healthy, and complete communities with increased housing affordability options

How to Use This Baseline Report:

- To generate awareness of housing affordability in York Region
- To have housing affordability in York Region “turn the curve” discussions
- To motivate action to drive change

Housing Options in York Region

Indicator Area: Diversity of Housing Tenure

(Housing tenure refers to whether some members of the household own or rent the dwelling⁷)

Indicator Target Population: Regional Municipality of York Total Population

Key Findings:

- Since the mid-1990s York Region’s households have gradually moved towards increased homeownership. In 2006, 88.3% of dwellings were owned.
- The percentage of dwellings in York Region that were rented dropped from a high of 18.2% in 1996 to a low of 11.7% in 2006.
- York Region’s average rental vacancy rate decreased from 1.8% in 2010 to 0.8% in 2011
- In 2010 only 0.5% of housing starts in York Region were built for the rental market.
- In 2005, a total of 20,100 (76.8%) low income families were homeowners while 6,080 (23.2%) low income families were tenants.⁸
- In 2005, a total of 47,140 (87.2%) moderate income families were homeowners while 6,915 (12.8%) moderate income families were tenants.⁹

Purpose:

- Tracking the number of owner households and the number of tenant households in York Region shows if a broader range of rental housing options are being created.
- Rental housing has traditionally provided affordable housing options to residents with low and moderate incomes.

Why is it important?:

- A variety of housing options is needed to meet the full life continuum of needs of low and moderate income residents.
- Increased costs of homeownership has highlighted the vital role the rental sector plays in providing affordable housing options.
- As a benchmark, a 3% vacancy rate indicates a healthy rental market and offers sufficient choice in the market to prevent rents from increasing too quickly.¹⁰

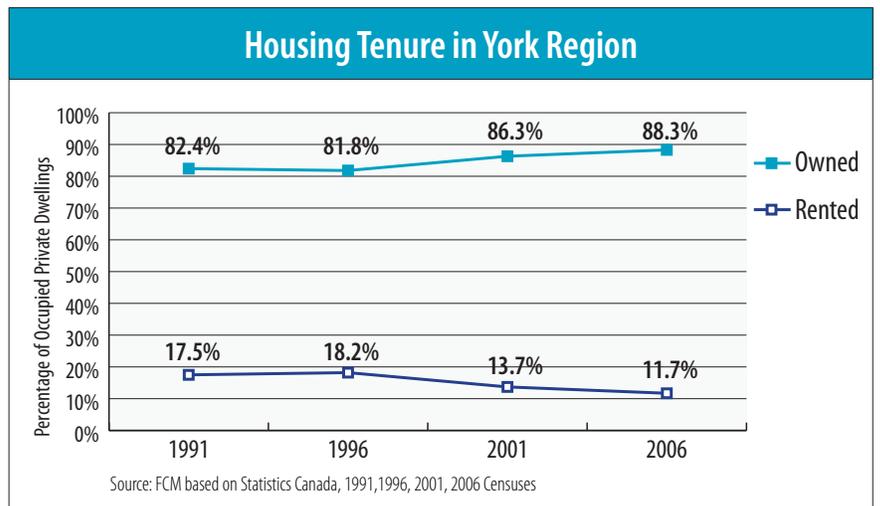
Description:

Housing Tenure Indicator:

This indicator shows the percentage of York Region’s occupied private dwellings that are owned and the percentage that are rented. (Housing tenure refers to whether some members of the household own or rent the dwelling.¹¹)

Household refers to a person or a group of persons who occupy the same dwelling. A household may consist of a census family with or without other persons, of two or more families, of a group of unrelated persons or of one person living alone.¹²

How Are We Doing?

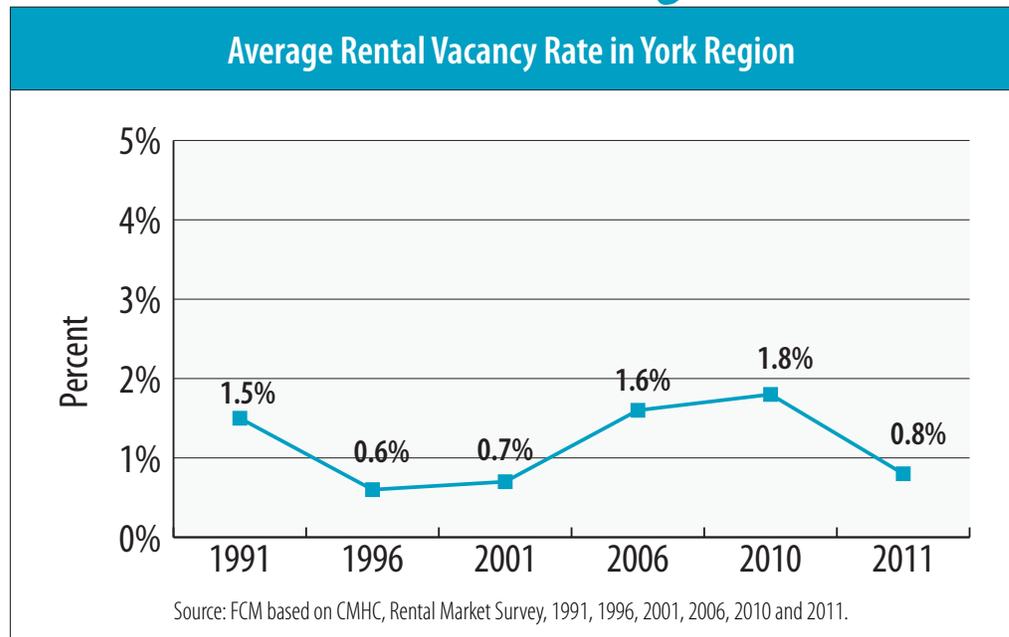


For the purposes of this indicator homeownership includes dwellings owned outright or mortgaged.

How Are We Doing?

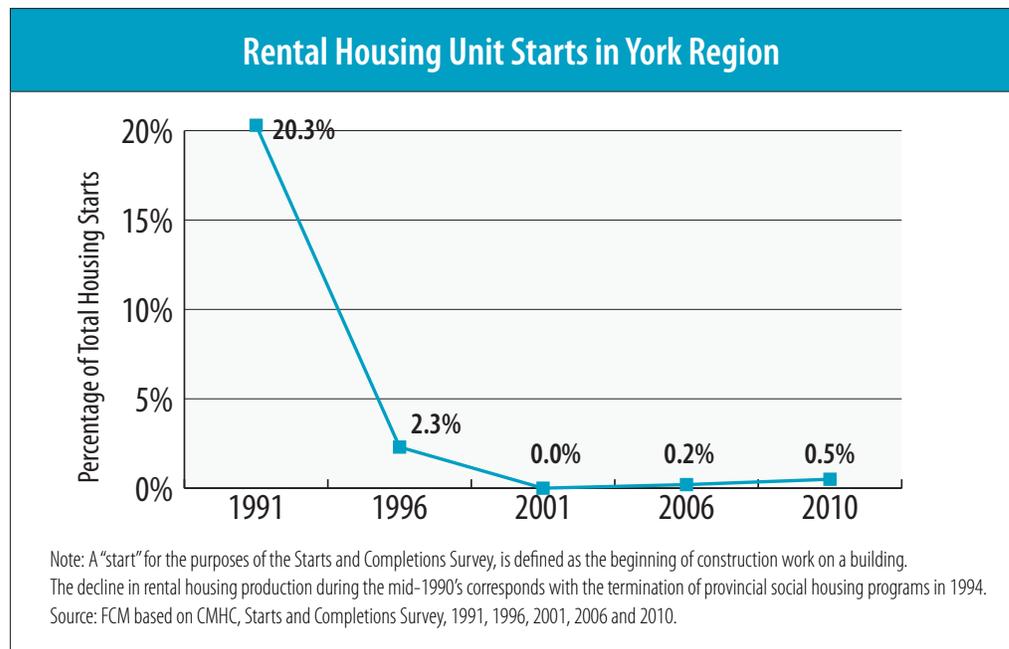
Rental Vacancy Rate Indicator:

This indicator identifies York Region's rental vacancy rate. The vacancy rate provides an estimate of the percentage of apartments available for immediate rental. The vacancy rate includes privately initiated rental row apartments and apartments in buildings with three or more units.



Rental Housing Unit Starts Indicator:

This indicator measures the percentage of rental housing starts, which are purposely built for rental accommodation, out of the total housing starts in York Region.



Something to Think About:

How might we create affordable rental and ownership housing options in York Region?

It is acknowledged that each city, town, village, and neighbourhood in York Region has a unique sense of place and identity. As such, these areas will have unique needs in terms of housing tenure, options, and affordability.

Housing Options in York Region

Indicator Area: Diversity of Housing Type

Indicator Target Population: Regional Municipality of York Total Population

Key Findings:

- As of June 2011, 66% of York Region's occupied households are single family detached dwellings.
- Although the Region's occupied households are single-family focused, there is a divide in housing options provided between rural and urban areas:
 - Single family dwellings make up more than 80% of occupied households in each of King (93%), Georgina (83%), and East Gwillimbury (85%).
 - In each of Newmarket (59%), Aurora (62%), Richmond Hill (62%), and Markham (63%), single family dwellings represent less than 64% of all occupied households.
 - Apartments and row houses are the most common multi-unit developments in York Region.

Purpose:

- Tracking diversity of housing type shows if a broader range of housing options are being created in York Region.

Why is it important?:

- York Region's housing market is faced with demand for a broader variety of housing types and sizes to meet the diverse range of needs of the Region's residents and workers.¹³
- A full mix of housing options increases the ability of residents to live and work in the same community, which contributes to healthy and complete communities.
- A mix of housing options helps create affordable housing to meet the needs of low and moderate income individuals and families, including working families, seniors, youth, and new immigrants throughout their course of life.
- Section 3.5.6 of the York Region Official Plan states that a minimum of 25% of new housing units across the Region be affordable, and distributed within each local municipality.*
- Section 3.5.7 of the York Region Official Plan states that in addition to policy 3.5.6, a minimum 35% of new housing units in Regional Centres and key development areas be affordable, offering a range of affordability for low and moderate income households.*
- The York Region Official Plan's definition of low and moderate income households is not the same as the Making Ends Meet target population. The Official Plan's low and moderate income households are at a higher income range than the Making Ends Meet target population.**



Definition of Intensification:

- According to the York Region Official Plan, intensification refers to the development of a property, site or area at a higher density than currently exists through:
 - a. redevelopment, including the use of brownfield sites;
 - b. the development of vacant and/or underutilized lots within previously developed areas;
 - c. infill development; or,
 - d. the expansion or conversion of existing buildings. ¹⁴

Definition of Development:

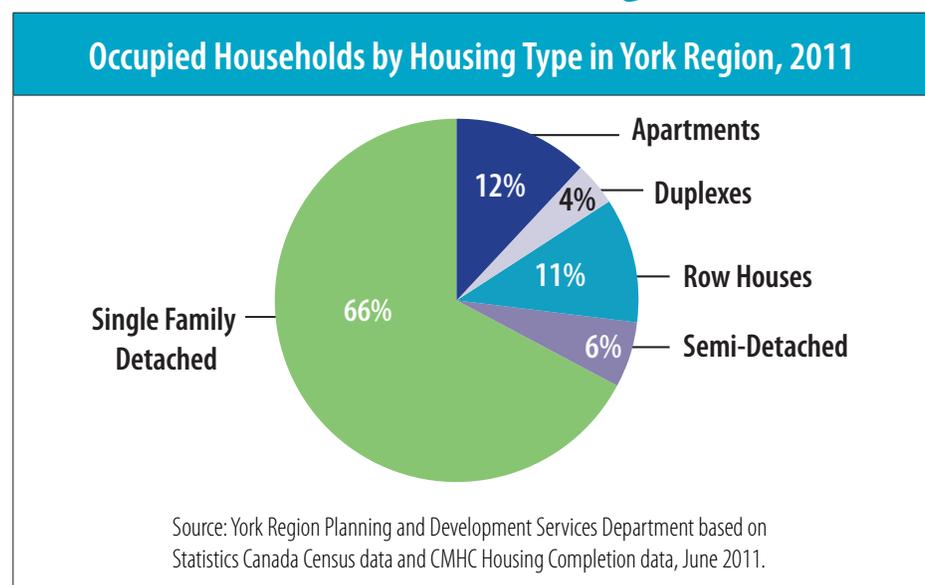
- The York Region Official Plan defines development as the creation of a new lot, a change in land use, or the construction of buildings and structures, requiring approval under the Planning Act, but does not include:
 - a. activities that create or maintain infrastructure authorized under an environmental assessment, Planning Act, or Condominium Act process; or,
 - b. works subject to the Drainage Act. ¹⁵

How Are We Doing?

Description:

Diversity of Housing Type Indicator:

This indicator measures the diversity of housing options by identifying the percentage of different housing types available in York Region.



It is acknowledged that each city, town, village, and neighbourhood in York Region has a unique sense of place and identity. As such, these areas will have unique needs in terms of housing tenure, options, and affordability.

Description:

Intensification Indicator:

Section 5.3 of the York Region Official Plan states that “York Region’s urban structure will intensify into a new generation of sustainable and quality compact areas, with a focus on the Region’s Centres and Corridors. These areas will provide a diverse and compatible mix of land uses, including residential and employment uses, to support vibrant neighbourhoods.

Intensification will occur in strategic locations in the built-up area to maximize efficiencies in infrastructure delivery, human services provision and transit ridership. These strategic locations are based on an intensification framework that recognizes that the highest density and scale of development will occur in the Regional Centres followed by the Regional Corridors. Local municipalities will identify smaller intensification areas within these strategic locations to accommodate a significant portion of future residential and employment growth. Planning effectively for intensification ensures clarity and certainty as to where development should occur.”^{16*}

York Region Official Plan

As per Section 5.3.1 of York Region Official Plan, by the year 2015 and for each year thereafter, a minimum of 40% of all residential development will occur within the built-up area as defined by the Province’s Built Boundary in Places to Grow: Growth Plan for the Greater Golden Horseshoe.^{17*}

As per Section 5.3.3(a) of York Region Official Plan, local municipalities shall complete and adopt their own intensification strategies based on the York Region 2031 Intensification Strategy and on the Region’s Intensification Guide. The local municipal intensification strategies, developed in co-operation with the Region, shall plan to meet and/or exceed intensification targets identified in the table below.^{18*}

York Region Residential Intensification Targets by Local Municipality 2006-2031¹⁹

Local Municipality	Units
Aurora	3,140
East Gwillimbury	1,030
Georgina	2,690
King	920
Markham	31,590
Newmarket	5,250
Richmond Hill	15,300
Vaughan	29,300
Whitchurch-Stouffville	1,500
York Region	90,720

Something to Think About:

How might we work to create an affordable and diverse housing stock that meets the needs of low and moderate income families throughout the different stages of their lives?

*The York Region Official Plan is currently under appeal to the Ontario Municipal Board

- ** • Making Ends Meet defines low and moderate income target population according to individual or family income using Statistics Canada's LICO and double LICO measures as criteria. The affordable housing definition adopted is consistent with that of the Canadian Mortgage and Housing Corporation (CMHC). As a result, the Making Ends Meet low and moderate income target population includes those earning an income of \$0 – \$71,146 for a family of four in 2009. Based on the CMHC affordable housing benchmark, this population has a maximum affordable housing purchase price of approximately \$280,200.
- The York Region Official Plan defines low and moderate income target population based on household income according to the Provincial Policy Statement's measure of low and moderate income. The affordable housing definition adopted is consistent with that of the Provincial Policy Statement. As a result, the Official Plan's low and moderate income target population includes those households earning an income of approximately \$105,000 or less in 2010, such population has a maximum affordable housing purchase price of approximately \$400,000.

Housing Affordability in York Region

Indicator Area: Homeownership Affordability and Rental Housing Affordability

Indicator Target Population: Regional Municipality of York Low and Moderate Income Families

Key Findings:

- The cost of housing in York Region is continuing to rise.
- 71% of low income owners and 56% of low income tenants in York Region spent 50% or more of their gross income on housing in 2005.
- 17% of moderate income owners and 10% of moderate income tenants spent 50% or more of their gross income on housing in 2005.
- The average purchase price for a new single detached home in York Region has increased from \$566,110 in 2010²⁰ to \$618,531 in 2011.^{21*}
- Average monthly rent for a two bedroom apartment in York Region was \$1,108 in October 2011.²²

Purpose:

- Identifying the percentage of gross income that low and moderate income individuals and families spend on shelter costs shows the urgent need for increased housing affordability.

Why is it important?:

- Spending 30% or more of gross income on shelter can make it difficult to pay for food, recreation, clothing, education, and transportation.²³
- Spending 50% or more of gross income on shelter indicates a risk of homelessness.²⁴

Definition of Affordable Housing:

- According to the Canadian Mortgage and Housing Corporation affordable housing costs less than 30% of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.²⁵
- The average purchase price of a new single detached home in York Region was \$566,110 in 2010. For this purchase price to be affordable a household would need a gross annual income of approximately \$150,000.²⁶
- \$280,200 is the maximum affordable purchase price for a household earning a gross annual income of approximately \$74,000.²⁷

It is acknowledged that each city, town, village, and neighbourhood in York Region has a unique sense of place and identity. As such, these areas will have unique needs in terms of housing tenure, options, and affordability.

* The average purchase price for a new single detached home in York Region reported for 2010 (i.e., \$566,110) is the yearly average price based on housing price information for the 12-month period of the calendar year 2010. Due to data availability at the time of publication, the year-to-date average purchase price for York Region in October 2011 (i.e., \$618,531) is used, which is based on housing price information covering the period from January to October 2011, reported by CMHC in its Housing Now: Greater Toronto Area report released in November 2011.



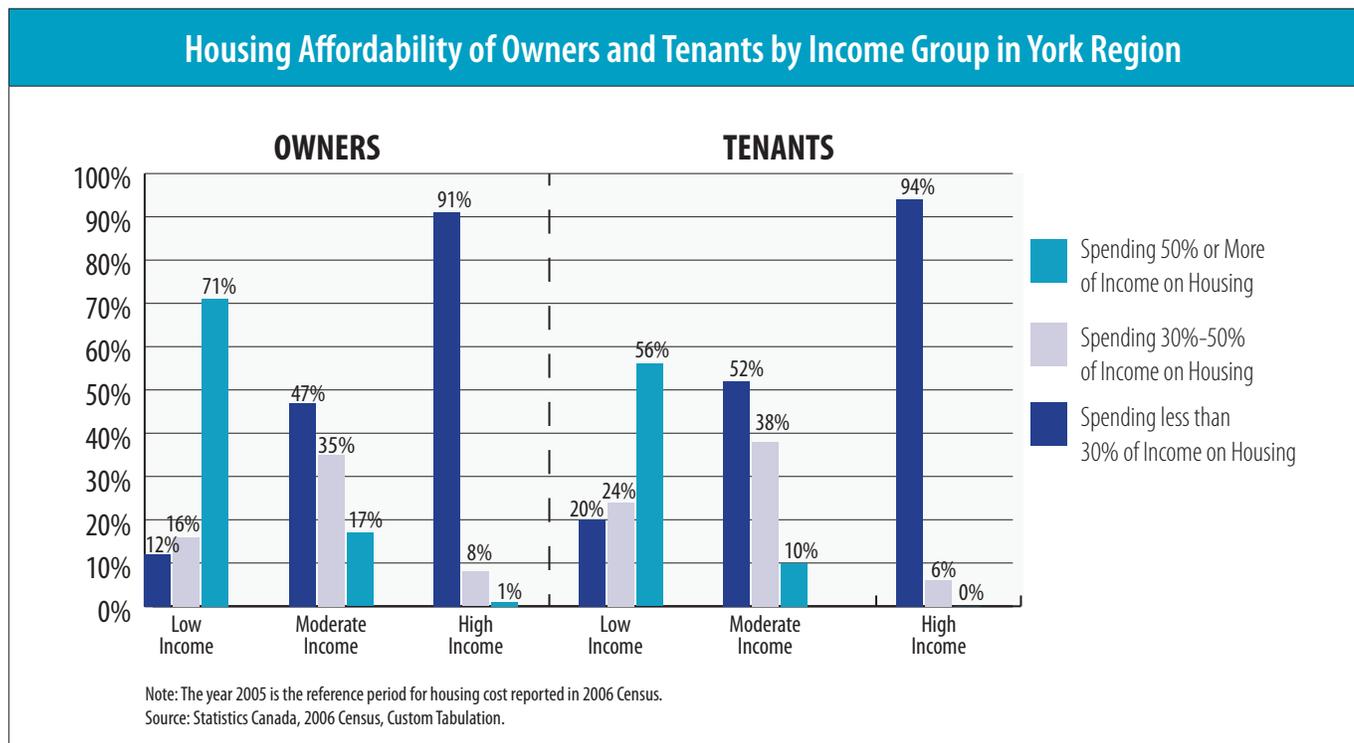
How Are We Doing?

Description:

Homeownership and Rental Housing Affordability Indicator:

This indicator measures the percentage of homeowners and renters spending 30% or more and 50% or more of gross household income on housing costs.

For the purposes of this indicator, housing costs refers to average monthly total of all shelter expenses, which include mortgage or rent payments, property taxes, condominium fees, and the costs of electricity, heat and municipal services.²⁸



Data for this indicator does not include multiple economic family households (i.e. multiple economic families living together in one household). Multiple economic family households represent 0.3% of total economic family households in York Region.

Something to Think About:

How might we help low and moderate income families and individuals so that they are spending less of their income on housing?

Housing Programs and Waitlists in York Region

Indicator Area: Housing Programs and Waitlists

Indicator Target Population: Regional Municipality of York Total Population

Key Findings:

- In 2010, there were 115 homeless shelter beds and 409 domiciliary hostel beds in York Region.
- 4.2% of those on the Social Housing Waiting list of York Region were placed in 2010.
- As outlined in *Housing Matters: A Review of the Housing Market in York Region (2012)* there were over 7,100 government assisted rental units in York Region as of December 31, 2011. Approximately 6,300 units were funded and administered by The Regional Municipality of York and more than 800 units were funded by the Federal Government.

Purpose:

- Identifying housing programs available in York Region. Housing programs can help people find a home, retain a home, and/or help those who are homeless.
- Review waiting lists to identify if housing support programs are available to those in need.

Why is it important?:

- Shelter is a basic human right and housing programs offer services to those in the greatest need of help in retaining their home or accessing shelter after losing their home.
- Higher costs of housing, child care, elder care, and food is increasing the economic vulnerability of low and moderate income families who may be at risk of losing their home (71% of low income owners and 56% of low income tenants who spent 50% or more of gross income on housing in 2005 were at risk of becoming homeless).
- There are multiple housing programs operating in York Region. A small sample of examples include:
 - Homelessness Prevention Program
 - Social Housing
 - Domiciliary Hostels
 - Transition Homes
 - Canadian Mortgage and Housing Corporation First Time Home Buyers Tax Credit
 - Habitat for Humanity Housing Programs
 - Daniels FirstHome™ Program



How Are We Doing?

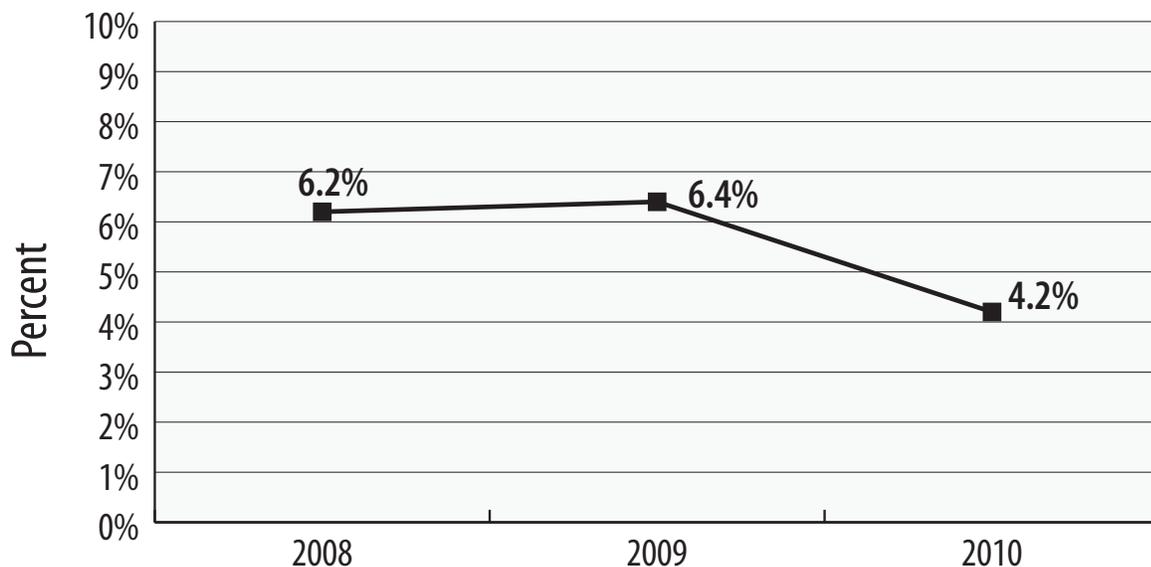
Description:

Social Housing Indicator:

Identifies the percentage of those on the social housing waiting list placed annually.

Types of social housing include co-operative housing, non-profit housing, Housing York Inc., and Rent Supplement units (York Region has rent supplement agreements with a number of private landlords).²⁹

Percentage of York Region Social Housing Waiting List Placed Annually



Source: Ontario Municipal CAO's Benchmarking Initiative (OMBI). "Data Warehouse." OMBI, Tuesday, October 4, 2011

Something to Think About:

How might we meet the housing needs of low and moderate income families and individuals throughout the continuum of life?

Housing Policy Decisions in York Region

Indicator Area: Housing Policy Decisions

Indicator Target Population: Regional Municipality of York Total Population

Key Findings:

- The 2010 York Region Official Plan directs a minimum of 25% of new housing units across the Region to be affordable and that an additional 35% of new housing units in Regional Centres and key development areas be affordable.³⁰
- Four of nine York Region local municipalities permit secondary suites as-of-right.

Purpose:

- To encourage inclusive decision making that creates housing affordability options for low and moderate income individuals and families throughout the continuum of their lives based on the principles of building safe, healthy, and complete communities.

Why is it important?:

- Advocating for more capital funding, financial incentives, and policy and program support for housing affordability is a key component to creating safe and healthy communities and achieving the community's housing affordability result.

Description of Healthy Communities

- Healthy communities are places where people can live, work, play and learn in an accessible and safe environment. Communities that provide a strong sense of belonging and identity contribute to a high-quality of life, health and well-being. Healthy communities offer affordable housing choices and access to transit, a range of quality human services, schools, public spaces, and local amenities. The natural environment, including clean air, land and water, is an essential component of a healthy community. A vibrant economy offers meaningful employment and opportunities for local business to thrive. York Region has a wide variety of communities, Regional Centres, Hamlets, and Agricultural and Rural areas.³¹

Definition of Complete Communities:

- Complete communities meet people's needs for daily living throughout an entire lifetime by providing convenient access to an appropriate mix of jobs, local services, a full range of housing and community infrastructure including affordable housing, schools, recreation and open space for their residents. Convenient access to public transportation and options for safe, non-motorized travel is also provided.³²

Definition of Secondary Suite:

- A single accessory dwelling unit in a house that consists of one or more rooms that are designed, occupied or intended for use, including occupancy, by one or more persons as an independent and separate residence in which a facility for cooking, sleeping facilities and sanitary facilities are provided for the exclusive use of such person or persons.³³



Description:

How Are We Doing?

York Region Official Plan Indicator:

This indicator provides direction for the percentage of affordable housing units to be constructed.

York Region Official Plan

- Section 3.5.6 of York Region Official Plan states that a minimum 25% of new housing units across the Region be affordable, and distributed within each local municipality. A portion of these units should be accessible for people with disabilities. Affordable housing units should include a mix and range of types, lot sizes, unit sizes, functions and tenures to provide opportunity for all household types, including larger families, seniors, and residents with special needs.*
- Section 3.5.7 of the York Region Official Plan states that in addition to policy 3.5.6, a minimum 35% of new housing units in Regional Centres and key development areas be affordable, offering a range of affordability for low and moderate income households.*

Secondary Suite Indicator:

This indicator identifies the status of the nine municipalities in York Region in relation to the implementation of supportive secondary suite policies.

Secondary Suite Status	Local Municipality
Permitted as-of-right	<ul style="list-style-type: none"> • Aurora • East Gwillimbury • Newmarket • Whitchurch-Stouffville
Currently undertaking Official Plan Review or Researching Secondary Suites	<ul style="list-style-type: none"> • Richmond Hill • Georgina • King • Vaughan
Not Permitted	<ul style="list-style-type: none"> • Markham

Source: Regional Municipality of York, Overview: Local Official Plan Secondary Suite Policies, 2011

Something to Think About:

What can we do to encourage inclusive housing policy decisions that create housing affordability options based on safe, healthy, and complete community design principles?

NOTES

The York Region Official Plan is currently under appeal to the Ontario Municipal Board.

*The low and moderate income target populations and the definition of affordable housing used in Making Ends Meet and the York Region Official Plan are not the same.

- Making Ends Meet defines low and moderate income target population according to individual or family income using Statistics Canada's LICO and double LICO measures as criteria. The affordable housing definition adopted is consistent with that of the Canadian Mortgage and Housing Corporation (CMHC). As a result, the Making Ends Meet low and moderate income target population includes those earning an income of \$0 – \$71,146 for a family of four in 2009. Based on the CMHC affordable housing benchmark, this population has a maximum affordable housing purchase price of approximately \$280,200.
- The York Region Official Plan defines low and moderate income target population based on household income according to the Provincial Policy Statement's measure of low and moderate income. The affordable housing definition adopted is consistent with that of the Provincial Policy Statement. As a result, the Official Plan's low and moderate income target population includes those households earning an income of approximately \$105,000 or less in 2010, such population has a maximum affordable housing purchase price of approximately \$400,000.



AREAS FOR ACTION IN ECONOMIC SELF-SUFFICIENCY

Indicator Areas:

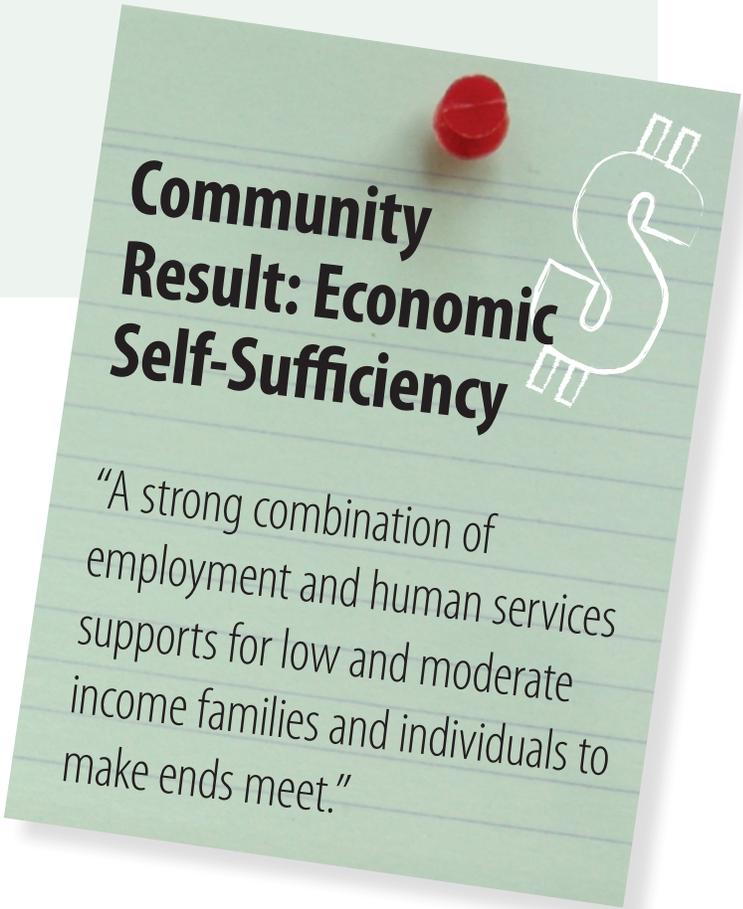
- Workforce Development
- Income Levels, Financial Literacy, and Food Security
- Child and Elder Care

Where Action in Economic Self-Sufficiency is Needed:

1. Maximizing workforce development
2. Improving income levels, financial literacy, and food security
3. Creating affordable child and elder care

How to Use This Baseline Report:

1. To generate awareness of economic self-sufficiency in York Region
2. To host economic self-sufficiency in York Region “turn the curve” discussions
3. To find solutions and motivate action to drive change



Community Result: Economic Self-Sufficiency

“A strong combination of employment and human services supports for low and moderate income families and individuals to make ends meet.”



Workforce Development in York Region

Indicator Area: Job/Skill Match, Stable Employment, and Employment Activity

Indicator Target Population: Regional Municipality of York Low and Moderate Income Families

Key Findings:

- In 2005, 56% of the low income and 58% of the moderate income working-age population (25 to 64 years old) in York Region had a post-secondary certificate, diploma, or degree.³⁴
- In 2005, 39% of the low income and 38% of the moderate income working-age population with a post-secondary certificate, diploma, or degree were under-employed and worked in low skilled occupations³⁵ that usually did not require a college education or apprenticeship training.
- As of 2005, a total of 31,235 York Region residents, aged 25 to 64, had completed an apprenticeship, trade certificate, or diploma. Among these residents, 3,680 or 11.8% of them were living in low income.³⁶
- 12.6% of York Region's total employed labour force were temporary employees in 2010.³⁷
- The majority (65%) of low income working-age residents in York Region worked in 2005, but only 28% of low income working-age residents and 45% of moderate income working-age residents had full-time employment for the full year.³⁸

Purpose:

- Identifying the following:
 - Balance between the skills of York Region's labour force and employment opportunities.
 - Relationship between employment and economic vulnerability.

Why is it important?:

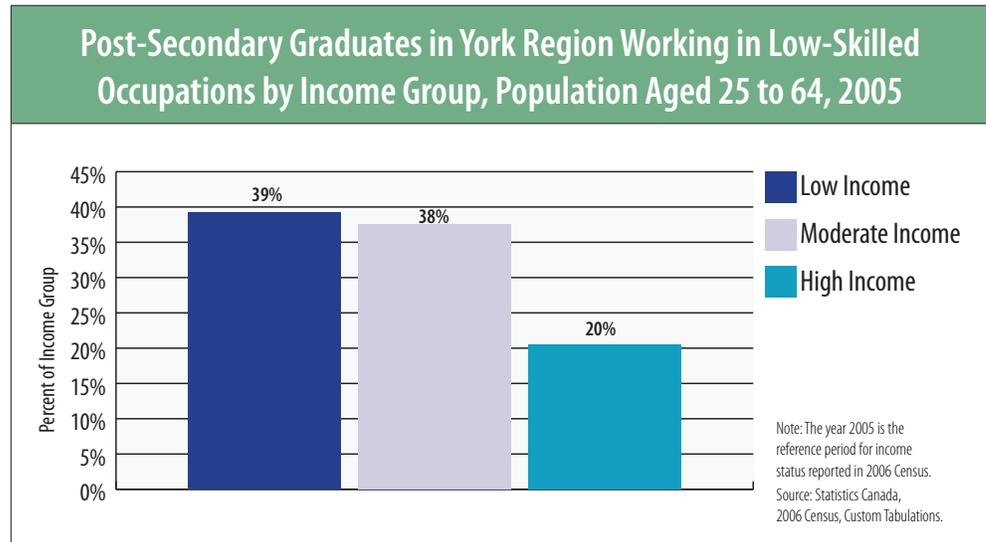
- Stable employment can reduce the risk of economic vulnerability.³⁹
- Maximizing earning potential helps low and moderate income families and individuals to make ends meet.
- York Region's economic outlook is linked to its labour force.
- According to York Region's 2005 Economic Strategy, "in today's economy, economic growth is driven by knowledge, skills, innovation and entrepreneurship. . . Ensuring that there is a proper balance of labour force skills to enable local firms to meet the challenges of global competition is an essential element for sustained economic vitality."⁴⁰
- Notwithstanding existing population growth and job creation within the Region, the future supply and quality of the labour force should not be taken for granted.⁴¹

Description:

How Are We Doing?

Job/Skill Match Indicator:

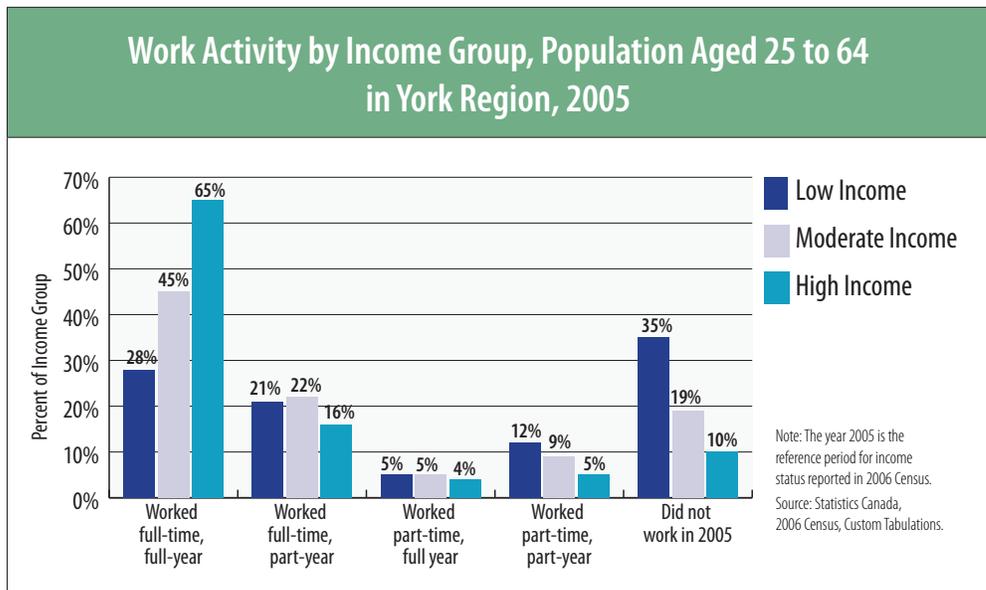
This indicator measures the proportion of working age low, moderate, and high income residents who were under-employed, that completed post-secondary education, but were working in low-skilled occupations, thereby not utilizing the skills gained through post-secondary training.



Employment Activity Indicator:

Measures the work activity of low and moderate income working-age residents in the following employment categories:

- Full-time, full-year
- Full-time, part-year
- Part-time, full-year
- Part-time, part-year
- Did not work



Definition of Low Skilled Occupations:

According to Human Resources and Skills Development Canada, low-skilled occupations are a set of occupations that usually require secondary school or occupation-specific training or only on-the-job training.⁴²

Something to Think About:

What can we do to maximize the earning potential of low and moderate income families and individuals through the effective use of education and experience?

Income Levels, Financial Literacy, and Food Security

- Indicator Area:** 1. Low and Moderate Income Population Distribution
2. Financial Literacy
3. Access to Healthy Food

Indicator Target Population: Regional Municipality of York Low and Moderate Income Residents

Key Findings:

Low and Moderate Income Population Distribution:

- In 2005, York Region had 112,165 low income residents and 209,075 moderate income residents.⁴³
- While York Region had the fifth highest median family income in Canada in 2006⁴⁴, one in eight of its residents lived in low income households.⁴⁵
- In 2005, 83% of York Region's low income residents lived in the southern portion of the Region.⁴⁶
- Between 2001 and 2006, York Region experienced a 55% increase in low income population (compared to only 22% growth for the total population)⁴⁷ while at the very same time the economy experienced strong growth.
- The total number of children under the age of 18 in York Region increased by 16% between 2001 and 2006, but the number of children living in low income households increased by 62% to 32,477 during the same period.⁴⁸
- According to the Canada Revenue Agency, the median family income in York Region increased by 19.8% between 2000 and 2008 (rising from \$68,000 in 2000 to \$81,490 in 2008). However, the median income declined by 2% to \$79,850 in 2009.⁴⁹

Financial Literacy:

- The number of personal insolvencies in York Region increased from 2,509 in 2008 to 3,399 in 2009.⁵⁰

Impact of Mortgage on Housing Costs:

- Many low and moderate income homeowner households with mortgage payments are struggling to pay housing costs.
- Many low income homeowner households continue to spend large proportions of their income on housing costs after the mortgage is fully paid.
- A 2% increase in the Bank of Canada's mortgage interest rate would result in a 20% increase in monthly mortgage payments for homeowners.⁵¹
- Most moderate income homeowner households without mortgages have an easier time paying housing costs as very few of them spend 30% or more of their income on housing.

Access to Healthy Food:

- Based on the Ontario Nutritious Food Basket Indicator, the percentage of family or individual income spent on a nutritious food basket did not increase significantly between 2009 and 2010.⁵²
- The low and moderate income population's ability to pay for a healthy diet is dependent upon the amount of income earned and the rising costs of living in York Region.
- According to the Ontario Nutritious Food Basket Scenario Indicator, a family of four (couple with two children) that is on Ontario Works would need to spend 38% of their income on food.
- The Ontario Nutritious Food Basket Scenario Indicator shows that households have very little money left over to cover basic monthly expenses, such as laundry, toiletries, transportation, clothing, banking service charges, child care, and telephone.
- In 2010 York Region food banks provided food to over 52,000 clients.⁵³
- There are some areas of higher concentrations of low and moderate income families living beyond one kilometre of a supermarket in York Region.



Purpose:

- Measuring income levels, the rate of personal insolvencies, and housing costs are three ways of examining financial vulnerability of families and individuals.
- Mapping the geographic distribution of low and moderate income families assists in locating areas of increased demand for supports and services.
- Calculating the cost of healthy eating as a percentage of income for low and moderate income families is one way to determine if a healthy diet is affordable.
- Mapping concentrations of low and moderate income families living beyond one kilometre of a supermarket is one way to gauge access to healthy food.

Why is it important?:

- A healthy community needs a diversity of workers in all income levels.
- A large gap between low and high income families can affect health, crime and productivity as well as individual and community prosperity.⁵⁴
- Improved financial literacy skills can help low and moderate income families and individuals make informed and budgeted financial decisions.
- Low and moderate income families and individuals struggling with the gap between income level and rising costs of living in York Region may need to make a decision between putting food on the table or paying for shelter, child care and/or elder care costs.
- Access to healthy food and proper nutrition play a critical role in creating healthy communities with a productive workforce.
- Low and moderate income families without the use of an automobile or access to public transit may have limited access to a supermarket if a supermarket is not located in close proximity to their place of residence.
- According to the report titled *The Poor Still Pay More: Challenges Low Income Families Face in Consuming a Nutritious Diet* (2010), low income families “pay more of their disposable income for a nutritious food basket; they face higher costs arising from greater inaccessibility to fresh produce; and they consume a less nutritious diet thus increasing the likelihood of chronic health problems, lower life expectancy, as well as emotional stress from higher incidence of poor mental health, social isolation and impaired personal interactions.”⁵⁵

Definition of Financial Literacy:

- The possession of knowledge and understanding of financial matters in managing personal finances.

Definition of Personal Insolvencies:

- The sum of personal bankruptcies and personal proposals. A bankruptcy is the liquidation of an individual's assets to repay his or her creditors. A proposal is an arrangement with creditors for repaying debt over a prescribed period of time.

Definition of Food Literacy:

- Knowledge of food production, preparation, nutritional content, and its importance within different cultures to allow consumers to make informed decisions and organize their everyday nutrition in a self-determined way.⁵⁶

Definition of Food Security:

The World Food Summit of 1996 defined food security as existing “when all people at all times have access to sufficient, safe, nutritious food to maintain a healthy and active life”. Commonly, the concept of food security is defined as including both physical and economic access to food that meets people’s dietary needs as well as their food preferences. Food security is built on three pillars:

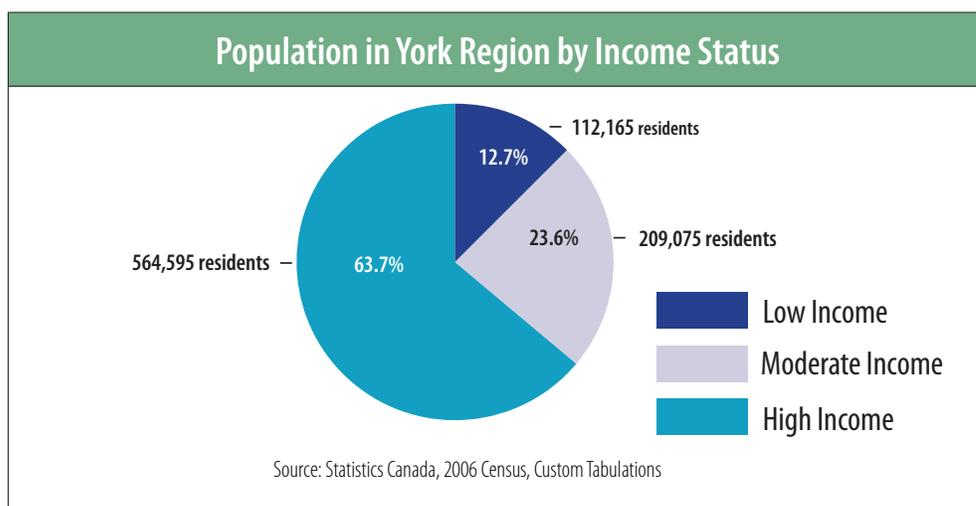
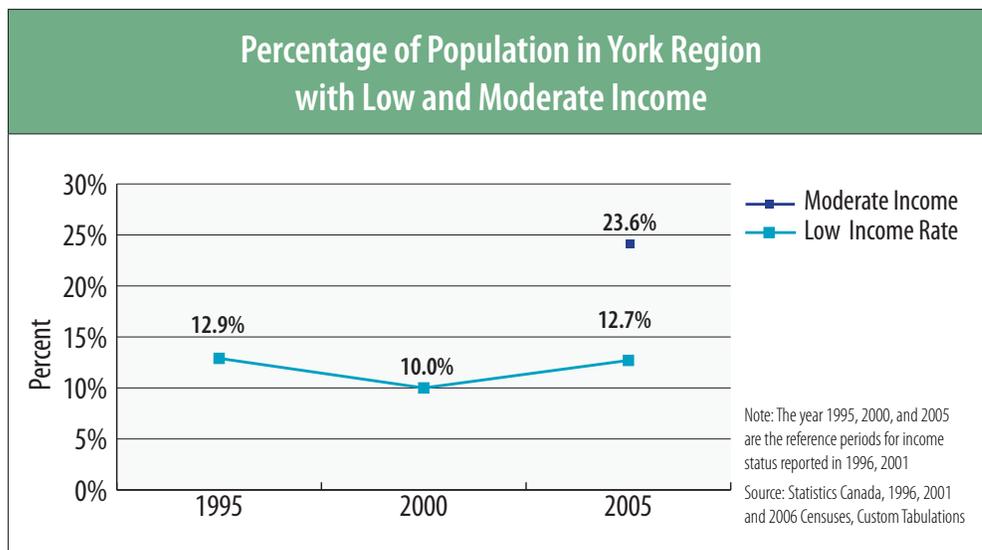
- Food availability: sufficient quantities of food available on a consistent basis.
- Food access: having sufficient resources to obtain appropriate foods for a nutritious diet.
- Food use: appropriate use based on knowledge of basic nutrition and care, as well as adequate water and sanitation.⁵⁷

Description:

How Are We Doing?

Percentage of Population with Low and Moderate Income Indicator:

This indicator measures the percentage of low and moderate income residents in York Region. It is based on Statistics Canada's low income cut-offs, calculated using before-tax income. The low income population consists of those living below LICO-BT (\$35,573 for a family of four in 2009). The moderate income range is based on the portion of the population with income between LICO-BT (lower limit) and double LICO-BT (upper limit).



2009 Low and Moderate Income Cut-Offs Before Tax:

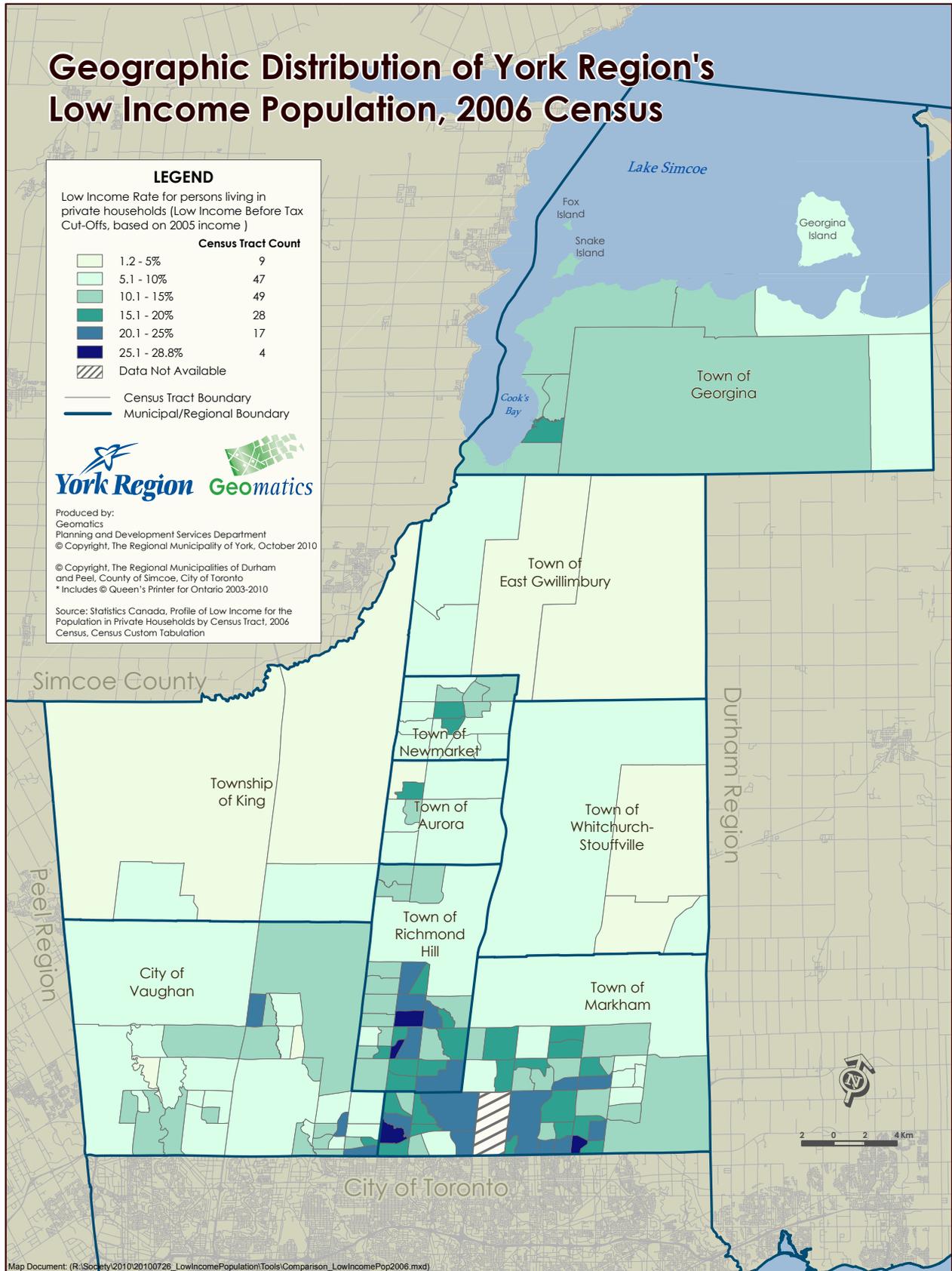
Size of Family Unit	Low Income Cut-offs Before Tax (LICO)	Moderate Income Cut-offs Before Tax (Double LICO)
1 person	\$19,144	\$38,288
2 persons	\$23,832	\$47,664
3 persons	\$29,299	\$58,598
4 persons	\$35,573	\$71,146
5 persons	\$40,345	\$80,690
6 persons	\$45,504	\$91,008
7 or more persons	\$50,661	\$101,322

Source: Statistics Canada, 2010. Low Income Lines, 2008-2009. Catalogue no. 72F0002M-005.

Note: Low income cut-offs before tax shown in the above table are for urban area communities with population between 100,000 and 499,999 people.

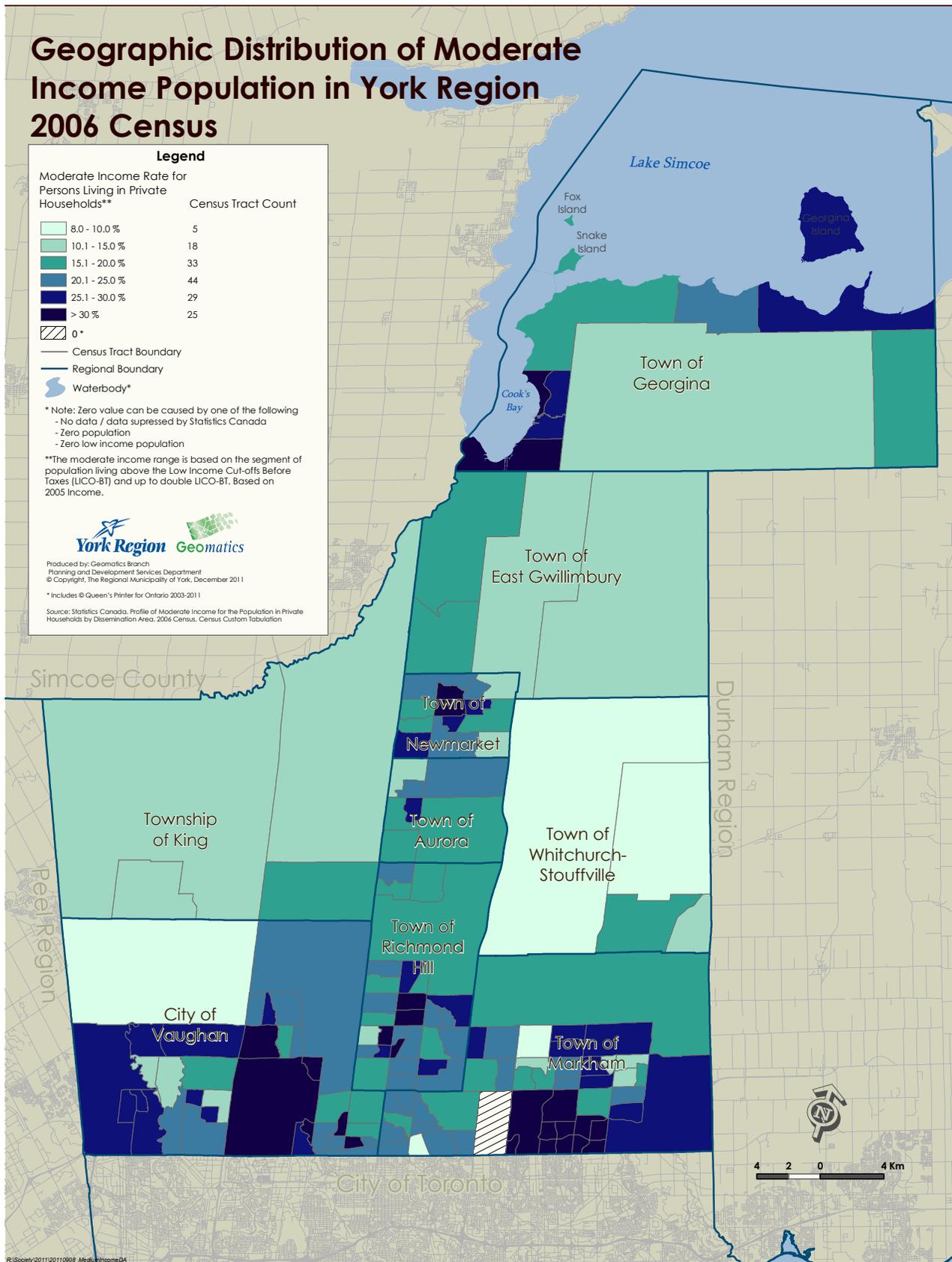
Geographic Distribution of Low Income Population Indicator:

This indicator maps the percentage of low income population by census tract in York Region.



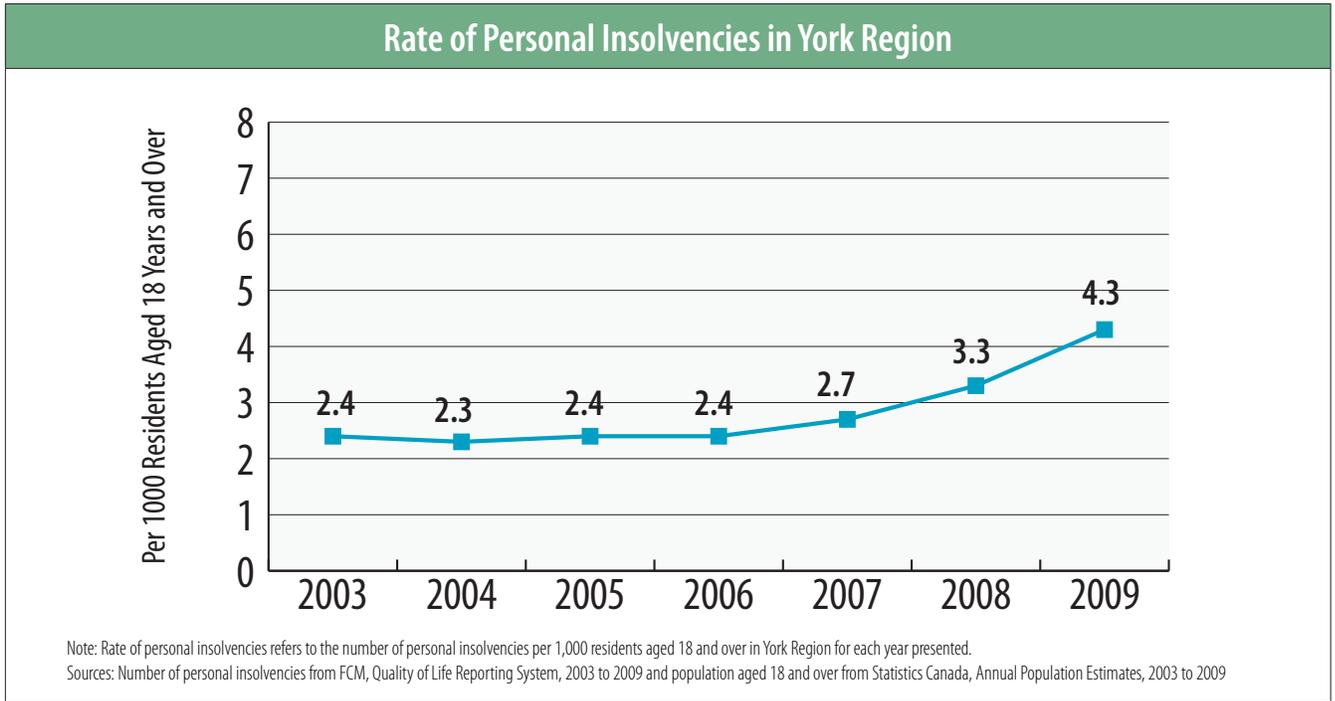
Geographic Distribution of Moderate Income Population Indicator:

This indicator maps the percentage of moderate income population by census tract in York Region.



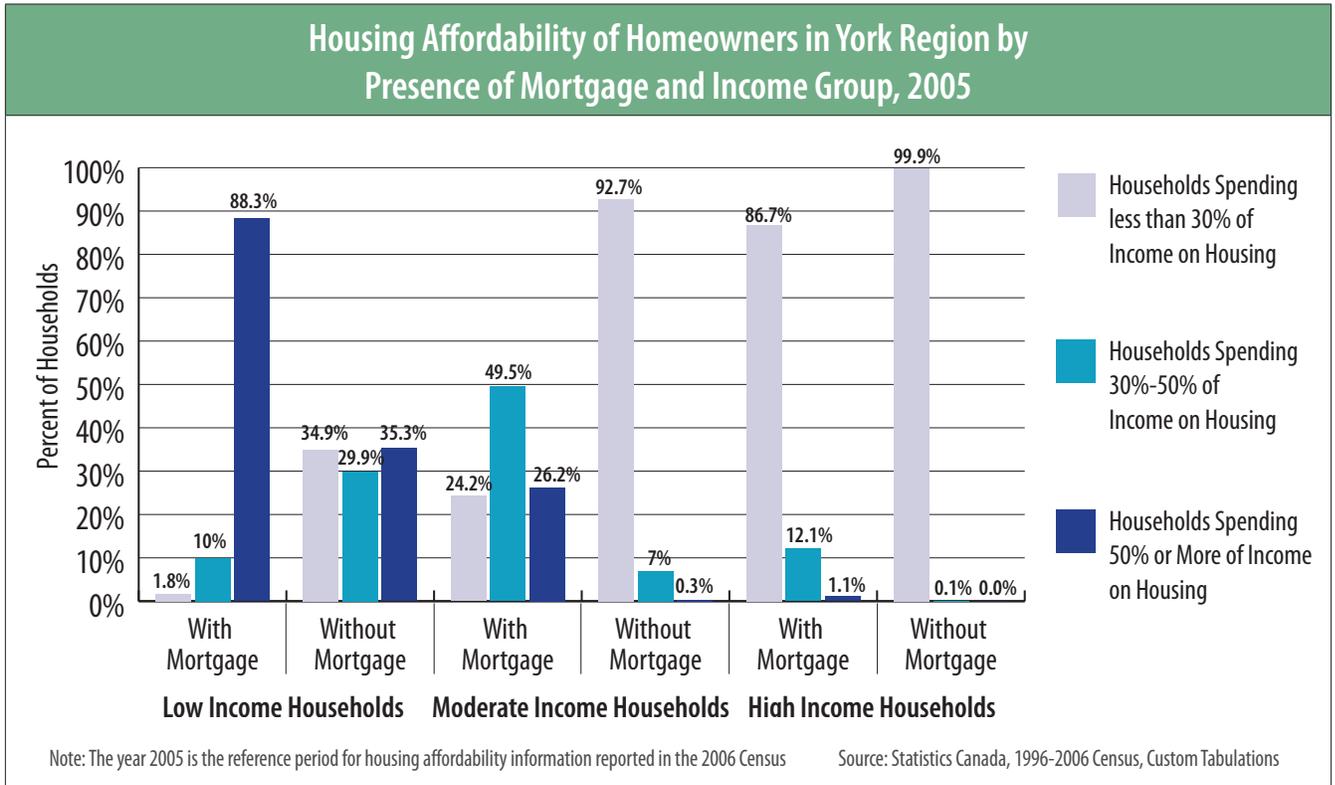
Personal Insolvencies Indicator: This indicator measures the number of individuals who declare legally that they are unable to pay their debts. The rate is expressed as the number of insolvencies per 1,000 residents aged 18 and over in York Region.

Debt levels will be updated as data become available



Impact of Mortgage on Housing Costs Indicator:

This indicator measures the relationship between the presence of a mortgage and the percentage of household income spent on housing.



Ontario Nutritious Food Basket Scenarios Indicator:

According to the Ontario Ministry of Health's Nutritious Food Basket Guidance Document, "a Nutritious Food Basket is a survey tool that is a measure of the cost of basic healthy eating that represents current nutrition recommendations and average food purchasing patterns. Food costing is used to monitor both affordability and accessibility of foods by relating the cost of the food basket to individual/family incomes."⁵⁸

Nutritious Food Basket Scenarios

	Scenario 1	Scenario 2
	Family of Four, Ontario Works	Family of Four, Minimum Wage Earner (Full-time/ Full-year) ^j
Monthly Calculations		
Income		
Income from Employment		\$1,777.00
Basic Allowance ^a	\$ 443.00	
Maximum Shelter Allowance ^a	\$681.00	
Old Age Security/Guaranteed Income Supplement (OAS/GIS) ^b	N/A	N/A
Child/Family Benefits ^c	\$736.00	\$736.00
GST/HST credit ^d	\$64.00	\$64.00
Ontario Sales Tax Credit ^d	\$87.00	\$87.00
Employment Insurance paid ^e		\$(32.00)
Canada Pension Plan paid ^f		\$(74.00)
Working Income Tax Benefit ^g		\$61.00
Total Income	\$ 2,011.00	\$2,619.00
Selected Expenses		
York Region Average Rent ^h	(3 Bdr.) \$1,233.00	(3 Bdr.) \$1,233.00
Food (weekly cost of food multiplied by 4.3) ⁱ	\$764.80	\$764.80
Total Expenses	\$1,997.80	\$1,997.80
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$13.20	\$621.20
Percentage of income required for rent	61%	47%
Percentage of income required to purchase healthy food	38%	29%

Note: All dollars are rounded to nearest whole number

Nutritious Food Basket Scenarios References

Scenario 1 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); on Ontario Works (OW).

Scenario 2 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); income is based on one minimum wage earner, 40hr/ wk, \$10.25/hr.

- Basic and maximum shelter allowance. OW and Ontario Disability Support Payment (ODSP) rates effective May 2011. Source: Social Assistance, Pension and Tax Credit Rates April to June 2011, Ministry of Community and Social Services.
- Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates May 2011. Source: Social Assistance, Pension and Tax Credit Rates April to June 2011, Ministry of Community and Social Services.
- Includes maximum Canada Child Tax benefit, National Child Benefit Supplement and Ontario Child Benefit. Effective July 2010 - June 2011. www.cra-arc.gc.ca/bnfts/clctr/menu-eng.html (accessed June 30, 2011).
- Based on net annual income. GST/HST and Ontario Sales Tax Credit are issued on a quarterly basis, but calculated on a monthly basis. Figures derived from GST/HST and related provincial programs calculator, effective July 2010-June 2011. www.cra-arc.gc.ca/bnfts/clctr/menu-eng.html (accessed June 30, 2011).
- Reference: Employment Insurance Premium Rates www.cra-arc.gc.ca/tx/bnss/tpcs/pyrll/clctng/ei/cnt-chrt-pf-eng.html (accessed June 30, 2011).
- Canada Pension Plan Reference: www.cra-arc.gc.ca/tx/bnss/tpcs/pyrll/clctng/cpp-rc/cnt-chrt-pf-eng.html (accessed June 30, 2011).
- Reference: Working Income Tax Benefit Online Calculator. www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html (accessed June 30, 2011).
- Rental Market Reports, Canada Mortgage and Housing Corporation, Fall 2011. Rent refers to the actual amount tenants pay for their unit. Utilities such as heating, electricity, and hot water may or may not be included in the rent.
- Reference: Nutritious Food Basket Data Results 2011 For Your Health Unit - Includes Family size adjustment factors.
- Reference: Minimum wage www.labour.gov.on.ca/info/minimumwage/ (accessed June 30, 2011).

Source: Ontario Public Health Association, May 2011

The Cost of Eating Well in York Region Indicator:

This indicator sets out York Region's specific weekly grocery costs in 2011 based on the Ontario Nutritious Food Basket.

Family of 4 (man, woman, 31- 50 years old; boy, 14 years old; girl, 8 years old)	\$177.86
Family of 6 (man, woman, 31-50 years old; 3 boys 17, 12, 10 years old; girl 15 years old)	\$243.30
Lone Parent Family of 3 (Mother, 31 years old; boy, 14 years old; girl, 8 years old)	\$134.46
Lone Parent Family of 2 (Father, 50 years old and boy, 14 years old)	\$117.02
Single male (31-50 years old)	\$59.77
Single female (75 years old)	\$43.86

Source: The Regional Municipality of York: Community and Health Services Department. The Cost of Eating Well in York Region – 2011

Healthy Food Policy Indicator:

Food policies support a healthy eating environment that includes equitable access to healthy, culturally appropriate and affordable foods in various settings (e.g. schools, workplaces, and recreation centres) and sustains a healthy local food system.

This indicator provides examples of healthy eating policies in York Region.

Two Examples of Healthy Eating Policies in York Region	
Organization	Policy
York Catholic District School Board	Healthy Schools – Eating and Nutrition Policy
Town of Markham	Local Food Procurement Policy

Food Access Programs and Services Indicator:

A variety of food access programs and services are operating in York Region. This indicator provides examples of those programs and services. Please note that this indicator is not meant to be an exhaustive list of all food access programs and services available in York Region.

Food Programs and Services Identified in York Region Food Access Programs and Services Guide⁵⁹	
Type of Program or Service	Number of Programs or Services
Youth Programs	3
Women's Services	5
Food Banks	10
Community Meals	16
Gardening and Fresh Produce Programs <ul style="list-style-type: none"> • York Region Food Network Community Gardens • St. Paul's Community Garden • Fresh Food Partners Gleaning Program • York Region Food Network Good Food Box 	4
Other Meal Programs	
• Shelter Programs	3
• Faith Organizations	4
• Other	4
» Canadian Mental Health Association New Directions Social Recreation Program	
» Meals on Wheels CHATS (Community Home Assistance to Seniors)	
» York Region Food for Learning	
» York Region Food Network Cooking Healthy Together	

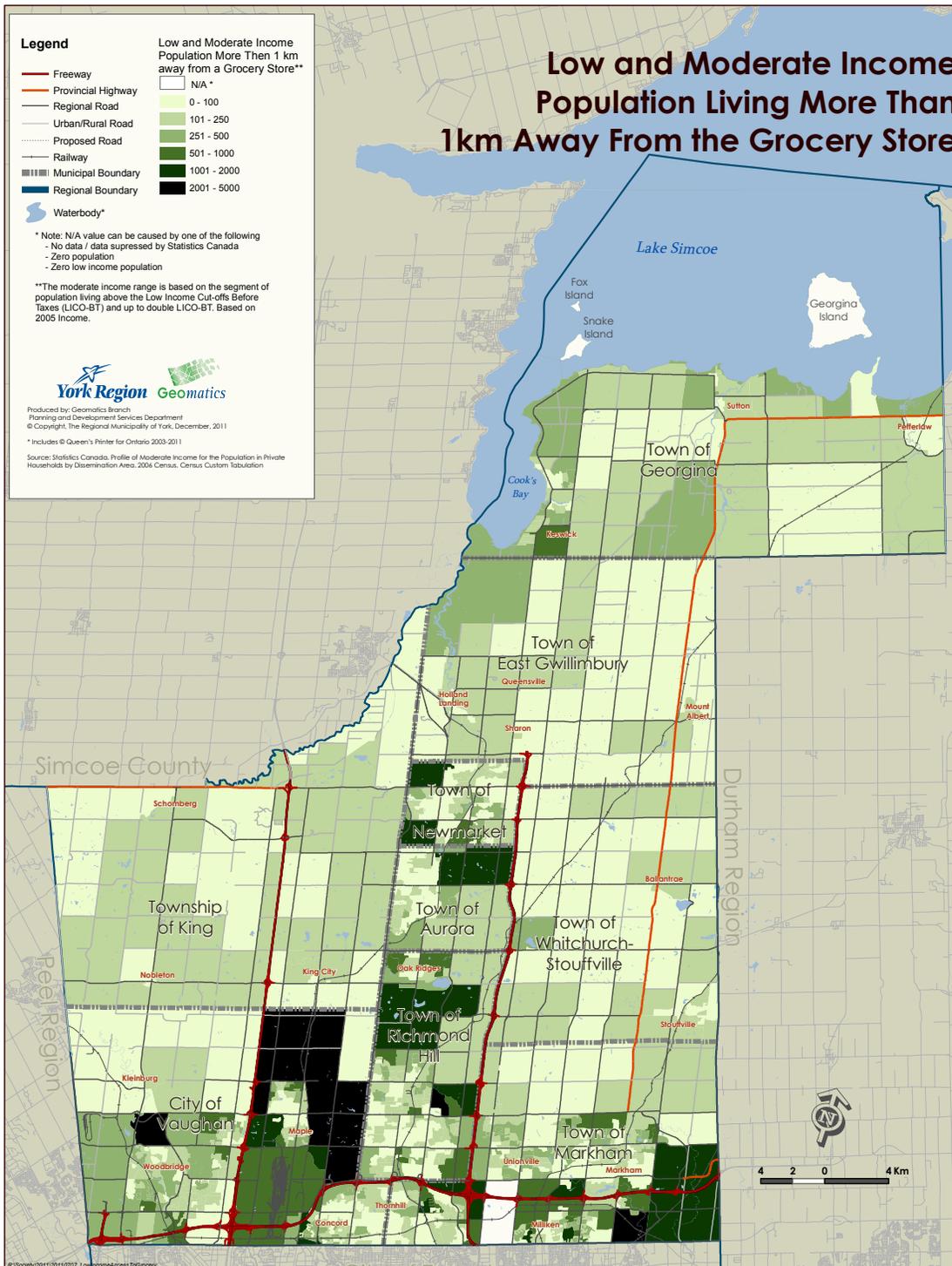
Something to Think About:

- How might we help low and moderate income individuals and families in becoming less financially vulnerable?
- How might we help low and moderate income individuals and families make educated financial decisions?
- How might we encourage the creation of more healthy eating policies?
- How might we increase opportunities for low and moderate income families to access healthy foods?

Description:

Location of Supermarkets in Relation to Low and Moderate Income Residents Indicator:

Access to healthy food is a component of healthy communities. People are more likely to meet their nutritional needs when healthy, affordable, food sources are convenient. This indicator shows the distribution of low and moderate income population located beyond a one kilometre radius from a supermarket. For the purposes of this indicator a supermarket is a large retail food store. Industry Canada defines a supermarket as “primarily engaged in retailing a general line of food, such as canned, dry and frozen foods; fresh fruits and vegetables; fresh and prepared meats; fish, poultry, dairy products, baked products and snack foods. These establishments also typically retail a range of non-food household products, such as household paper products, toiletries and non-prescription drugs.”⁶⁰



Note: This indicator is based on existing road infrastructure; it does not take into consideration the location of other transportation infrastructure, such as sidewalks, cycling paths or trails.

Child and Elder Care

Indicator Area: Access to Affordable Child and Elder Care

Indicator Target Population: Regional Municipality of York Low and Moderate Income Families

Key Findings:

- Many low and moderate income families are paying a significant proportion of their income on child care.
- The average annual cost of a child care space for an infant in York Region represented 50.4% or more of a low income family's income in 2010.
- The average annual cost of a child care space for an infant in York Region represented 25.2% or more of a moderate income family's income in 2010.
- The average monthly number of children receiving child care fee assistance in York Region was 3,391 as of December 2010.⁶¹
- In 2010, a total of 206 child care spaces were available per 1,000 children in York Region.⁶²
- As of December 31, 2010, there were 4,902 families on the waiting list for child care fee assistance in York Region.⁶³
- In 2011, the average monthly rent of a standard retirement home space in York Region where a resident receives less than 1.5 hours of healthcare per day was \$3,667 per month.
- According to Community and Home Assistance to Seniors, a senior resident who is able to remain in their home can purchase support services, such as:
 - A Meals on Wheels for \$8.29 per meal.
 - Personal Support Worker service for \$25.00 per hour.
 - A nurse's visit for \$60.00 per visit.⁶⁴

The cost for one senior resident living at home and receiving one meal per day from Meals on Wheels and three hours per week of support from a PSW is approximately \$133 per week or \$6,917 per year.

Purpose:

- To measure access to affordable child and elder care services.

Why is it important?:

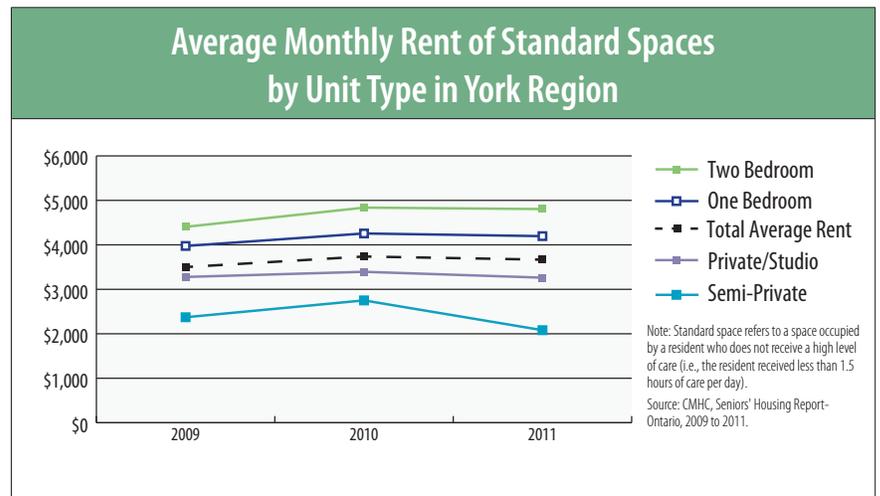
- It is important that child care services be affordable as 18,685 children under the age of 12 in York Region are living in low income households.⁶⁵
- The elderly need access to affordable services to allow them to age in place at a cost that is affordable to their income. An aging population will continue to make elder care an important service in York Region.
- Having to pay a large percentage of family income on child care and/or elder care makes it difficult to pay housing and food costs.
- Low and moderate income families with young children and/or aging parents may need to choose between remaining employed and paying care costs or being unemployed and serving as the primary caregiver.

How Are We Doing?

Average Monthly Rent of Retirement Home Spaces in York Region Indicator:

This indicator refers to the average cost a senior who lives in a standard retirement home space pays per month for their accommodation and all mandatory services. According to CMHC, standard space refers to a space occupied by a resident who does not receive a high level of care (i.e. the resident received less than 1.5 hours of care per day).

Source: CMHC, Seniors' Housing Report-Ontario, 2011.

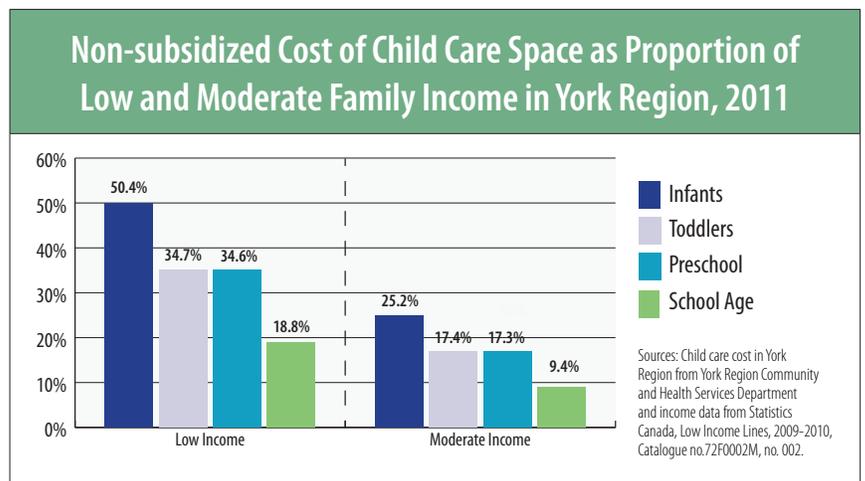


Non-subsidized Cost of a Child Care Space as Proportion of Low and Moderate Family Income Indicator:

This indicator is based on the average annual cost of a child care space in York Region. This indicator shows the average annual cost of one child care space for specific age groups as a proportion of low and moderate family income.

For the purposes of this indicator the calculation of income is as follows:

- For low income families, income levels are based on 2010 Statistics Canada's low income cut-off before tax (LICO-BT) for a family of three.
- For moderate income families, income levels are based on 2010 Statistics Canada's double low income cut-off before tax (Double LICO-BT) for a family of three.
- Child care costs are based on January 2011 data.



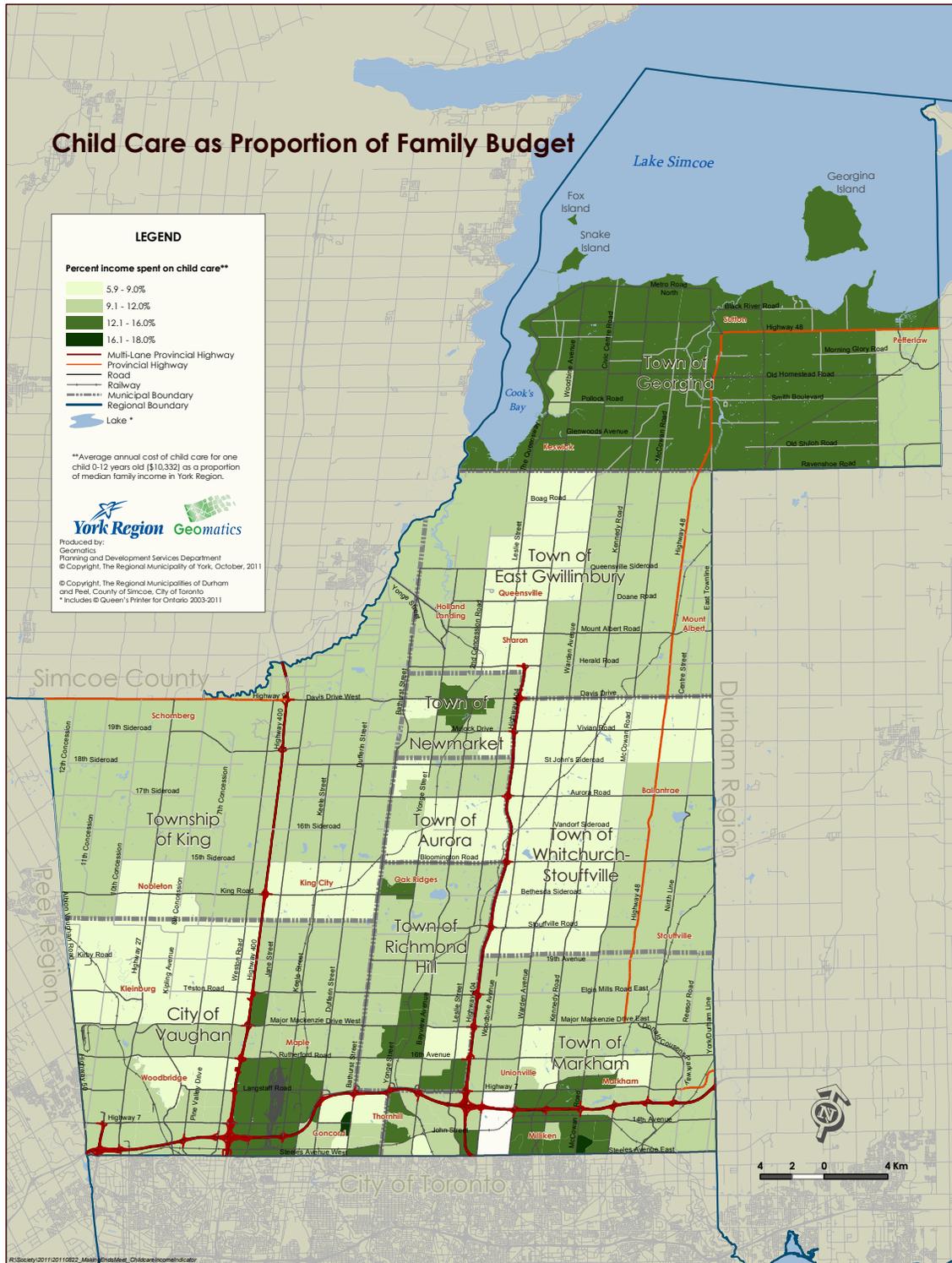
Average Annual Cost of a Child Care Space in York Region as of January 1, 2011

Infants	\$15,028.38
Toddlers	\$10,361.70
Preschool	\$10,327.77
School Age	\$5,610.24

Source: York Region Community and Health Services Department, 2011

Child Care as a Proportion of Family Budget Mapping Indicator:

This indicator shows the proportion of family income that would be spent on child care assuming each family in York Region had to pay for child care services for one child without subsidies.



Explanation and Limitations:

The annual child care cost (\$10,332 for one child aged under 12 years old) in York Region is calculated based on averaging the annual costs using average daily child care services market rates for four different age groups (namely, infants, toddlers, preschool and school age) in York Region in January 2011.

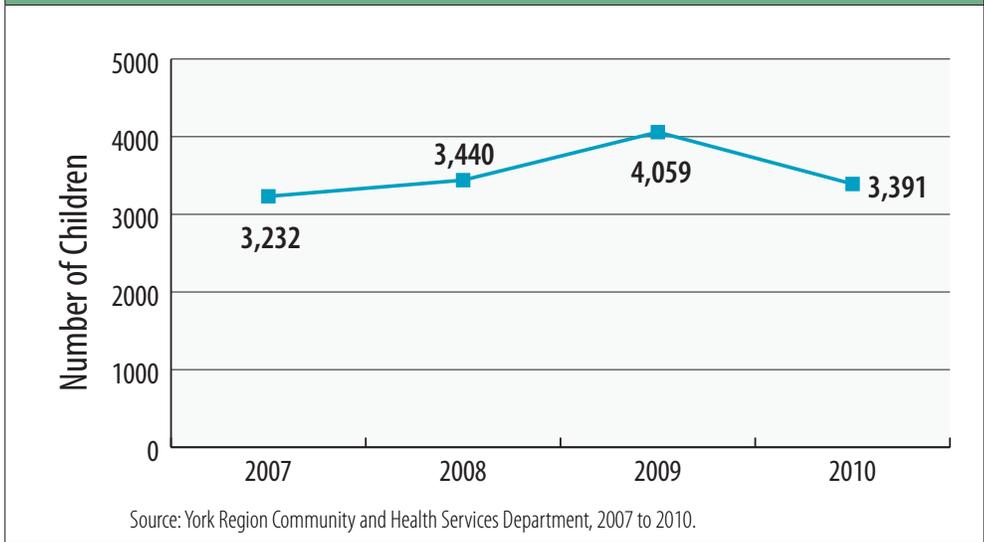
The family budget is calculated based on median family income (estimate for 2010 based on 2006 Census data adjusted for inflation from 2005 to 2010) for every census tract in York Region.

The map is intended to demonstrate relative proportions of child care to median family income across different census tracts in York Region. However, it is acknowledged that the specific costs of child care vary based on a wide range of factors (e.g. type of child care, the availability of subsidies, the number of hours and time of day utilized, facility location, etc.).

Average Monthly Number of Children Receiving Child Care Fee Assistance in York Region:

This indicator shows the average monthly number of children who received child care fee assistance per year in 2007 - 2010.

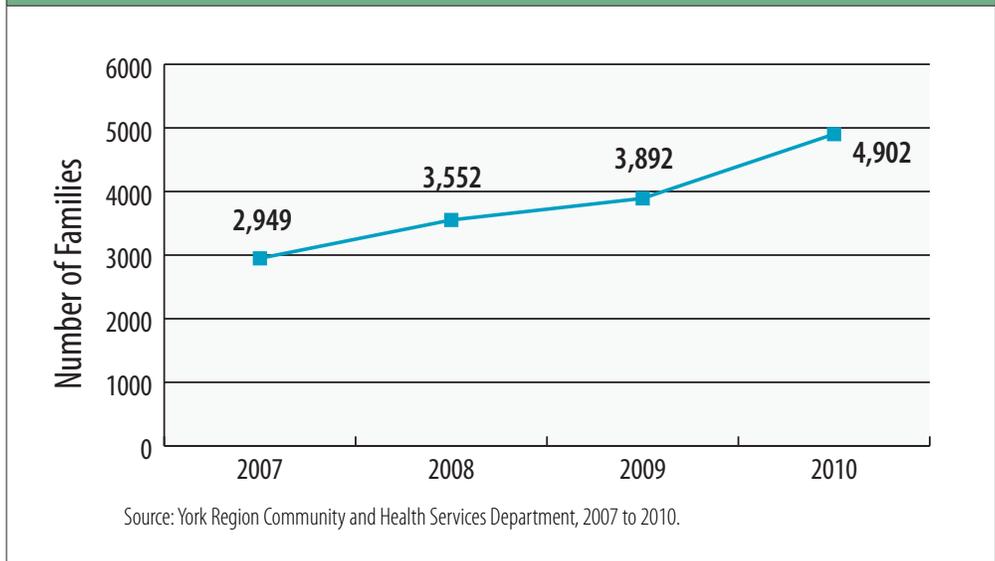
Average Monthly Number of Children Receiving Child Care Fee Assistance



Number of Families on Waitlist for Child Care Fee Assistance in York Region:

This indicator shows the number of families on the waitlist for child care fee assistance in York Region from 2007 to 2010.

Families on Waitlist for Child Care Fee Assistance in York Region



Something to Think About:

How can we support access to affordable child care and elder care for low and moderate income families and individuals?

ENDNOTES

1. The Regional Municipality of York. "Making Ends Meet in York Region Discussion Paper." Newmarket: The Regional Municipality of York; 2011.
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