

How is quality of life influenced?

According to the Federation of Canadian Municipalities (FCM), quality of life in any given municipality is influenced by interrelated factors, such as: affordable, appropriate housing; civic engagement; community and social infrastructure; education; employment; the local economy; the natural environment; personal and community health; personal financial security; and personal safety.

What improves Quality of Life?

FCM defines quality of life as being enhanced and reinforced in municipalities that:

1. Develop and maintain a vibrant local economy;
2. Protect and enhance the natural and built environment;
3. Offer opportunities for the attainment of personal goals, hopes and aspirations;
4. Promote a fair and equitable sharing of common resources;
5. Enable residents to meet their basic needs; and
6. Support rich social interactions and the inclusion of all residents in community life.

Why is it important to you?

FCM's recently released report on Income, Shelter and Necessities found that quality of life in all 20 major Canadian municipalities surveyed, was at risk. This was due, in part, to continual pressure on income, the environment and people living on the margins. Despite improvements in rates of post-secondary education, employment growth and home ownership; quality of life has deteriorated for a growing number of people. Improvements in income and poverty rates since 1996 have been offset by a growing income gap, housing affordability challenges and changes to social programs.

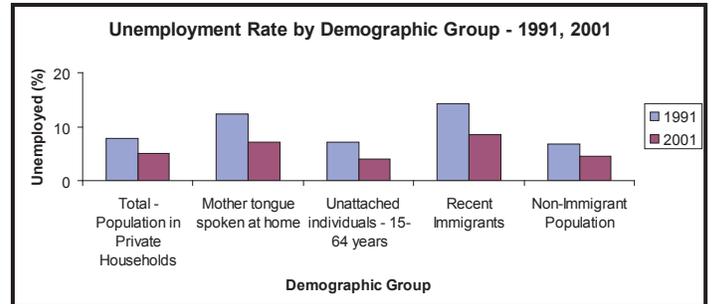
How is Peel's quality of life?

According to the FCM report, the Region of Peel, along with many of the 20 participant municipalities, is in danger of having a diminishing quality of life. The report focused on five key factors that affect quality of life in Peel Region. These are Income & Unemployment; Homelessness; Housing Supply; Social & Subsidized Housing; and Rental Affordability.

1. Income & Unemployment:

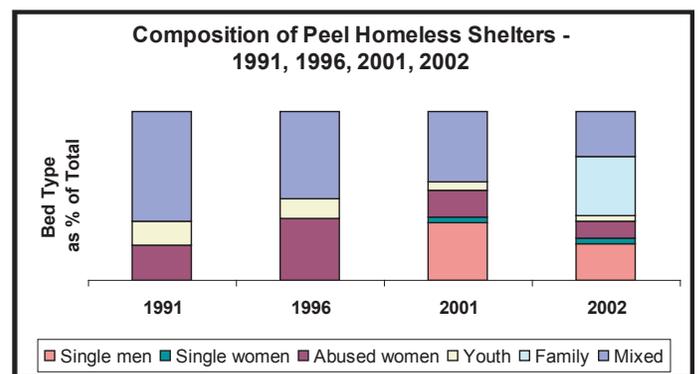
Since 1990, an increasing income gap has taken hold in Peel. Between 1990 and 2000, about 20% of the wealthiest families in the region have enjoyed an increase in income, while the remaining 80% of the region's population have experienced little change or a reduction in income.

According to FCM, one factor contributing to the income gap is declining social assistance rates during that time. There has been a widening gap between the general population and recent immigrants, aboriginal populations, single parent families and singles in Peel, like in many other Canadian Municipalities. Throughout the 1990's, unemployment rates were marked by a clear downward trend, which resulted in increased job opportunities.



2. Homelessness:

Homelessness can be an unattractive outcome of poverty, and is associated with lack of affordable housing, inadequate incomes, and the absence of adequate support services for mental illness or substance abuse. While there is strong evidence of a growing number of homeless over the ten year period, FCM also monitors the composition of homelessness. This is measured in terms of users of the emergency shelter system: Single men; Women, including abused women; Families, including single and two-parent households; and Youth, independent minors living without a legal guardian.

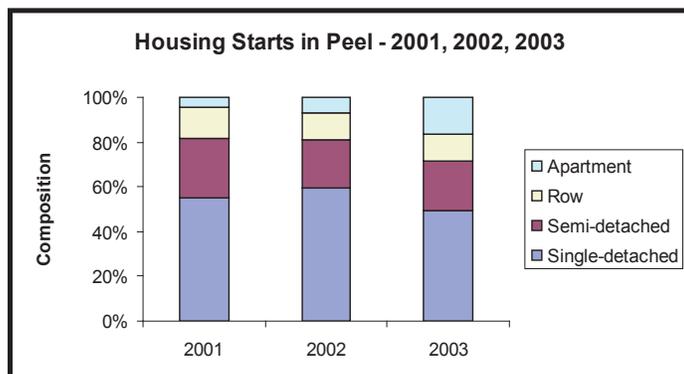


The composition of homelessness in Peel has changed over the last decade. More recently, there are significantly less mixed and youth beds, and more beds are devoted to single men, single women and families. Mixed shelters typically refer to a program or facility offering shelter to a mixed population, not just one type. An important observation is that the diversity of households relying on the shelter system has grown, as well as a range of shelters and shelter types offered in Peel.

3. Housing Supply:

In Peel, the housing market from 1991 to 1996 generally kept pace with local population growth, while by 2001, the overall growth in dwellings outpaced total population growth.

From 2001 to 2003, a second notable phenomenon in the housing market was the growth of the apartment/condominium, which underwent the largest percentage growth of all housing types. With an increase in apartment starts, there was a notable decrease in all other major housing sector starts.



However, single family and semi-detached homes maintained their dominance in the housing delivery market, accounting for 81% of all starts in 2001 and 2002. This fell in 2003, when they accounted for 72% of all starts, and apartments would rise from 4% in 2001 to 17% in this year.

4. Social and Subsidized Housing:

Since the federal government's withdrawal of funding for social housing in 1993, there has been a gradual increase in the waiting list for social housing in Peel, as well as more renters experiencing affordability problems. Due to a 2002 update that was conducted on the wait list in Peel, those deceased or disinterested were removed from the list, which resulted in a drop in numbers.



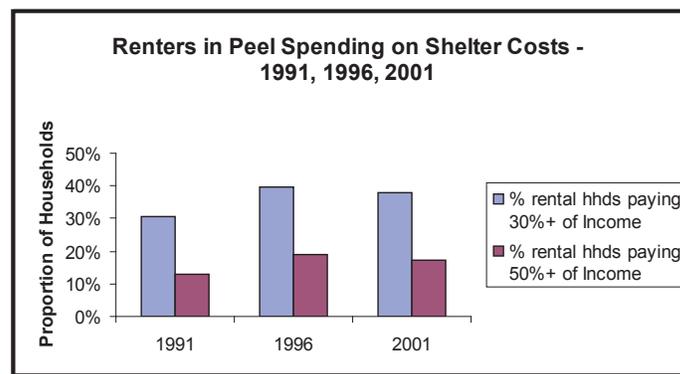
There are still approximately 13,500 households on the wait list for social housing in the Region of Peel, each having an average wait period of 8 years to be housed, depending on the number of bedrooms they require.

The primary reasons for these long wait times for social housing are the low turnover rate of Rent-Geared-to-Income (RGI) units in the Region of Peel, with 8.5% of applicant households on the Peel wait list being housed in 2003, coupled with the fact that little social housing has been built since 1995.

5. Rental Affordability:

In Peel, the number of renters spending a significant amount of their income on shelter increased from 1991, peaked in 1996, and remained fairly constant through 2001.

The rental housing affordability challenges facing seniors (65+) in Peel is very severe, where more than 70 percent of single senior renter households were spending in excess of 30 percent of their income on shelter in 2001, and nearly one in three were spending over 50 percent.



While there have been some improvements in affordability in the broader rental market, the continued pace of social housing applications and the most recent survey of Peel's social housing applicants suggest that a large number of our most vulnerable citizens are still facing large affordable housing pressures. For example, half of the survey respondents indicated they were paying over 50% of their gross monthly income on housing (CMHC estimates that 30% of income spent on housing is affordable).

Conclusion:

FCM's recently released report on quality of life in Canadian municipalities, focusing on Income, Shelter, and Necessities; raises concerns for Peel and many other municipalities.

To address this and improve the community's health, social well-being and safety, the Planning Department continues to work in coordination with other departments including Social Services, Health, Housing and Finance on various initiatives to help Peel become a more liveable region for all residents.

Note: All Charts and Graphs are based on data provided by the Federation of Canadian Municipalities (FCM) Quality of Life Reporting System Issues Report, prepared by Acacia Consulting and Research for FCM.