

They cook Toronto's food, and build its houses — but can they afford to live here?

By Tess Kalinowski Real Estate Reporter
Wed., June 26, 2019 *timer* 8 min. read

What happens when the workers who make a city function can no longer afford to live there?

In Toronto, some paramedics are commuting from as far away as St. Catharines and Campbellford. Social workers are competing with their clients for housing. And cooks, who are turning out tasty fare in the city's signature restaurants, are often priced out of the neighbourhoods they serve.

There are a lot of people in their 30s working in Toronto kitchens who are still living at home with their parents, says chef and caterer Ang McCluskey, who has spent decades cooking and mentoring young kitchen workers.

"They don't want anybody to know because, frankly, it's embarrassing," she said.

In an industry known to be long on hours and short on pay, Toronto's housing challenges can be soul sapping for kitchen staff, McCluskey said.

"When you're a young kid or an apprentice and you are making \$15 or \$16 an hour, you will live with three roommates. But your life isn't great and you know it. There's no privacy at your work. There's no privacy at your home. It impacts you," she said.

Leaders in other employment sectors, including retail and social services, cite similar challenges. Toronto's civic housing challenge has a personal impact on peoples' day-to-day lives.

Recognizing that Torontonians are increasingly desperate about the city's housing situation, the [Toronto Region Board of Trade](#) (TRBOT) examined how some vital workers are coping with the growing challenges around supply and affordability.

The business group already knew the high cost of housing was preventing the city's highly educated, well-paid young professionals from paying down debt and saving for retirement.

But how were kitchen staff, paramedics, retail employees, social workers and construction workers managing on median incomes ranging from about \$40,000 to \$90,000 annually?

The board created a series of maps showing where workers in those job classes could afford to rent or own a home in the city and how much of their income it would take to access various housing options.

The maps draw a bleak picture of the sometimes desperately limited choices for all but the highest paid workers among the five job classes. Only paramedics could afford to buy a home on the median incomes studied and even then they could afford only a condo apartment or townhouse.

The information raises questions about how the city will continue to attract and keep vital workers, especially with so many neighbourhoods confined to single-family homes that are unaffordable to all the groups studied.

A sous chef earning about \$38,000 annually could rent a bachelor apartment in many areas of the city for 30 to 40 per cent of their after-tax income, the percentage that is considered affordable. A one-bedroom, however, would cost 40 to 50 per cent of their wages. As the space requirement goes up to a two- or three-bedroom unit, the same worker has fewer choices and is likely looking at a longer commute.

Grocery store workers — a full-time employee or someone at the assistant manager level who has a median income of \$43,000 — can rent a bachelor apartment in many areas of the city for under 40 per cent of their wage. They can even rent around the subway if they are willing to spend up to half their income on a studio or one-bedroom unit. But there are only a couple of pockets where they can afford that much space for less than 30 per cent of their paycheck.

The TRBOT maps show there are virtually no home ownership options downtown for those earning less than \$100,000 and even along the subway the rental choices are scarce. The most affordable housing exists to the extreme east and west of downtown, suggesting there is no relief in sight for Toronto's infamously long commute times.

“If you can't ride your bike to work it's going to take you at least an hour or two on TTC to get to where you need to go and then to get home again. I know a lot of people that spend three or four hours a day in travel time because they're happy in their work and their job pays well enough that they figure it's worth it,” McCluskey said.

Even construction workers, who build housing, benefit from more transit, said Andrew Pariser of the Residential Construction Council of Ontario (RESCON). That's why the industry pushes for better transit, not only as a source of employment, but because it makes it easier for workers to get to their jobs in the GTA.

“By better connecting communities, it's almost like you're moving time and space and making the GTA a smaller region because now it's more accessible,” Pariser said.

Housing is what Board of Trade vice-president Brian Kelcey calls, “a kitchen sink policy problem,” requiring solutions on all fronts.

“The social housing crisis, the affordable housing crisis and the attainable housing crisis are all inextricably linked. We need to solve all three of the problems or one will cascade back on the other two,” he said.

Torontonians have found ways to manage by living with roommates, staying with family, commuting long distances or squeezing into tiny apartments. But many neighbourhoods have been zoned to prevent the construction of more affordable units that would put these workers closer to their jobs, transit and services.

Kelcey doesn't believe the resistance to diversifying housing in those neighbourhoods can be legislated away.

"We need to change minds as well as change laws to get homes spread out throughout our city the way they need to be," he said. "We've got entire neighbourhoods where they're happy to eat the food prepared by these (workers) but they're not willing to let them live anywhere near their neighbourhoods. So there's going to be a point where those neighbourhood restaurants can't be there any more because these people aren't around," he said.

"I don't think anybody wants to live in a city where paramedics have to travel two-plus hours to come to work a 12-hour shift and then have to drive two hours back. I wouldn't want an overtired paramedic taking care of me," Kelcey said.

Toronto's food scene is a point of civic pride but the same high real estate prices that afflict kitchen workers, also impact restaurateurs' ability to strive, thrive and pay higher wages, said industry recruiter Eric Wood.

"People can't double their menu prices. Labour's gone up, the cost of food and rent goes up — there's not a lot of room for wages to go up when you've got someone who puts their life savings on the line," he said.

"One of the biggest selling points of moving to a smaller community is being able to afford a home," Wood said.

McCluskey says the government and the industry could consider housing solutions such as pairing young workers with seniors who can share their food traditions and housing. Would it make sense to build dormitory-style housing for young chefs? She also thinks there is merit in encouraging the kind of boarding houses that were common after the Second World War when homeowners used rent as a way to pay for maintenance or unforeseen expenses but fears some residents would object.

It doesn't matter what you do, no one is immune to the Toronto housing crisis because costs have simply outstripped incomes, said Dixon Hall Neighbourhood Services director of people and culture Dwight Anderson.

Some of the multi-service agency's best frontline workers have experienced homelessness themselves. They have to steer clear of competing directly for the same housing resources as their clients, he said. About four times in the last year Anderson says he has heard of staff receiving eviction notices.

“You get people who think they’re OK and suddenly they’ve got a renoviction on their hands,” Anderson said. Renoviction is the problematic practice of landlords evicting existing tenants to upgrade a unit in order to charge more.

Like social services where employers are competing with unionized retailers for staff, the construction job market is tight. An industry study this year showed that 91,000 Ontario construction workers are slated to retire within the next decade. Nearly half of those will be in the GTA.

Construction workers usually go where the jobs are and right now the jobs are in downtown Toronto. But all that activity makes for a competitive labour market and there’s also work in places such as Kitchener-Waterloo, Oshawa and Niagara so workers have choices, said RESCON’s Pariser.

The competition means employers make it easier to get to these well-paying unionized positions by starting shifts as early as 7 a.m. to avoid the rush hours, he said.

Paramedics were the highest earners among the job classifications mapped by the Board of Trade.

But as challenging as the city’s prices can be, “you have to look at it from a standpoint of humility,” said Darryl Wilton of the Ontario Paramedic Association.

“Paramedics enter communities every day where we know people struggle,” he said. That includes newcomers, who are also facing challenges with language and employment. Sometimes, he said, people are living in subpar conditions through no fault of their own.

High housing prices and Toronto’s practice of hiring new paramedics on part-time has prompted some to move to smaller cities such as Ottawa, Wilton said. He said it takes about seven years on average to get a full-time position in Toronto, where new hires also begin at the lowest level of paramedicine called primary care. Those new hires are often starting their careers with student debt.

Some commute from as far as St. Catharines and Campbellford, and it’s not unusual for a paramedic to get a late call in the last half-hour of their shift. That will push a 12-hour shift into a 14-hour workday, Wilton said.

“Once you add the commutes on that, you could easily be looking at a 16-, 17- or 18-hour day. That’s one of the concerns we have. How do you ensure they’re still going to be able to deliver a high calibre of human care,” he said.

The Board of Trade maps are an illustrative representation only. They take the median earnings of the five job classes and overlay them with data from Canada Mortgage and Housing Corp. and April figures from the Toronto Real Estate Board. The Board of Trade checked the wage levels against industry sources to ensure they are truly reflective of earning levels. The average price of a detached house in the city of Toronto in April was \$1.36 million; a condo was \$637,181.

The maps are based on single-income households — that's about 30 per cent of Toronto homes. They don't take into account additional shelter-related expenses such as utilities, insurance and maintenance, and the home ownership scenarios assume a 5 per cent down payment on a home with a 3.29 per cent mortgage rate.

The income levels for each of the five job classifications studies are based on Statistics Canada data with input from industry groups and reports.