

An aerial photograph showing a mix of urban and natural landscapes. In the foreground, there's a large parking lot with several cars, some trees with autumn-colored leaves, and a road with traffic lights. In the background, a dense forest with autumn foliage stretches towards a city skyline with numerous skyscrapers under a clear blue sky.

## OUR URBAN FUTURES GTHA SCENARIO SET





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# The Narratives

The following scenarios were developed using Dator's Generic Images of the Future framework. This deductive scenario development method classifies social change into four different narratives. These narratives provide a structure for the development of contrasting scenarios.

- **Continuation and growth scenario** (business as usual, more of the status quo growth)
- **Decline and collapse** (system degradation or failure modes as crisis emerges)
- **Limits and discipline** (behaviours to adapt to growing internal or environmental limits)
- **Transformation** (new technology, business, or social factors that change the game)

## The Narrative Breakdown

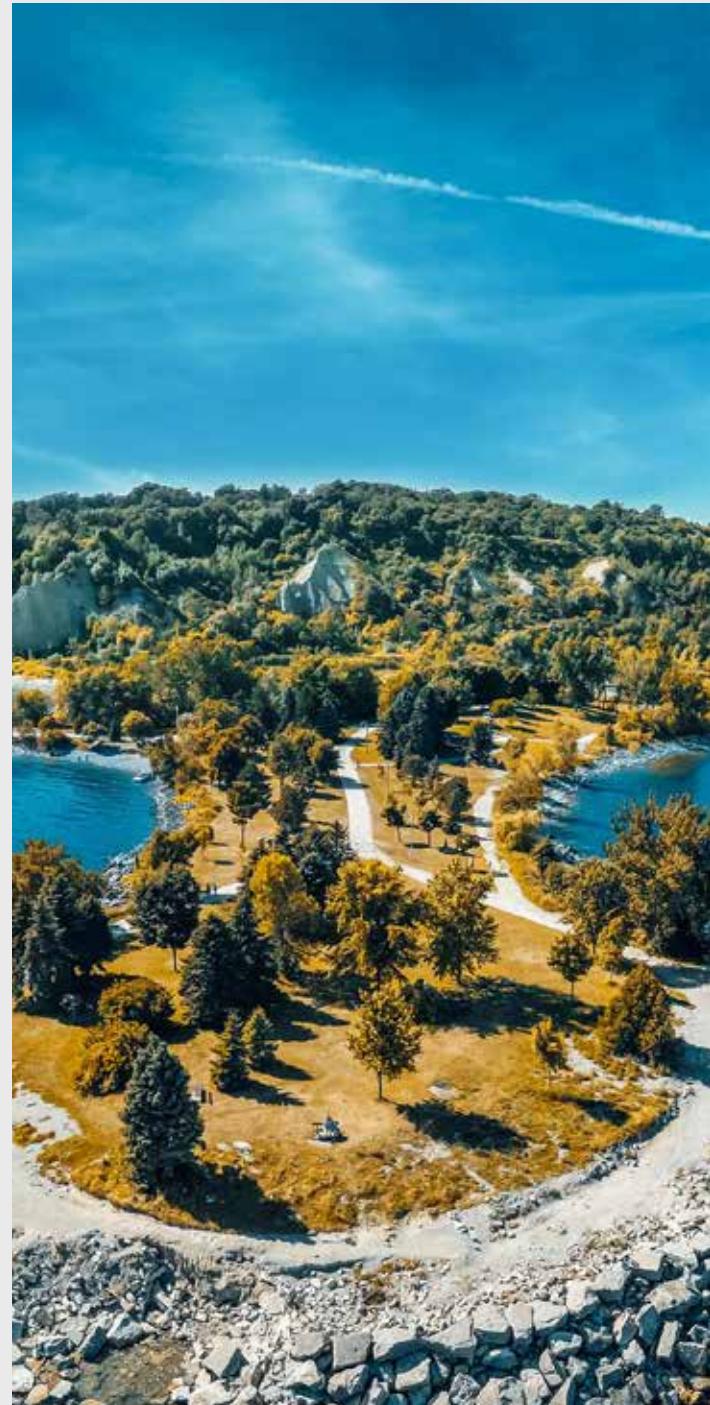
Forces	Futures			
	Continue	Collapse	Discipline	Transform
Population	Growing	Declining	Diminished	Post-human
Energy	Sufficient	Scarce	Limited	Abundant
Economics	Dominant	Survival	Regulated	Trivial
Environment	Conquered	Overshot	Sustainable	Artificial
Culture	Dynamic	Stable	Focused	Complex
Technology	Accelerating	Stable	Restricted	Transformative
Governance	Corporate	Local	Strict	Direct

# The Process

The following scenarios were developed with the *questionnaire input* of a broad expert group consisting of GTHA municipal government, provincial and federal government, developers, planners, engineers, designers, architects, academic researchers, and community hubs. The contents of the scenarios are informed by the input of these experts and their interpretations of a set of *47 trends* researched over the last six months. The scenarios are as follows:

- 1. Global City:** Continuation and growth (*see page 5*)
- 2. The Future is Corporate:** Decline and collapse (*see page 10*)
- 3. A Lot for A Little:** Limits and discipline (*see page 15*)
- 4. All That Glitters:** Transformation (*see page 20*)

These scenarios will support the expert group in identifying a preferred vision for regional urban development and consequent opportunities and risks in the way we plan and invest in infrastructure. Responses from the expert group will be used to define promising actions to support future-ready infrastructure planning and investment.



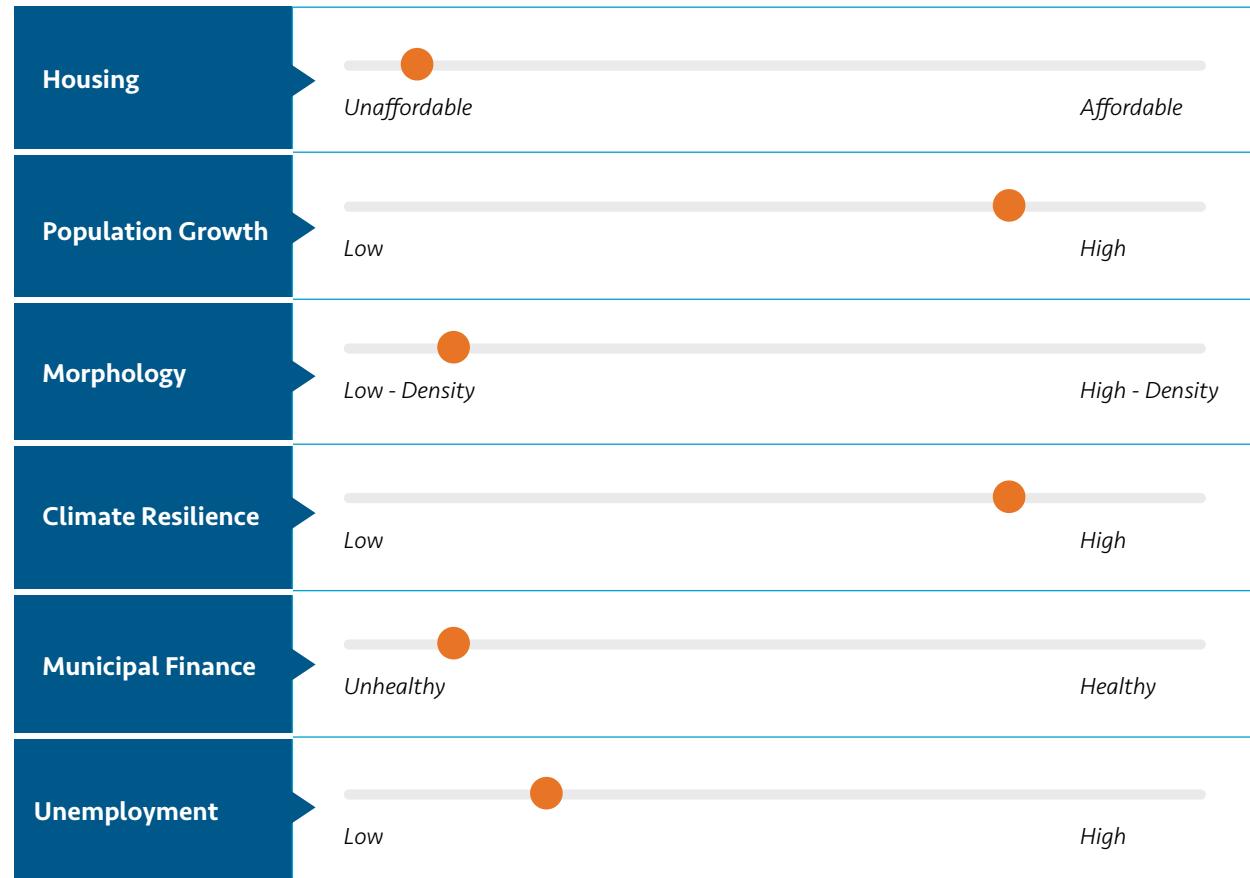
# Global City

Continuation and Growth

## Summary



Major investments in green infrastructure minimize climate impacts in the GTHA. The region settles an influx of elite global climate refugees who drive up property value in the downtown core, pushing the working class to settle far outside city limits, retire later, and shoulder prohibitive user fees off-loaded due to strained municipal finances. Toronto is vibrant, ethno-culturally diverse, and filthy rich.



## Scenario

A week after its grand unveiling, the new Gage Park in Brampton sits nearly empty on a Tuesday morning in **May 2050**. The Park has undergone a massive revitalization and is more picturesque and beautiful than ever, but it doesn't attract more visitors. The restored gazebo isn't protecting anyone from the spring heatwave and the shaded wading pool is unused. There are a few nannies with wide parasols overhead walking the park, pushing prams, but mostly it's bare. Everyone who could be using the park, the people who live in the sprawling expanse of single-family homes nearby, are working. And they're working longer hours than ever, whether from an office or remotely, all hours of the day. They have to keep up to afford their lives in one of the most expensive regions in the world.

The residents of the GTHA are an eclectic group. A recent census earned it the title of world's most diverse region. Hundreds of languages are spoken. Residents hail from every country on the globe. And they span every race and creed. They are different in infinite ways, except one: those living in the downtown core are exceptionally wealthy.

As rising temperatures brought rising seas and terrifying weather events across the globe, the well-protected land around Lake Ontario remained relatively safe. The summers got hotter and winter got more erratic, but the GTHA had it better than most other regions or countries, for that matter. And so it became a destination community. Immigration policies tightened to designate the GTHA a destination community only for those who met the region's exacting educational and economic standards, and sending others off to other Canadian resettlement hubs, with the core rationale of protecting the Canada's most effective economy. Many were technically climate refugees, but the people who could afford to move to Toronto and buy real estate weren't struggling to survive. At the worst of times, they were struggling to maintain comfort.

When immigration sped up, it brought over 150,000 new residents to the region each year. In 20 short years, the GTHA grew by 4M, and it was celebrated. The new residents were offsetting the aging population, after the birth rate had fallen precipitously. Its correlation to the exorbitant cost of childcare was often studied, but never acted upon. The people living in single family houses around places such as Gage Park or in Toronto's Yellowbelt saw dollar signs as the population influx made their property value climb higher and higher. They knew what they had was good, so they did everything they could to defend their rightful ownership of crowded land. Proposals advocating to turn those detached homes into mid-or high-rise buildings were common, but resident opposition was vigilant. They only wanted to maintain the character of the neighbourhoods they called home. They had what they'd earned, and felt others should look elsewhere.

And they did. Former Toronto residents who weren't fortunate enough to own real estate were pushed farther and farther out to the fringes of the region as rents rose higher and higher. They looked back ruefully on the days where "rent-burdened" meant you spent 30% of your income on housing, instead of 50%. Not that they have much time to complain. People who rent homes in the far reaches of Clarington and Caledon spend much of their day getting to and from the service jobs that make homeowners happy.

The GTHA region now wears the undisputed crown for longest commute in the world, a wave of capital investment in green road infrastructure ensuring people could get to work. The highways are wider, and they teem with electric cars, many of them autonomous. Emissions are negligible though more than 70% of the workforce travels over an hour and a half each way from their home in Uxbridge or the far side of Hamilton to get to jobs still concentrated in Toronto's downtown core. It's a long journey, but it's a

reprieve from their crowded housing conditions. As the road infrastructure increased, budget for maintenance struggled to keep up, and ETRs were implemented to deal with the rising cost. Disproportionately these user fees are saddled to the working class for whom accessing the city centre is essential to employment, especially after productivity concerns led most of the GTHA's large employers to reduce or put a stop to remote work arrangements.

Despite warnings from generations of city managers, municipal revenue models still haven't changed in the region. There was always acknowledgement that the pattern couldn't go on forever, without action toward diversifying revenue sources. But doing so would mean contesting the Constitution, a task too challenging even for one of the largest conurbations in Canada, given their tenuous political power and fragile municipal ecosystem. And so now the region that's responsible for over 32% of national GDP still only has its property tax to work with.

But there's general consensus among residents, or rather the press releases of homeowners' associations, that municipal budgets have the right priorities. In Toronto, for example, the police budget—formerly the largest share of property taxes—has been reduced to what it costs to keep the city safe. Pooling resources, many regions have finally cracked the code on transit. Decades of underinvestment in transit coupled with the fear of infectious diseases throughout the years following COVID-19 led to an initial decrease in ridership, severely impacting many municipalities' local transit user fee revenue model and spurring households to invest in personal electric vehicles. Invoking the support of P3s, green debentures, and capital investments from the Province, more efficient regional transit networks were finally built across the GTHA with the completion of the last routes to the outskirts of Durham region in 2039. Autonomous technology in fleets of buses and trains saved municipalities on payroll costs and teams

of private fare enforcement officers ensure everyone pays for their ride. Fares being more expensive than operating single-occupancy electric vehicles, many residents still choose to drive to work, though the GRTS' efficiency and reliability continues to successfully entice commuters to trade their rides to free up commuting time.

Debates about the limits of public responsibility mean that long-term care home budgets are razor-thin; still, cost-efficient and innovative models haven't caught up. With so few people, these facilities are languishing despite their overhaul of inhumane conditions unearthed near the beginning of the century. The region's aged elite pay for comprehensive homecare, while most of the GTHA's older working class residents live in multigenerational homes, in some cases, providing much needed free childcare.

The healthcare system is no peach either. Ignoring the evident challenges posed by Ontario's aging population, the province's administration succeeded in privatizing healthcare by 2042, restructure public health and cutting funding to health services. The Health Minister has been exercising her power to force mergers or closures of underperforming hospitals, long-term care homes, and community health centres. For those who can afford it, healthcare is expedient; for those who can't, wait times are long and quality of care is a growing concern.

Automation has led to big gains in productivity and efficiency, and the people who own the machinery and the IP have done gangbusters, driving up the cost of living for others. Unemployment is relatively low, people with jobs that have not yet been automated started to work until 68, then 70 to be able to afford retirement. Then a few years later it was 75. And then, well, maybe you took more time off when you could. Who would want to retire when the life expectancy was so high anyway? The worker resistance to this change was powerful, particularly within the GTHA's service industry, but they had a hard time combatting the

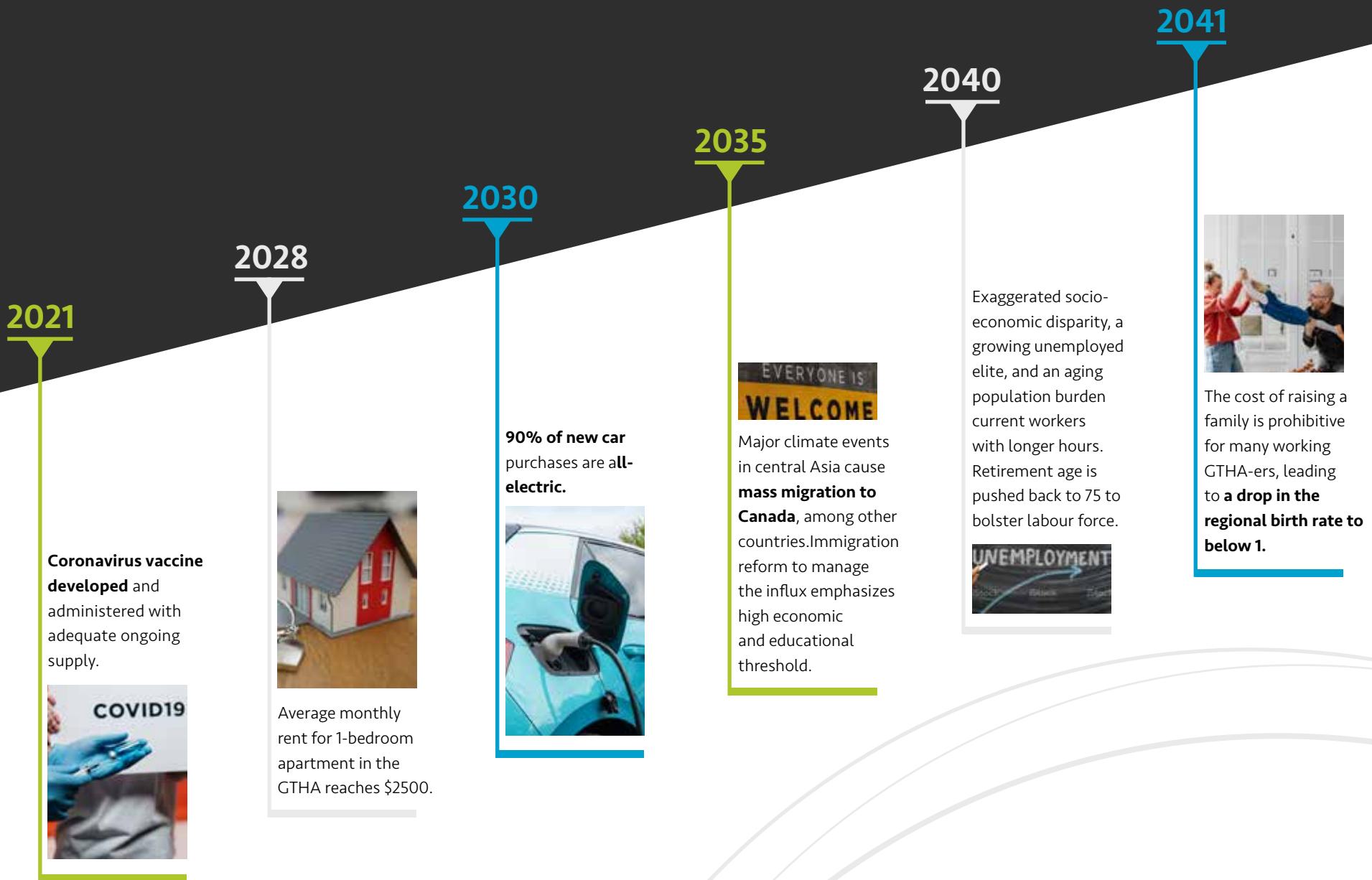
opposition's campaigns of misinformation. Many workers eager to escape the tyranny of service jobs now vie for spots in government-assisted retraining programs which prepare them for jobs in the [GTHA's booming industries: technology and automation, finance, and renewable energy](#).

As the sun sets over Gage Park, Brampton's mayor, like mayors all over the region, is making an announcement. She is marking the Global Day of Mourning for the 100 million victims of global climate catastrophe and presenting renderings of the new memorial that will take up residence in the park. She makes a speech lauding her forebears for heavy investments in the 2030's in green infrastructure to make the GTHA so resilient against climate impacts.

In 2050, some challenges have grown more urgent. Heavy rains fall more often. Windstorms too. These are historical holdovers that couldn't be prevented, only mitigated. But the ironclad provincial commitment to maintaining and expanding the Greenbelt has paid dividends. Banner investments in Toronto's ravine system have them thriving more than they have in a century. Roads that once carried lumbering cars are narrowed and made porous to keep water from pooling. Tracts of homes banded together to make massive rain gardens that also cool communities in heat waves and attract pollinators. They've kept the region from experiencing major disruption for decades, and gains in electric vehicles and efficient transit might keep it this way. She mentions that given the GTHA's stability, it's an especially attractive place for international investment.



# Timeline/Pervasive Events



## Summary Table

Dimension	Driving Forces	Impact
<b>Environment</b>	Increased weather events around the world; vulnerable land around lake Ontario; relative stability of in-land GTHA.	Investment in green infrastructure; climate migration by wealthy climate refugees; immigration policy reform to increase education & economic standards; intensified socio-economic disparity.
<b>Socio-Demographics &amp; Behaviour</b>	High immigration; low birth rate; influx of wealthy climate refugees; most ethno-culturally diverse upper class in the world.	Increased diversity; exaggerated wealth gap; decrease in leisure time and civic commons use; increase in work hours.
<b>Power, Influence &amp; Concentration of Capital</b>	Soaring property values in urban core; missing middle class; powerful homeowner base; AI and tech oligopoly.	Powerful business sector; influential homeowners associations; NIMBYistic opposition to density in the Yellowbelt; weakened b-corps and municipalities.
<b>Innovation</b>	Automation of transit services; mass production of autonomous electric vehicles; job automation leading to advances in agriculture, lumber, automotive, and energy industries.	Reliance on single-occupancy electric vehicles; increased user fees disproportionately affecting lower SES; further socio-economic disparity; increased influence of IP-holding tech giants.
<b>Economy &amp; Finance</b>	Municipal revenue model persists; job automation; 3.13% growth rate in Toronto's share of GDP; productive national economy leading to conservative growth in business sector and exports; retraining programs.	Government austerity; decrease of publicly-managed services; increased P3s & privatization; increased user fees affecting lower SES; more work hours; late retirement; erosion of worker rights.
<b>Population Distribution</b>	High rents and low-density housing in Yellowbelt/urban core; working class on outskirts with 1.5-3hr one-way commutes.	Low birthrate; low affordability; uptick of electric vehicles; capital investment in green road and transit infrastructure.

TRENDS	Trends	Subtle Trends
	Climate Migration Suburban Growth Urban Price Hikes Must be Austere	Increase in Taxation Needs

# The Future is Corporate

Decline and Collapse

## Summary



A patchwork of small, tight knit communities emerge after a cataclysmic hurricane hits a GTHA which is now home to many US corporate headquarters and refugees. The booming population contributes to the economy through remote work and to their neighbourhoods through local councils and direct democracy.



## Scenario

**In 2050**, it no longer makes sense to talk about the GTHA as a whole. The tenuous regional governance in place up until just a decade prior is now gone, discarded for being too dysfunctional, overdrawn, and incapable of keeping up with modern challenges. In its place is an intricate network of tight knit communities with localized decision-making bodies. The United States rumbling with unrest in the 2020's, Canada's economy took a nosedive as instability severed many ties with our largest trade partner. Fleeing America's economic uncertainty, many corporations moved their North American headquarters from the US to Canada. Many ended up in the GTHA. This mass relocation, coupled with stronger trade relations with other nations, has helped to stabilize the economy. Unemployment is at an all-time low despite COVID-19's prolonged grasp, and the region now supports fleets of engaged remote workers in advertising, media, communications and technology, among other industries.

Education at all levels was slow to adapt to the new context of COVID-19. Fearing impacts to the labour force, and perceiving an opportunity for growth, the GTHA's corporations led the charge in initially providing expensive virtual future-ready, job-market skills as an alternative to traditional education for those who could afford it. With pilot success and a closing skills gap, they began to offer early childhood education focusing on the foundational skills necessary for each of their industries. Soft skills like negotiation, knowledge management, complex-problem solving, and critical thinking now start in early childhood; later matched by harder skills in coding, data analytics, and artificial intelligence. The most successful graduating students in each are guaranteed leadership positions within their workforces. Traditional education still exists, but is not relevant to anyone with choice.

The GTHA now sits at 6M, due to early conflict in the US sending millions streaming to their peaceful northern

neighbour. Pressure mounted quickly as the region strained to handle the influx. The move toward higher density dwellings butted up against neighbourhoods constructed entirely of single-family housing, obstinate that nothing should change. In response, savvy developers lobbied for a solution to circumvent the conflict and surely secure the Premier's re-election, and just months later the Greenbelt Act was repealed in 2026. Millions of acres of farmland were bought and sold to developers for impressive prices and divvied up to turn some of the world's most fertile rural fields into suburban sprawl. The houses were of fair size, with enough bedrooms for larger families, maintaining adequate green space. Car use rose, begetting capital investment in road and highway infrastructure and soon the former Greenbelt was lacerated with stormwater-funneling concrete and asphalt.

The federal government is now beyond the pilot period for its Digital Democracy Program (DDP). The Program analyzes resident data and poll results used by local, municipal, provincial and federal governments, leading to an unprecedented level of direct democracy on budgets, policies, and decisions that shape society. When first introduced, the program saw a major rise in citizen engagement as people felt empowered by the transparency it afforded. But its predictive settings enabled digital citizen profiles of its users by trawling terabytes of information from photos, status updates, credit card purchases, and footage from within smart homes. Soon its use fluctuated as users' predictive preferences privileged majority opinions, resulting in renewed distrust of government institutions for the most vulnerable, overruled by the façade of direct democracy.

After yet another wave of COVID-19 in 2028, transit use fell to an all-time low. Nervous for their health and the safety of loved ones, those who could afford it purchased second and third vehicles for safer travel. In attempts

to balance budgets from one hard year to another, City Halls across the region decided to reduce their transit systems, and eventually to sell. Public transit was divided up among private corporations, intent on revitalization and adaptation. Some were small start-ups with huge investor capital, while others were just arms of existing conglomerates who saw the opportunity for profit.

Bus and train operators were soon replaced by autonomous systems as the former public service was retooled to maximize profit in disjointed private transit systems. Between anxiety over exposure to pathogens, frustration from keeping track of multiple payment cards, and unpleasant interactions with Customer Liaisons, taking transit had become a stressful experience that most avoided if possible. Revitalization had failed – car use surged. With more paved surface area in the GTHA than ever before, a much expanded population, and a boom in private vehicles, anyone could tell the region was poised for worse

### Then Hurricane Hazel II hit.



environmental impacts.

When Hazel II reached the GTHA in 2040, the devastation was different than it was for its namesake nearly a century before. The hurricane dumped trillions of liters of water onto the region and instead of washing neighbourhoods away, the damage happened more slowly. Fewer greenfields meant less water could be absorbed, propelling tides over asphalt and concrete. When it reached Lake Ontario, the Great Lake swelled. Toronto's downtown was submerged. Hamilton's Inner Harbor too. And the picturesque lakeshore of Pickering, Ajax, Whitby, Oshawa, and Clarington saw water flow up over walking paths and flood neighbourhoods.

Power was interrupted in many of the highest towers making up the condo curtain along Lake Ontario and many residents were effectively stranded in the sky. Long a threat, a food shortage gripped the region. Not only did the region suffer one of its largest climate events in almost a century, it also lost valuable ground on climate mitigation. Private transit owners suffered billions in damage to their properties and explored divesting from their ailing assets.

From the earliest days of its implementation, the DDP team in Vancouver had been analyzing the surge in climate events to develop a Recovery File. It had been built through meticulous analysis of historical North American recovery processes, including Fort McMurray's wildfires, the Halifax Harbour Explosion, Hurricane Katrina, and the COVID-19 pandemic of 2020. The tech team outlined which issues most needed citizen consultation. In the wake of an event, municipalities would subscribe to the service and begin their recovery, and in doing so, continue to contribute to the synthesis of recovery issues. The tech company took on an ever-greater role in the governance process, soon negotiating unelected "advisory" positions for their representatives on government councils.

In the ten years following the hurricane, the GTHA - with leadership from Toronto and Hamilton - advanced uneven

region using DDP's Recovery File. The challenge to the basic needs of even the wealthier, more powerful residents drove throngs back to democracy. In the short term, issues surrounded search and rescue efforts, access to food, shelter, clean drinking water, connectivity networks and power. Then, local mobility, rehousing, economic stimulus, and social support. Online reengagement began with majority communities who had long taken for granted that their needs would most often be met by prediction. In this new context, this was certainly not the case, as social minorities made up the greater part of conscious users. Without targeted ads to delineate clear winners in Hazel recovery, renewed interest in civic issues was necessary to restore the utility of DDP. It soon reached a 5-year peak of conscious usership and eventually a critical mass to ensure its accuracy in representing nuanced community positions.

In 2050, ten years into recovery, transportation infrastructure has proved to be the most challenging to build back. Having experienced many events that limited interregional mobility over the past 30 years, the impetus to invest in this (over other reconstruction initiatives) was minimal. Major arteries essential for the movement of goods have been modeled after the 407, extracting user fees to earn back the private sector dollars invested in their green reconstruction. Other than the movement of goods, and travel for the purpose of public service maintenance (exempt from these fees), fluid mobility among regions and even cities is rare. Besides, remote work and the reestablishment of internet networks kept the economy going.

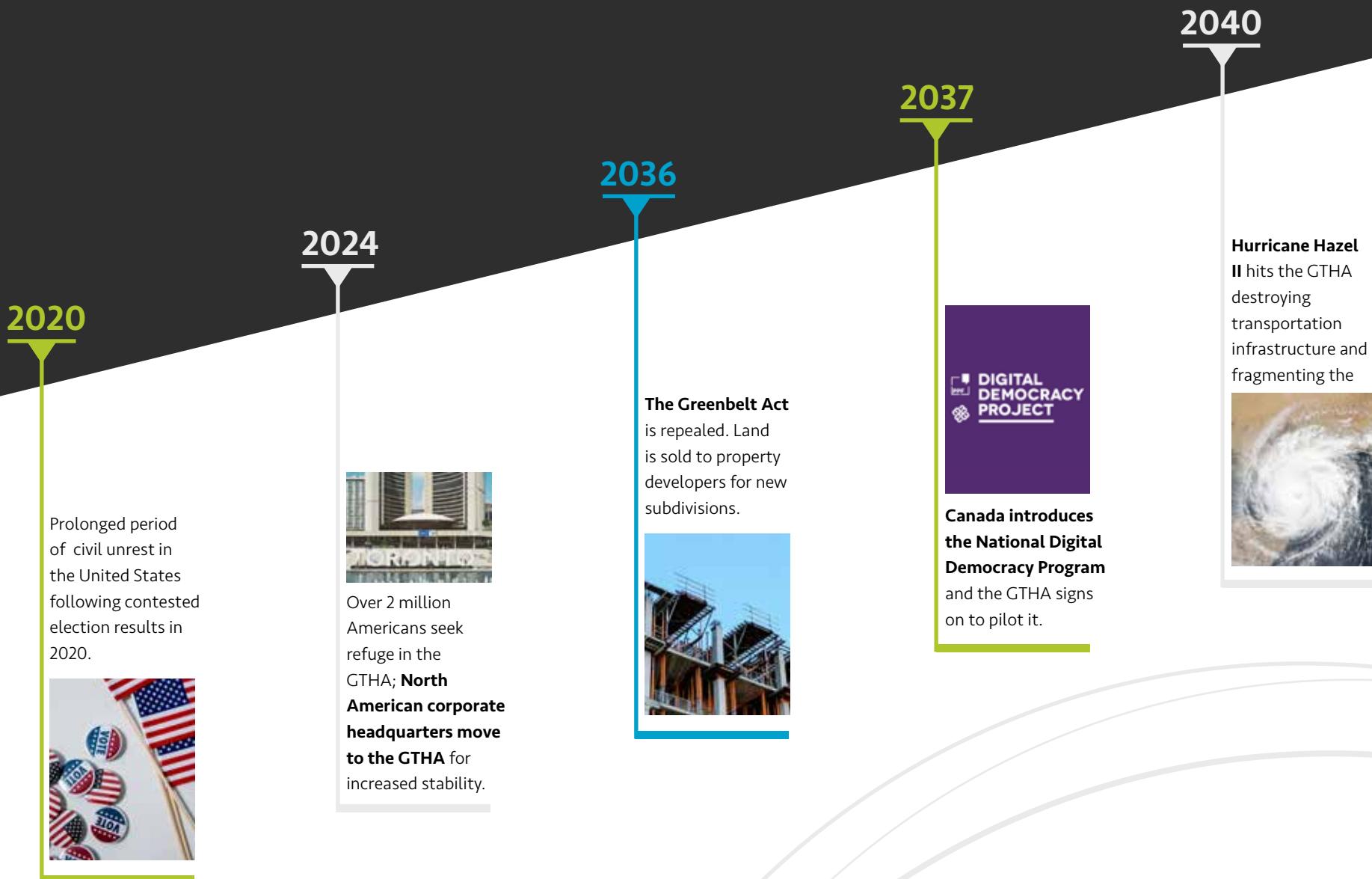
After several periods marked by growing pains, the mega region once known as the GTHA has dissolved. The region lacked formal governance and financial instruments tying them together, and so collaboration had been dependent on mutual benefit and ideological alignment. Local needs were everyone's priority, and adjacent municipalities failed to compromise and collaborate. Instead, community councils and Ratepayers' Associations have become the

locus of informal power, bolstered by the critical role they played throughout hurricane recovery.

Affluent neighbourhoods remain islands of apparent normalcy, having received some of the earliest relief and the majority of reconstruction efforts. Parts of Rosedale in Toronto, Brooklin East in Whitby, and Elizabeth Gardens in Burlington have become gated communities with surplus resources. Initially, their highly active Ratepayers' Associations demanded the ear of City Councils, staking claim to outsized shares of funding for community development initiatives. But as DDP garners greater participation, their influence has been mitigated and communities experience greater equity.

Increasingly, communities have begun to address Hazel's disruption and forewarning by developing robust community connections, situating decision-making within hyperlocal governance structures, and producing and procuring goods and services to meet basic needs locally. With local accountability, even homes on the outskirts have shrunk and land repurposed or restored to suit agricultural needs. Local food networks are strengthened, in fear and preparation for future food shortages and imminent climate events. With continued transparency afforded by the use of the DDP, and a recent upgrade disabling predictive preferences and allowing hyperlocal disaggregated data, many municipalities are formally recognizing the decision-making power of hyperlocal governance structures. In many cases, this decision comes with a property tax transfer allowing communities to pay for and manage their own public services. To supplement available resources and stimulate community development, some communities access corporate green bonds with the promise of developing vertical farming infrastructure, to feed their communities and turn a profit. [With their hands in education, agriculture, road infrastructure, and democracy, it's clear the future is corporate.](#)

# Timeline/Pervasive Events



## Summary Table

Dimension	Driving Forces	Impact
<b>Environment</b>	Prolonged impact of COVID-19; severe climate catastrophe.	Low public transit ridership; reliance on single-occupancy vehicles; damaged road infrastructure.
<b>Socio-Demographics &amp; Behaviour</b>	Influx of 2 million to GTHA; low birth rate; mobility reduction; localized activity; reduction in mobility.	Net population growth; decreased active transport and transit use; hyperlocal governance.
<b>Power, Influence &amp; Concentration of Capital</b>	Global unrest; US civil unrest; collapse of mega regional collaboration; consolidation of power by mega corps; rise of ratepayers associations & community councils.	Increase in privately-owned public spaces; privatization of public services; disjointed local servicesystems; local food systems; local trade of goods and services.
<b>Innovation</b>	Launch of National Direct Democracy Program using predictive technology; repeal of Greenbelt Act.	Initial voter influencing; eventual equitable distribution of resources; rural resettlement.
<b>Economy &amp; Finance</b>	Prolonged municipal austerity; influx of international corporate headquarters; well-supported remote labour force.	Privatization of public services; all-time low unemployment; corporate retraining and education programs.
<b>Population Distribution</b>	Urban housing supply strained; de-regulation of Greenbelt Act; increased suburban sprawl into farmland.	Decreased climate resilience; more rural roads; major climate events; fragmented network of self-governing communities.

TRENDS	Trends	Subtle Trends
	Sudden Nature Shocks Tensions with Trade Partners Fear of Pathogen Exposure Trust in Government	Must be Austere

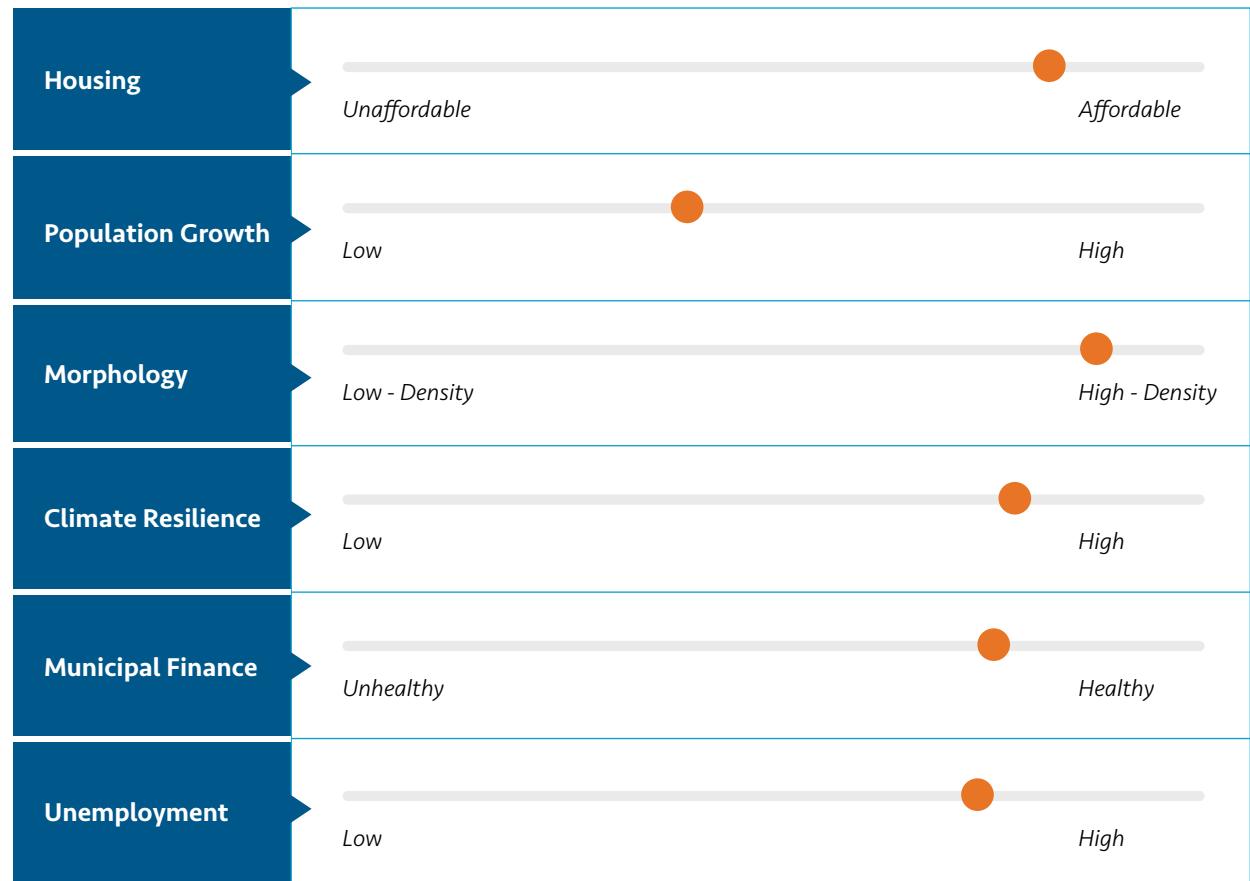
# A Lot For A Little

## Limits and Discipline

### Summary



New municipal revenue model introduced to address strained budgets in Canada's most productive region. Cities across the GTHA complete a move toward 20-minute communities. A wealth redistribution taxation system drives an exodus of wealthy Ontarians, and corporate headquarters. Initial success warns of imminent collapse.



## Scenario

**In 2050**, Toronto's Palmerston Boulevard isn't especially interesting. Its tall tree canopy is thenorm in many Vaughan neighbourhoods. Its charming low-height streetlights that make it feel like a living room are common place in Oshawa. And its array of homes, each at least three storeys tall and home to at least six units and two dozen residents is the norm in hundreds of new developments in Milton, Richmond Hill, and Ajax. Thousands of streets where building anything but single-family houses wasprohibited, are now one-upping Palmerston's dense and leafy design. Instead of wide lots with empty bedrooms, neighbourhoods in the GTHA are now replete with low-and mid-rise buildings.

Mass timber is the material of choice, and the homes are built to the highest environmental standard. Solar panels adorn whatever rooves aren't planted with rain-absorbing greenery. There's such a volume of units available. After the housing market hit its peak in 2026, progressive zoning changes cooled it to a level where two adults earning a median wage can now easily make mortgage payments without being house-poor.

The inspiration didn't come from Toronto's downtown, though it was the mayor's key policy plank at the time. It started in Hamilton. Seeing the rising number of migrants from Toronto, eager to find affordable housing, their City Council knew they needed a plan. With more people coming every year, it was only a matter of time before their housing supply dwindled, and projections said they'd reach 1 million residents by 2050. On top of that, the boom of toll roads made commuting from one town to another a headache for drivers, so people got work closer to home.

Instead of sprawling outward, they did something different. They convened a public advisory, a coalition of academics, workers' unions, and SMEsthat met with their elected

officials, driving forward a new strategic goal: that everyone in the City should have the ability to safely and quickly get from an affordable home to a meaningful job. It was simple, but transformative. And while they made the choice without broader resident consultation or involvement, circumstance had mostly forced their hand.

After the third wave of COVID hit in the early 2030s, municipalities across the GTHA cut service after service to avoid a deficit, then prohibited by law. Faced with cutting services even deeper or imposing new taxes,they worked with the federal and provincial governments to change how they collected revenue. Responsible for a 25% share of national GDP in the 2030s, it was met with begrudging acceptance. Cities now received a share of income tax, which grew more progressive; a wealth tax was instated; so was an estate tax, a tax on luxury homes, on vacant and secondary homes, and on luxury vehicles. Landlords are now also limited in how much of their property taxes can be offloaded to their tenants. The region is also now home to a network of toll roads and every area past a density threshold charges a toll to enter by car.

These impositions were unpopular. Families had less discretionary income to buy clothes, electronics, and other non-essential products. Travel declined. So too did dining out. Many felt frustrated that they could no longer afford the way of life they had grown accustomed to. Restaurants and small businesses saw a decline in revenue and increase in taxation, leaving many out of business. Soon wealthy Ontarians cut their losses and uprooted to Vancouver and Montreal, and even other countries.

Some protest the power of the public advisory, recognizing its exclusive composition and influence on decision-making. Many lower-income families,disadvantaged by previous decision-making structures, finally feel looked after and cared for within the current model, even if they no longer

have a voice. Some wonder if they ever did. But those of higher socio-economic status,who decided to stick around, are incensed by the sacrifices they are being forced to make for a collective quality-of-lifeboost they fail to see.

These concerns were top of mind when the public advisory in Hamilton was meeting. The group started by recommending cuts to inflated budget lines like policing and road construction. They studied their data and rethought why people travel in the first place and where they need to get to. The City then reorganized itself around 20-minute neighbourhoods. There would no longer be housing in one part of thecity and employment lands in others. New lines were drawn on the maps. Every neighbourhood became home to a mix of residential, commercial, community, and office space: places to work, live, shop, and play within a 20-minute bike ride.

Though small businesses were initially disproportionately impacted by municipal tax reform, community reorganization meant it was now a lot harder to get to big box stores, often isolated in vast vestigial commercial expanses. Markets, dry cleaners, small retailers and mom & pop shops started seeing more business with a narrower pool for competition. Co-op businesses began to sprout up, and so thoroughly convinced their neighbours to support them that they have a higher first-year survival rate now than corporate businesses. Rather than spending a day driving around town to complete errands, people enjoyed being able to meet all their needs within their own neighbourhood. More money stays in the community and the co-ops lead the push to implement a four-day work week. With scarce corporate jobs and a slowed economy, other employers aren't following suit.

Hamilton, once admonished for being the home to Canada's highest rate of hate crimes, saw a complete transformation. Neighbourhoods were safer than ever,



vibrant and active at all times of the day and night, bakers starting their slog in the wee hours of the morning and pubs closing up in the late hours of the night. After success in Hamilton, more communities in the GTHA adopted the 20-minute neighbourhood strategy. Clarington and Uxbridge were first, then Milton and Pickering. Residents across the GTHA began to enjoy a life that didn't include spending two and a half hours each day trapped on the 401. By the time the transformation was codified enough to be seriously considered in Toronto, support was overwhelming.

By 2045, powerful construction engines completed the lion's share of the transformation, right-sizing the homes that cover so much of the region's footprint, intermixing commercial buildings, and revitalizing public spaces in what are now majority mixed-use high-traffic areas. Now lots that used to house five or six people are housing 24, often more, with a mix of purpose-built rentals, low-rise condos, commercial real estate and public buildings. Density now boosts municipal revenue; the gains make their way into community services like universal childcare.

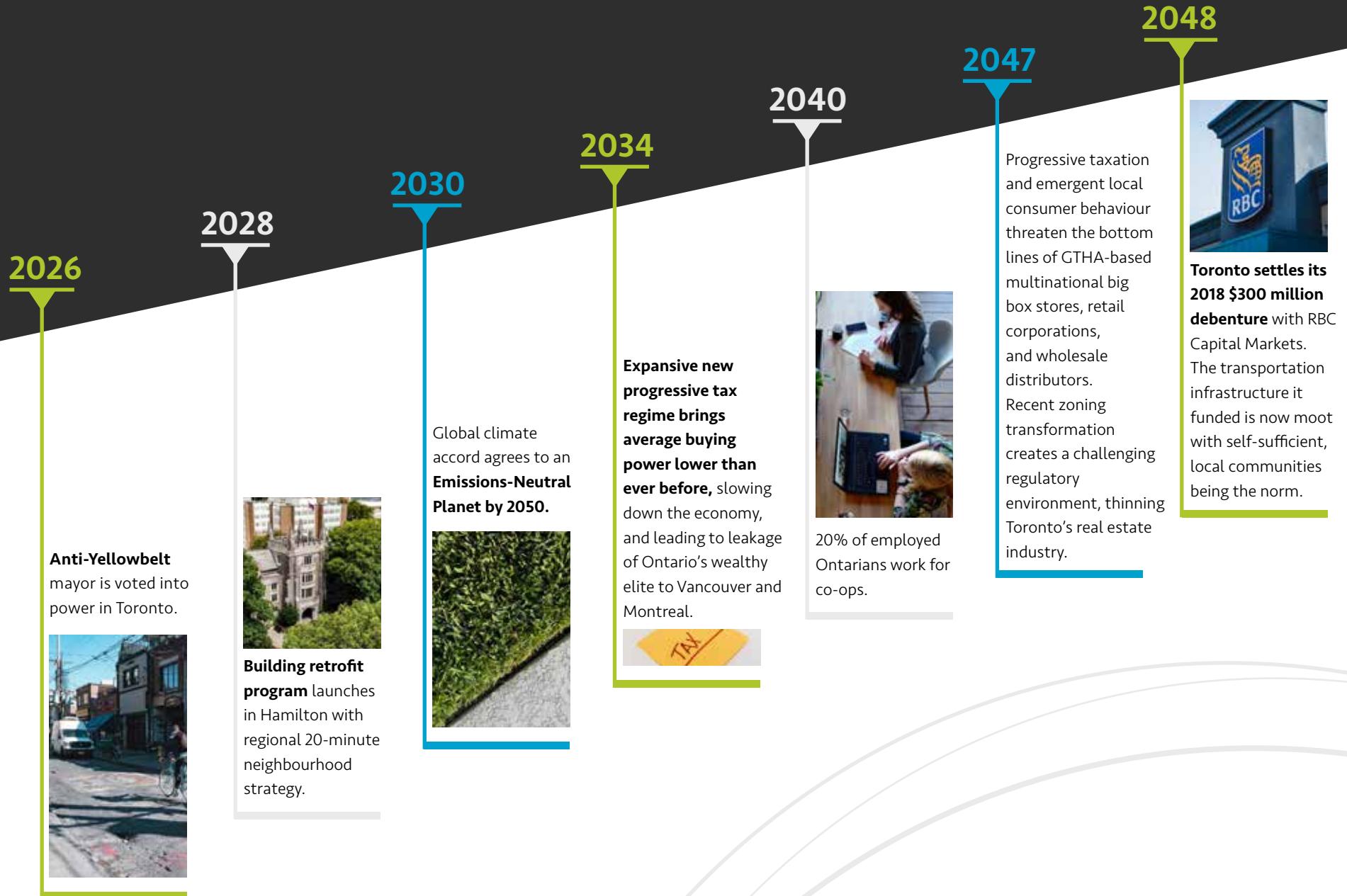
Anticipated complaints about traffic didn't happen, with more people walking, riding bicycles, and scooting to work, stores, and appointments. With the things they needed closer by, there was less reason to travel. People ride bikes for 70% of trips under 5km, which is most of them. Longer trips are less common; people tend to stay closer to home. When they do move between regions, there are streetcars, subways, and buses to move them. [After the federal government's ICEbreaker program, which offered trade-in credits for the remaining gas-powered cars, most people opted to buy an electric bike with a cargo attachment and use the remainder for a car subscription.](#) Investment in bike infrastructure disproved old saws about it being "too cold to bike" half the year. Per capita carbon footprints plummeted. Families, especially across generations, live closer to each other now. Individuals have less but communities have more, and it's obvious in the skyrocketing birthrate.

But the GTHA's future is uncertain. In the past 5 years, most of the wealthy have absconded from the choice of bearing the disproportionate burden of funding the government or hiding their assets overseas. The economics of it all are becoming murkier. Once the large investment in transformative real estate was complete, the GTHA's booming real estate industry grinded to a halt. With more local supply chains and reduced consumerism, large corporations, and multi-national conglomerates no longer reap much benefit from being based in Toronto. With the outflow of the GTHA's wealth, so too leave the jobs, the opportunity. GTHA residents now find community or retail jobs close to home, and while healthy local economies ensure wealth is recirculated within its ecosystem, little new wealth is entering. A province once responsible for 40% of Canada's GDP now represents only 12%. The GTHA has retained only three of its universities, as community colleges and technical skills have become more important in a local context. Hospitality and tourism no longer account for much of the GTHA's economy, and multinational big box stores, retail corporations, and wholesale distributors have found more inviting economies to settle in.

#### **The last 20 years have seen significant transformation in the quality of life for GTHA residents. But is it sustainable?**

The 20-minute community directly undermined the transportation infrastructure investment the City of Toronto settled from a 2018 debenture. And the debt Toronto and many of its larger surrounding municipalities have accrued in this shift is starting to seem unmanageable. [The tradeoff: quality of life for global relevance.](#)

# Timeline/Pervasive Events



## Summary Table

Dimension	Driving Forces	Impact
<b>Environment</b>	Third wave of COVID-19; global climate events leading to Global Climate Accord;	Strain on municipal finance leading to new revenue model; slight increase in remote work.
<b>Socio-Demographics &amp; Behaviour</b>	Increased birth rate; wealthy exodus; increased leisure time; working and playing closer to home; reduction in consumption.	Economic slow-down; increased active transportation; reduction in carbon emissions.
<b>Power, Influence &amp; Concentration of Capital</b>	Public advisory; local economy; rise of co-ops.	Low resident consultation; unsatisfied high SES; 20-minute mixed-use communities.
<b>Innovation</b>	New municipal revenue model including progressive income, estate, luxury tax; local economic development.	Universal childcare; robust community services; community rezoning.
<b>Economy &amp; Finance</b>	Resilient neighbourhood economies; exodus of multinational corporations; slow-down of key industry.	Decrease in discretionary income; unemployment; exodus of wealthy Ontarians, retail corporations, and wholesale distributors.
<b>Population Distribution</b>	Federal retrofit program; Yellowbelt rezoning.	Dense, 20-minute neighbourhoods; mixed-use communities; increase in active transportation.

TRENDS	Trends	Subtle Trends
	Building Retrofitting Urban Densification Increase in Taxation Needs	Socio-Economic Mixing

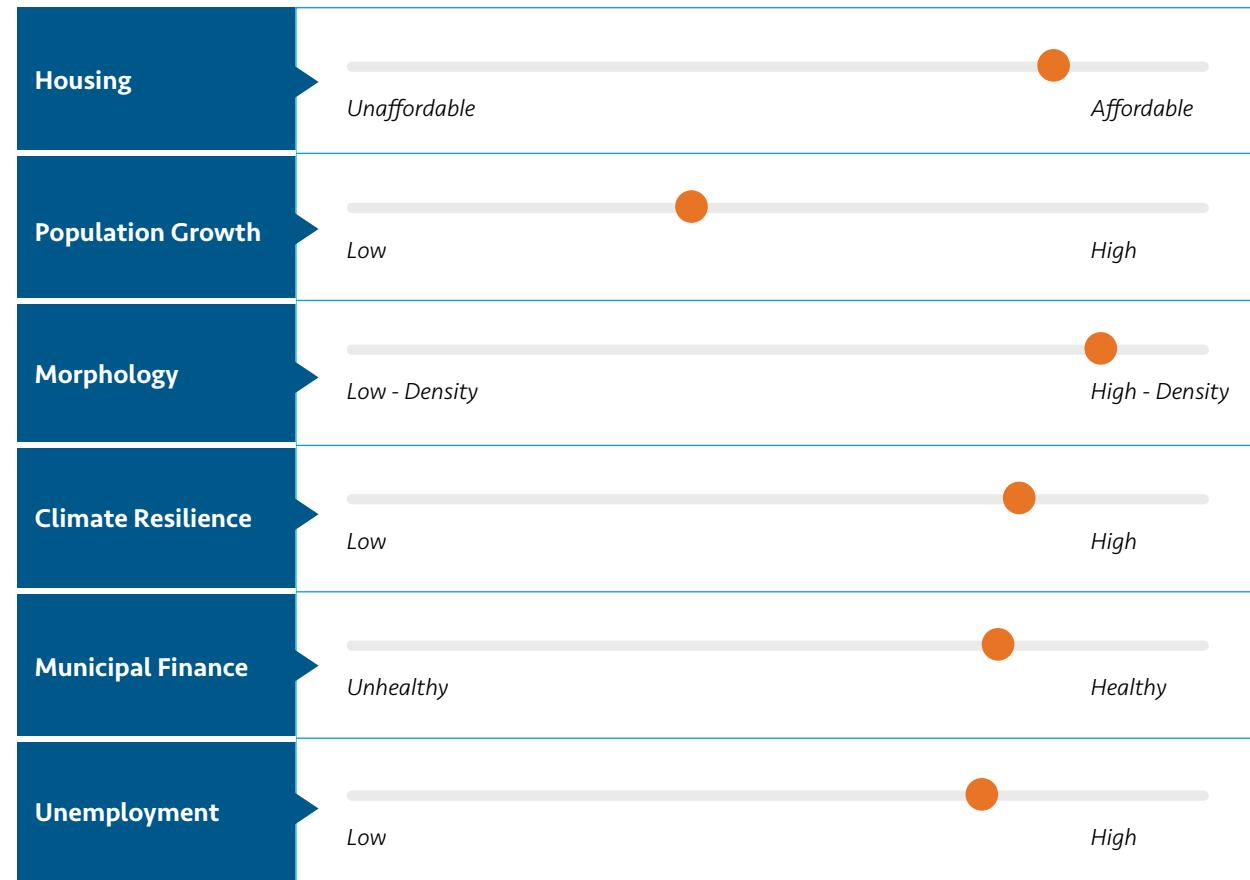
# All That Glitters

Transformation

## Summary



Universal Basic Income is implemented after rapid developments in job automation lead to peak unemployment rates. A profitable and green GTHA sees ten years of political polarization due to growing pains of UBI. A populist administration becomes intent on surveilling the self-organizing & community development efforts of its residents.



## Scenario

In 2050, the day almost 15 years earlier when machines outnumbered human workers in Canadian jobs is a date that everyone knows by heart. After a series of breakthroughs in artificial intelligence made even more “knowledge” sector jobs replaceable, business owners clamoured to trade in their human resources for machine resources. Profits climbed higher and employment fell. Immediate profits in agricultural automation made agriculture Canada’s leading export, enabling ambitious and well-resourced Federal green infrastructure programs.

GTHA cities experimented with participatory budgeting, and soon green infrastructure projects and efforts to combat climate change surged. Hard surfaces like parking lots and roofs were taxed unless they offset stormwater with pervious design or greenery. Roads were remade to be narrower, slower, and to absorb water on the way to greenways. Greenspaces like Toronto’s ravine system received enough energy and resources to make up for lost time. Along rivers and in parks, eroding banks were reinforced, invasive species were stamped out, and native plants and animals surged. By 2050, two thirds of the year you can find children playing in creeks and adults taking a cooling soak in their waters. There are swim clubs who compete to see who can race faster up urban rivers --The Oshawa Creek Otters have beat the Don River Dolphins five years running. Canoe and kayak rentals dot riverbanks and Lake Ontario is replete with leisure craft sailboats.

The nationwide freely accessible wireless internet service supports remote work for those still employed. The reduction in commuting workers, paired with the expanding rail network meant that the highway wasn’t reaching capacity, even during rush hour. The concrete medians pushed out, taking away a few of the 18 lanes and making green islands between them instead. The cars on there are all electric, and so the highway is quieter than it has ever been. Smart city technology measures and transmits

usership across all infrastructure, signaling optimal timing for repairs and providing helpful resident data to support decision-making in new initiatives.

But automation wasn’t all good. Soon, nearly 30% of Canadians were unemployed. People in the manufacturing and service sectors were hit the hardest, as well as many mid-level knowledge workers. Canada’s labour force, ill-prepared for the level of workforce transformation necessitated by such rapid gains in automation, began to rely on immigration to close the skills gap. With overwhelming uptake of the Global Happiness Index (GHI) launched by the UN in 2034, the Federal government publicly announced its intention to compete for skilled workers, imploring provincial governments –particularly those housing major economic hubs –to establish GHI-ready strategic plans.

Ontario’s dispossessed, with more time on their hands and driven by the discomfort at uncertain futures, set their minds to leveraging the GHI to secure better lives. So while many continued to work in industries with staying power, like education, healthcare, and STEM, others had time to get to know their neighbours, gather, organize, and envision a different kind of life. Out of idleness and fear came The New Luddites’ General Strike with an unbelievable 71% participation rate across Canadian sectors. It led to Universal Basic Income (UBI) through a negative income tax that tapers off as income increases. In order to fund the program, all other programs providing support to low-income families were eliminated, as were many subsidies and tax credits for medium-to high-income households. The implementation of this program was far from simple, and the following ten years were marked with increased political polarization and increased demonization of the poor for being “lazy” and “undeserving.”

In the earlier days of UBI, free time meant residents flooded every development meeting to advocate for more affordable housing and easily accessible services within their



communities. Their tactics grew more and more effective until they eventually led a massive movement. Under new guidelines, every new build would be carbon-neutral and nearly everyone had to include over 50% affordable housing. To avoid any confusion, "affordable" was defined as costing no more than 30% of the local rate of UBI.

Single-family homes slowly gave way to low-cost modular 3D-printed mid-rises in communities with higher unemployment, with the guarantee of steady resident UBI to offset the minimal capital costs of the transformations. Mixed-use developments popped up everywhere. Walking through the neighbourhood, it became easy to access all kinds of services and amenities including the library, health clinics, community centres and grocery stores. The newest in modular, 3D printable homes changed shape according to family need with walls moving and bedrooms contracting or expanding. Instead of moving to a new home, families merely needed to hire someone to handle their week-long renovation. To pay for these renovations, people began to supplement their UBI by leveraging the social mobility clause and one-year grace period, which effectively ignored income earned within the first year of steady employment when making UBI calculations; the clause also disregarded short-term employment under \$10,000.

The birthrate increased and communities slowly changed shape, some becoming home to more and more UBI families and others closer to urban centres populated largely by those who paid into UBI. And businesses followed. Community services and smaller businesses with less capital settled in UBI communities where rent was cheaper, while multinational chains and privatized services built business models around the needs of income-based and independently wealthy communities.

The GTHA had become two parallel worlds, a fact exploited by the Party for the People in Ontario's 2046 elections. Voted in on the promise of reducing the burden of Ontario's unemployment, the party soon showed itself to be firmly in

service to gainfully employed or wealthy Ontarians, working to minimize the impact of UBI on their discretionary income. UBI's social mobility grace period was swiftly eliminated. With that, the divide between those who lived in idyllic homes and those relegated to crumbling homes or ever-smaller condos grew starker.

For the lowest-income households, UBI now allows them to live barely above the poverty line. As households making more than \$45,000 are no longer eligible for UBI benefits and must pay taxes, there is little ability for low-income households to substantially increase their earnings. While no household is living in poverty, low-income families find themselves trapped living at or just above the poverty line. Because of the low rent, vast green spaces, and tight knit communities, many performance and theatre artists have flocked to UBI neighbourhoods, making it a centre for design and visual art. This concentration of artists has given many neighbourhoods in the GTHA reputations as hot beds of artistic innovation and achievement.

Each neighbourhood has created strong networks to pool resources and address city-wide issues themselves. Many UBI recipients are paid under the table by independently wealthy donors invested in their social movements. Informal and underground associations have formed around these donations, investing time, skill, and sweat into impoverished urban spaces, converting many of them into community-led spaces in response to the particular needs of their neighbourhoods. For example, some are using abandoned municipal property as shared community gardens to grow produce (since the majority of high-quality produce is either earmarked for export, or expensive).

Hasty labours of the new provincial administration proved catalytic as people who now have little incentive to find work recognize they must organize and fight for better lives. With the Federal government keeping a close watch on GHI efforts, the Province resorts to surveillance. After all, the GHI's Civil Conflict metrics have more to do with whether

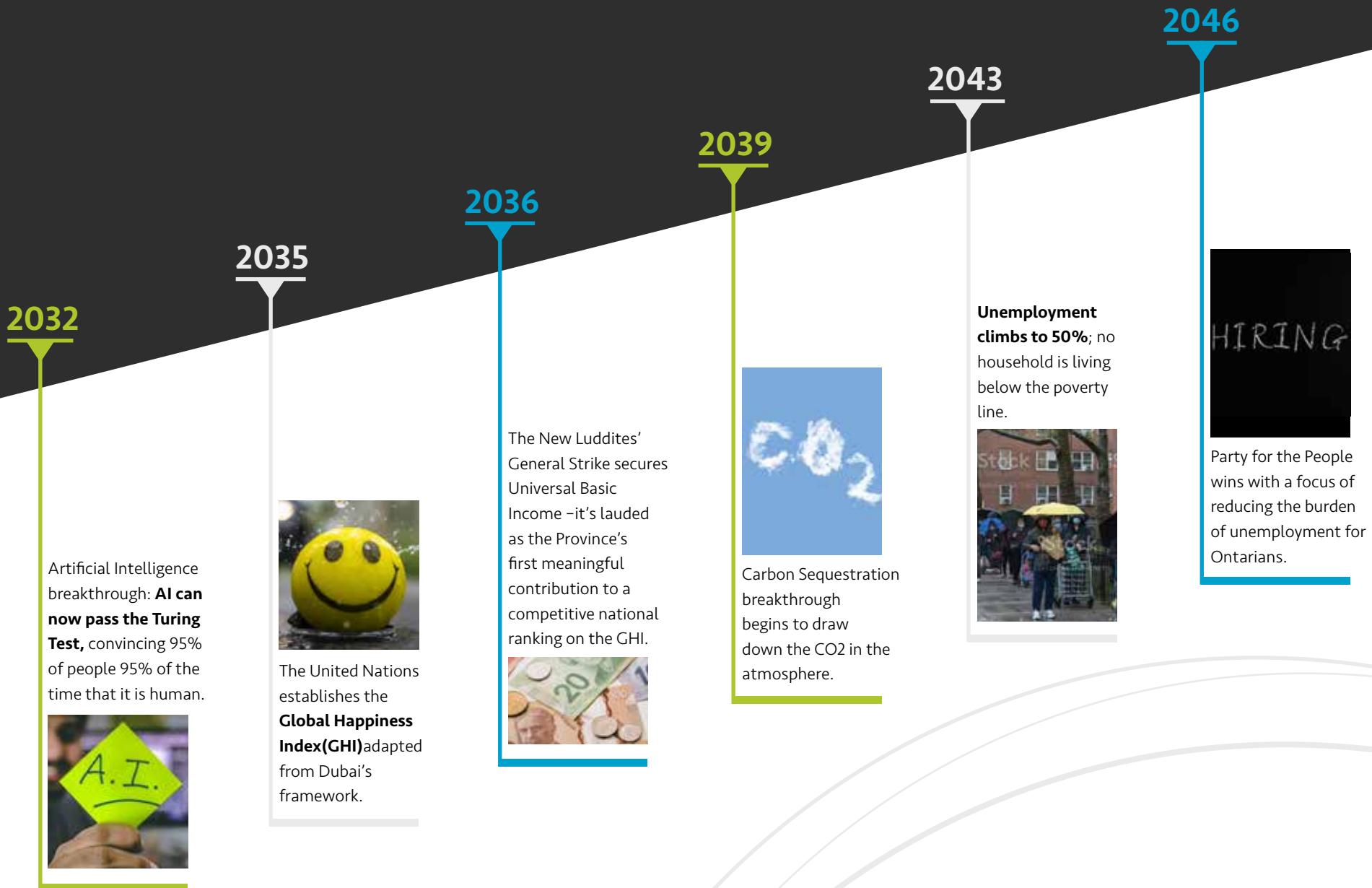
people protest than whether their needs are actually met. Masses of people, now with more time thanks to their UBI, are a liability the Province simply cannot afford.

Municipal finances are healthier in 2050. More and denser housing added to the property tax coffers, and taxes on fallow land and hard surfaces created more funding for infrastructure. Due to personal economic stability provided by UBI, costs associated with health and emergency housing have dropped considerably. Cities' new authority to collect a share of capital gains keeps the books balanced.

There's a surge in hours spent volunteering as many people, for the first time in their lives, have the freedom to choose how they spend their time. For those unemployed and uninvolved in community development, the drastic increase of leisure time is not always welcomed. Without work, many people feel they no longer have a sense of purpose and miss the structure and routine that work brought to their day-to-day lives. The mental health crisis takes on a new face as people struggle to redefine their sense of self and find meaning in their lives.

On the surface, the GTHA is vibrant, progressive, and incredibly green. [Booming agriculture, renewable energy, and construction industries with minimal human resources make Canada one of the most competitive economies in the world](#). Retraining programs and targeted immigration policies steadily address automation technology and energy skills gaps, and GTHA-wide facelifts, green investments, and thriving experiential arts scenes make it a destination for life and travel. But an insidious tension grows between the high-income tax-burdened working class and the subversive network of community-engaged residents living just above the poverty line and working outside the formal economy. Something's gotta give.

# Timeline/Pervasive Events



## Summary Table

Dimension	Driving Forces	Impact
<b>Environment</b>	Investment in green infrastructure.	Taxation of hard surfaces; re-investment in ravine system; tech advancement in green energy.
<b>Socio-Demographics &amp; Behaviour</b>	Establishment of Universal Basic Income (UBI); increased birthrate; socio-economic disparities between working elite and UBI-dependent residents.	Increased free time; increase mental health challenges; political tension; increased community organizing; increase in modular housing.
<b>Power, Influence &amp; Concentration of Capital</b>	Federal and provincial government power over municipal affairs; election of Party for the People; corporate agriculture.	Municipality collects a share of capital gains tax; UBI is established; political polarization.
<b>Innovation</b>	Job automation in manufacturing, service, and knowledge sectors; establishment of UBI; introduction of Global Happiness Index (GHI); 3D printing and modular homes.	Skills gap; high unemployment and large general strikes; political polarization over UBI's progressive tax; attempt to leverage GHI to attract skilled workers.
<b>Economy &amp; Finance</b>	Booming agriculture, renewable energy, and construction industries; low social mobility for unemployed and low-income residents.	Investment in green infrastructure; community organizing to address socio-economic barriers; smart surveillance.
<b>Population Distribution</b>	Increased housing density; urban core home to people of means; tight knit neighbourhoods of low-income residents.	Creative use of abandoned or underutilized municipal property; vibrant arts scene in low-income neighbourhoods.

TRENDS	Trends	Subtle Trends
	Job Automation Energy Revolution Increase in Mental Health Challenges Move to Green Infrastructure	Energy Revolution



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