Note from Prof. Murdock: As background reading for you, an article from *The Toronto Star* is reproduced below (https://www.thestar.com/news/gta/2018/09/30/toronto-is-segregated-by-race-and-income-and-the-numbers-are-ugly.html). *Note:* In the figures, some population numbers are rounded to the nearest 1,000 and others to the nearest 100. This is why they do not sum to the same exact total. This tiny discrepancy – caused by rounding – does not affect the meaning of the figures.

Toronto is segregated by race and income. And the numbers are ugly

By Sandro Contenta
Sept. 30, 2018

In Toronto, the colour of money is mainly white.

New demographic charts show a strikingly segregated city, with visible minorities concentrated in low-income neighbourhoods and white residents dominating affluent areas in numbers far higher than their share of the population.

The new charts come from University of Toronto Prof. David Hulchanski and his research team, known for using census data to illustrate growing income inequality in the city. Their latest effort flags the role of discrimination in that inequality, with lopsided racial breakdowns that surprised the researchers.

U of T professor David Hulchanski has done a lot of work on the city's demographics, especially relating to income. (COLIN MCCONNELL /TORONTO STAR FILE PHOTO)

Hulchanski revealed the new charts last week in the Netherlands at a conference called "Urban poverty and segregation in a globalized world."

Using the 2016 census, his team calculated that 48 per cent of Toronto's census tracts are low-income neighbourhoods, where the average individual income is $32,000 before taxes. Fully 68 per cent of residents in these neighbourhoods are visible minorities while 31 per cent are white. (Whites make up 49 per cent of Toronto's population.)
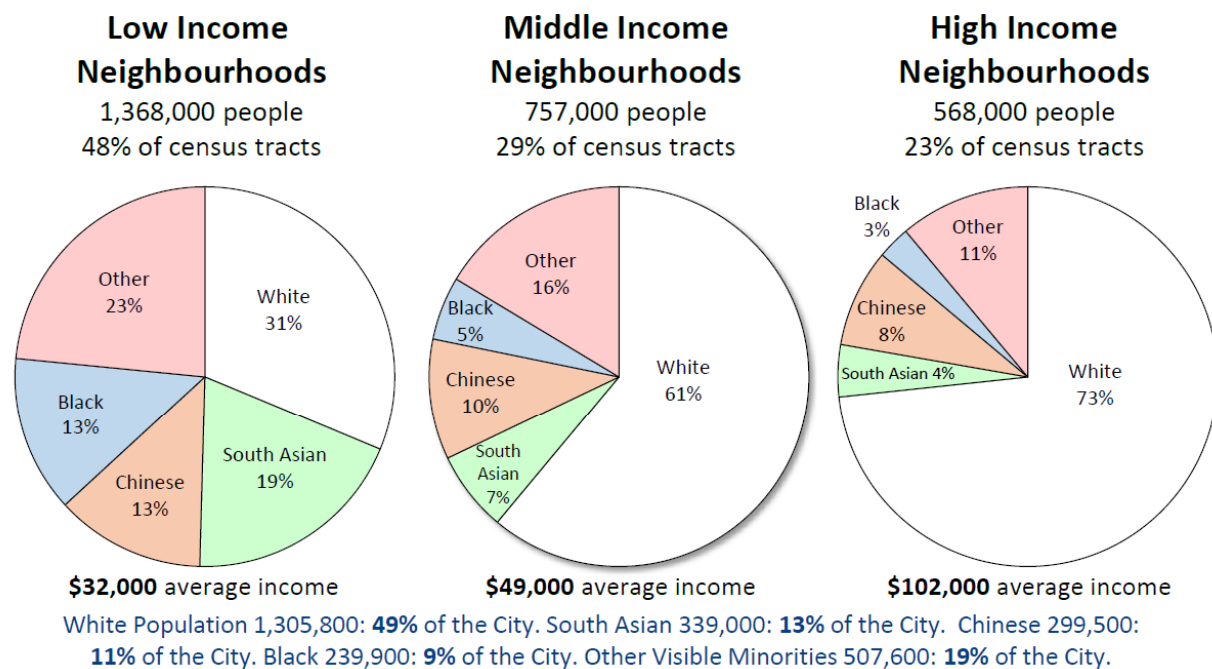
The main ethno-cultural communities in these low-income neighbourhoods are all overrepresented compared to their share of the city's population. Black residents, for example, are 9 per cent of the population but make up 13 per cent of residents of low-income neighbourhoods.

High-income neighbourhoods are almost a reverse image. They make up 23 per cent of Toronto's census tracts, with average individual incomes of $102,000 before tax. Fully 73 per cent of residents in these neighbourhoods are white, far higher than their share of the city's population. The rest are visible minorities, of whom only 3 per cent are Black.

Whites are also overrepresented in middle-income neighbourhoods, where the average income is $49,000.

"Money buys choice. And people with the most choice are choosing to live in certain areas," Hulchanski says, explaining the disproportionately high concentration of white residents in high- and middle-income communities.

Toronto's Segregated Ethno-Cultural Population, 2016

Low Income Neighbourhoods
1,368,000 people
48% of census tracts

Middle Income Neighbourhoods
757,000 people
29% of census tracts

High Income Neighbourhoods
568,000 people
23% of census tracts

Low Income pie chart:
- White 31%
- South Asian 19%
- Chinese 13%
- Black 13%
- Other 23%

Middle Income pie chart:
- White 61%
- Other 16%
- Black 5%
- Chinese 10%
- South Asian 7%

High Income pie chart:
- White 73%
- Black 3%
- Other 11%
- Chinese 8%
- South Asian 4%

$32,000 average income   **$49,000** average income   **$102,000** average income

White Population 1,305,800: **49%** of the City. South Asian 339,000: **13%** of the City. Chinese 299,500: **11%** of the City. Black 239,900: **9%** of the City. Other Visible Minorities 507,600: **19%** of the City.

Other Visible minorities include Filipino, Korean, Japanese, Arab, West Asian, Latin American and other non-white groups. Visible minority status is not applicable to the Aboriginal population. **Census tract average individual Income** is from all sources, before-tax. **Low income** status refers to census tracts with an average income below 80.0% of the Toronto census metropolitan area (CMA) average income of $50,479 for 2015. **Middle income** status refers to census tracts with average income 80.0% to 119.9% of the Toronto CMA average income. **High income** status refers to census tracts with average income 120.0% and above the Toronto CMA average income.

Choice also partly explains the makeup of low-income neighbourhoods. Some members of ethnic groups prefer to live where their communities are most numerous, giving them easy access to the shops and cultural or religious services that facilitate integration or simply make life more enjoyable.

York University Prof. Carl James, who reviewed Hulchanski's charts, questions how free the choice actually is for visible minorities.

"We have to think about how the system might have enabled and co-operated in making it possible for some people to access high income neighbourhoods and to stay in those neighbourhoods, or operated
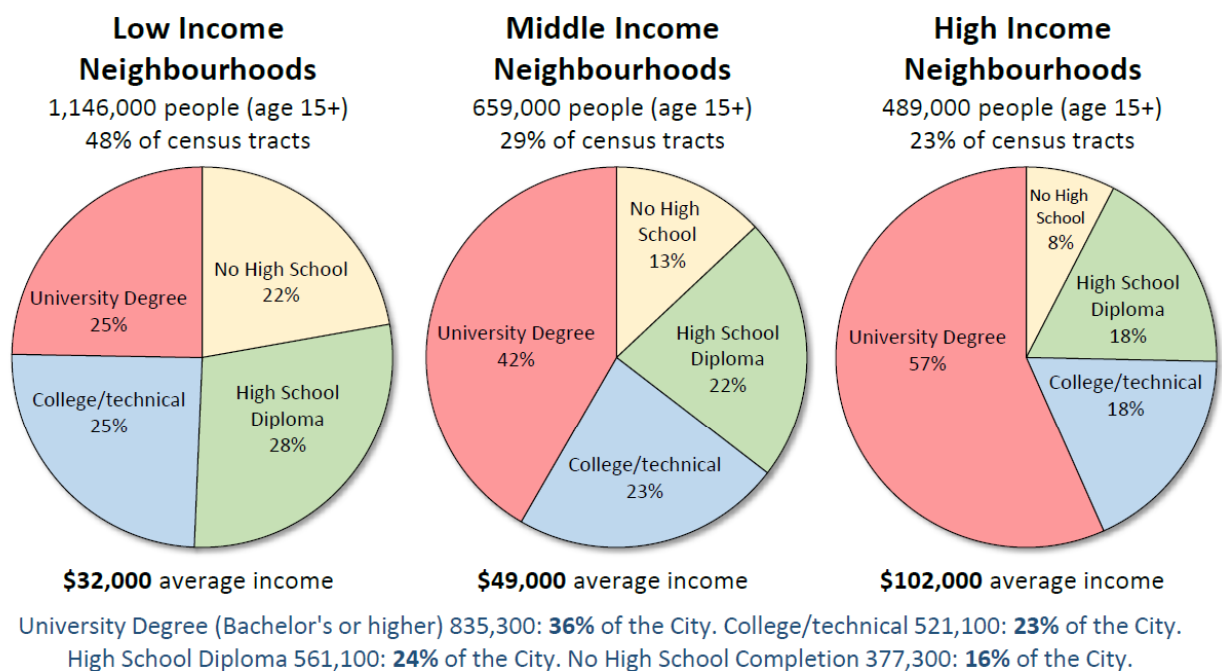
to keep others out of those neighbourhoods. It's not just individual choice. Many other structural things work in relation to choice."

Studies indicate that discriminatory barriers to good jobs and housing play a determining role.

"Discrimination is not at the same level as in the United States," Hulchanski says, "but that doesn't make it any better for those who face that problem here."

The researchers split the city into high-income and low-income categories by comparing neighbourhoods that were 20 per cent above or below the Toronto Census Metropolitan Area average. Middle-income was within 20 per cent. The team then used census data to see the makeup of those communities.

Educational Attainment of Toronto's Population, 2016

Low Income Neighbourhoods
1,146,000 people (age 15+)
48% of census tracts

University Degree 25%
No High School 22%
College/technical 25%
High School Diploma 28%

$32,000 average income

Middle Income Neighbourhoods
659,000 people (age 15+)
29% of census tracts

No High School 13%
University Degree 42%
High School Diploma 22%
College/technical 23%

$49,000 average income

High Income Neighbourhoods
489,000 people (age 15+)
23% of census tracts

No High School 8%
High School Diploma 18%
University Degree 57%
College/technical 18%

$102,000 average income

University Degree (Bachelor's or higher) 835,300: **36%** of the City. College/technical 521,100: **23%** of the City. High School Diploma 561,100: **24%** of the City. No High School Completion 377,300: **16%** of the City.

Educational attainment refers to the highest certificate, diploma or degree completed for the population aged 15 years and over.
Census tract average individual Income is from all sources, before-tax. **Low income** status refers to census tracts with an average income below 80.0% of the Toronto census metropolitan area (CMA) average income of $50,479 for 2015. **Middle income** status refers to census tracts with average income 80.0% to 119.9% of the Toronto CMA average income. **High income** status refers to census tracts with average income 120.0% and above the Toronto CMA average income.

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Evidence of discrimination is reinforced by another chart produced by Hulchanski's team, showing relatively high levels of education in low-income neighbourhoods. Half of all residents in those areas have a post-secondary degree: 25 per cent from a university and 25 per cent from a community college.

Hulchanski questioned why half the city has average gross incomes of only $32,000 when so many people in those low-income neighbourhoods have relatively high levels of education. "That doesn't make sense, except for discrimination," he said.

Another worrying sign for Hulchanski is that 57 per cent of residents in Toronto's low-income neighbourhoods are immigrants, including established ones who arrived before 2006. Only 31 per cent of residents in high-income areas are immigrants, including 23 per cent who arrived prior to 2006.

The racial segregation of Toronto neighbourhoods is in the context of research, also from Hulchanski's team, illustrating the growth of low- and high-income neighbourhoods in Toronto, while middle ones steadily disappear.
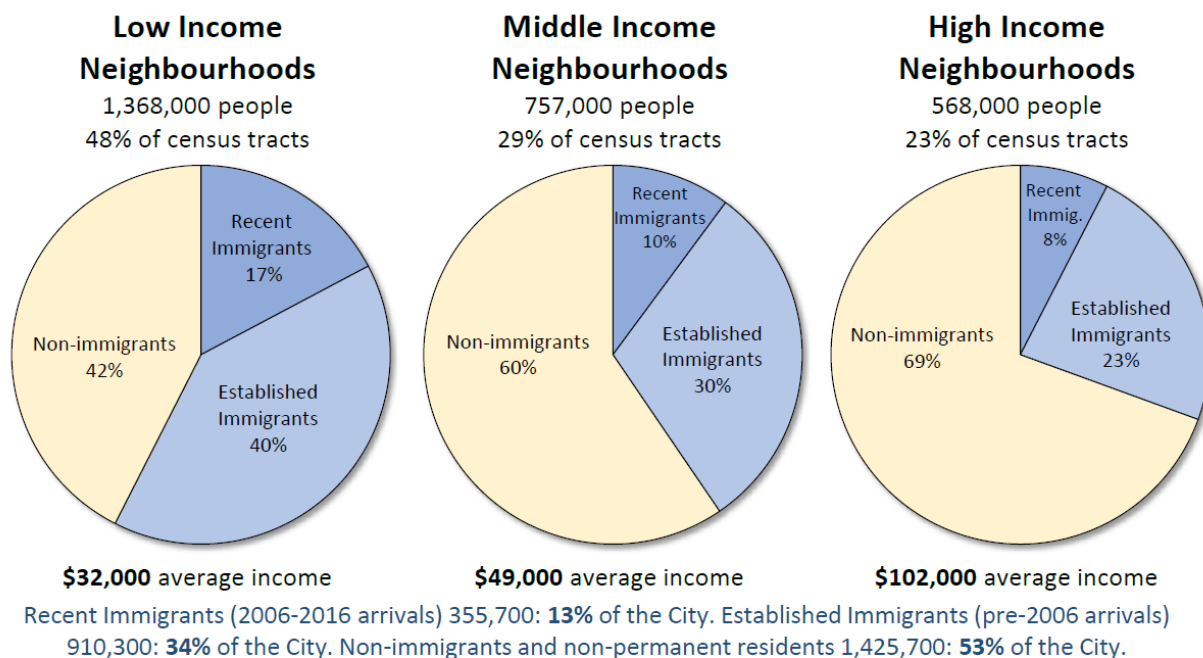
The polarized income trend dates back to the 1990s, caused by federal and provincial cuts in transfer payments and social assistance, along with tax cuts, rising housing costs and the disappearance of well-paid manufacturing jobs, Hulchanski says.

Government policies caused the income polarization, and only government policies can reverse it, he argues. Hulchanski warns that in Europe, where the trend is less severe, income polarization and ethnic segregation has contributed to the rise of far-right populist movements and outbreaks of violence.

"How long can this continue?" Hulchanski asks. "There is no sign of the trend reversing yet.

"Will there be riots in Toronto? Who knows?"

Toronto's Segregated Immigrant Population, 2016

Low Income Neighbourhoods	**Middle Income Neighbourhoods**	**High Income Neighbourhoods**
1,368,000 people	757,000 people	568,000 people
48% of census tracts	29% of census tracts	23% of census tracts

Low Income: Recent Immigrants 17%, Non-immigrants 42%, Established Immigrants 40%

Middle Income: Recent Immigrants 10%, Non-immigrants 60%, Established Immigrants 30%

High Income: Recent Immig. 8%, Non-immigrants 69%, Established Immigrants 23%

$32,000 average income   **$49,000** average income   **$102,000** average income

Recent Immigrants (2006-2016 arrivals) 355,700: **13%** of the City. Established Immigrants (pre-2006 arrivals) 910,300: **34%** of the City. Non-immigrants and non-permanent residents 1,425,700: **53%** of the City.

Immigrant refers to landed immigrants and permanent residents. **Non-immigrant** refers to persons born in Canada and non-permanent residents. **Census tract average individual Income** is from all sources, before-tax. **Low income** status refers to census tracts with an average income below 80.0% of the Toronto census metropolitan area (CMA) average income of $50,479 for 2015. **Middle income** status refers to census tracts with average income 80.0% to 119.9% of the Toronto CMA average income. **High income** status refers to census tracts with average income 120.0% and above the Toronto CMA average income.

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