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Residential segregation and inequality: Considering barriers to choice in Toronto

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Abstract

EN FR

Segregation of visible minorities has persisted throughout time in Toronto. In examining these concentrations, the literature has been heavily focused on the notion that visible minorities are choosing to live in proximity to their respective ethno-racial groups and that these are spaces of aspiration rather than marginalization in Canada. This paper raises questions about the assertion of "self-segregation" by emphasizing affordability constraints on residential choices that are often rooted in discrimination in the labour market. Census data from 2016 and an adopted neighbourhood classification scheme were used to understand the spatial patterning of visible minorities in the Toronto census metropolitan area and highlight differences in the socio-economic characteristics of visible minority dominant and white dominant census tracts. The findings invite the inference that economic opportunities play a critical role in the residential choices of visible minorities and raise concerns about the quality of life in visible minority neighbourhoods. This research contributes to our understanding of how social inequalities have impacted the socio-spatial organization of the city of Toronto.

INTRODUCTION

Diversity and inclusion are well-documented features of Toronto's current identity. This is perhaps why evidence pointing to the existence of racial and economic divisions in the city is often met with disbelief. Toronto's striking levels of neighbourhood inequality and visible minority concentration have been on the rise since the 1970s (Smith & Ley, 2008; Walks & Bourne, 2006), persisting across generations (Preston & Ray, 2020). The upsurge in visible

minority concentration in Toronto coincides with mid-20th-century amendments to immigration policy that led to an increase in the number of immigrants born in non-European countries arriving in Canada. This significantly altered Toronto's ethnocultural composition, which serves as Canada's main port of entry for immigrants. This change in demographics was accompanied by a shift in the economic landscape of the city. Post-industrial transformations and the financialization of the housing market posed unique challenges for post-1980s multi-ethnic arrivals. The unaffordability of traditional reception areas in the city's core pushed them to settle primarily in the inner and outer suburbs (Murdie & Ghosh, 2010; Murdie & Teixeira, 2003; Troper, 2003). This concentration of visible minority groups in the city's periphery can impede equality, community, and cohesion in Toronto, particularly if it reproduces social inequalities facing racialized communities (Galster & Sharkey, 2017).

Although the literature has widely acknowledged the existence of concentrations of visible minorities in the city of Toronto, whether or not they are cause for concern remains contested. Answering this question requires a consideration of the quality of life inside visible minority concentrations, as well as a consideration of why visible minority groups may be concentrated in the first place. A large segment of Canadian residential segregation literature suggests that visible minority concentrations are largely a result of choice, whereby visible minorities opt to live amongst their respective ethno-racial groups to preserve their language and cultural and religious institutions (Balakrishnan et al., 2005; Murdie & Teixeira, 2003; Myles & Hou, 2004; Owusu, 1999; Qadeer, 2005; Qadeer & Kumar, 2006; Teixeira, 2007).

High levels of education and home ownership in visible minority concentrations are commonly cited as evidence that visible minorities are perhaps self-segregating and that ethno-racial concentrations are not contributing to current social inequalities in Toronto, and may in fact be providing economic assistance to residents (Hiebert, 2015). The emphasis on choice has led to the conclusion that visible minority concentrations are of little cause for concern in Toronto. Others have emphasized structural constraints facing visible minorities in the city, such as access to labour markets, income inequalities, and housing affordability (Kazemipur & Halli, 2000; Murdie & Ghosh, 2010). This paper falls within this camp, arguing that these constraints on choice have not been adequately considered in Toronto's residential segregation literature. In this article, 2016 Census data were used to update and build on previous studies to contribute a broader socio-economic and spatial understanding of visible minority concentrations and how they differ from white dominant areas.

Overall the findings indicate that there are notable socio-economic differences between visible minority and white dominant neighbourhoods and home ownership rates do not necessarily negate their severity. In fact, home ownership rates may not be an adequate measure of individual choice and quality of life in visible minority concentrations. In single-group dominant visible minority concentrations where we are seeing high levels of home ownership, mapping

the census tracts shows us that these concentrations are in less desirable areas—based on housing value—relative to white dominant tracts. Moreover, owners in visible minority dominant tracts are far more likely to have mortgages and to be spending 30% or more of their income than owners in white dominant tracts. The data indicate that visible minority groups may be managing financial constraints by sacrificing suitability, space, and location. These findings do not discount the element of choice, but highlight substantial inequalities and potential barriers to choice that can be linked back to the literature on labour market discrimination and housing affordability in Toronto.

Residential segregation: A comparative perspective

Put simply, residential segregation can be understood as the spatial separation between different groups in a region (Yao et al., 2019). Complexity arises in considering the degree of separation and the number and spatial patterning of groups. Spatial separation need not carry a negative connotation. In fact, the degree to which spatial separation amounts to social inequality often depends on the social, institutional, and historical context.

The spatial separation of racialized groups in Canadian cities such as Toronto is often distinguished from that of cities in the United States and Europe. In the United States, deliberate plans, policies, and practices have systematically denied equal opportunity to racialized groups, particularly Black Americans. A known by-product of this explicit discrimination is the creation of “ghettos” in American inner-city neighbourhoods. These are described as socio-economically deprived residential districts where a concentration of a single racial group resides involuntarily (Walks & Bourne, 2006). Although immigration patterns continue to shift the residential structure in American cities, particularly in large cities like New York and Los Angeles, segregation must be considered with this historical context. Racism has been practiced systematically throughout Canadian history as well (Darden, 2004), but racial dividing lines in Canadian cities stem from different political and institutional histories than the United States. Thus, scholars have contrasted the American “ghetto” with the ethnic enclave, a culturally and economically distinct area, in the Canadian context (Qadeer & Kumar, 2006).

In European cities, the term “ghetto” is not often evoked, but visible minority concentrations are marked by economic disadvantage and members of minority groups may lead systematically different lives than the majority groups (Piekut et al., 2019). For example, many studies have documented the persistent overlapping of socio-economic and multi-ethnic immigrant segregation in the Paris metro area (e.g., McAvay & Verdugo, 2021). Hiebert (2015) considered the possibility that visible minorities were leading such “parallel lives” in Canadian cities with 2011 Census data. Although his analysis acknowledges socio-economic differences between visible minority and white dominant census tracts, he ultimately concludes that the differences

are not substantial, particularly in comparing the prevalence of low income. The 2016 Census data used in this paper indicate that this difference in low-income prevalence has increased.

As well, Hiebert (2015), in line with many other scholars, points to the high rates of home ownership in visible minority concentrations to support the conclusion that these are not places of economic marginalization. This paper challenges the use of high home ownership rates to draw this conclusion by emphasizing a wider range of indicators of quality of life in a neighbourhood, including commute times, and by considering the spatial significance of concentrations. This allows us to draw different conclusions about the nature of visible minority concentrations in Toronto and forces that may drive residential choices.

What drives segregration?

In order to fully consider whether enclaves are a cause for concern, we must consider why they occur. Hiebert (2015) provided four commonly cited reasons explaining why minority groups may be segregated: (1) deliberate exclusionary policies, (2) differences in socio-economic resources, (3) avoidance of minority groups by the majority, and (4) cultural preference. These explanations for residential segregation patterns have been widely considered in the Canadian context in the literature (Balakrishnan et al., 2005; Balakrishnan & Gyimah, 2003; Fong & Hou, 2009; Hou, 2006; Myles & Hou, 2004).

The first explanation, whereby members of minority groups are being forced to live separately from the majority through the application of deliberate exclusionary policies, has been deemed inapplicable in the Canadian context (Walks & Bourne, 2006). The second, differences in socio-economic resources, is often considered through the spatial assimilation model (Balakrishnan et al., 2005; Fong & Hou, 2009; Myles & Hou, 2004). The theory has long been portrayed as the gradual upward and outward mobility of immigrants into higher-status neighbourhoods where the majority group resides (Preston & Ray, 2020). Under the assumptions of the assimilation model, concentrations of visible minorities in neighbourhoods are a short-term concern that subsides over time. However, in Toronto, the spatial assimilation model has been found to be group-specific. It does not apply to Chinese, Blacks, and South Asians the same way it did to European groups (Balakrishnan et al., 2005).

The segregation of European groups in Canada's largest cities has declined between generations, whereas second and third generations of some visible minority groups remain quite segregated, relatively speaking (Preston & Ray, 2020). The persistence of segregation throughout generations provides some evidence that this is not simply a reflection of low-income newcomers who need time to accumulate resources and integrate economically—they may instead be getting “trapped” in neighbourhoods. The third explanation for residential segregation is avoidance by the majority. A common example of this is “white flight,” which has

been well documented in American neighbourhoods when there is an increase in Black residents (Fong, 2006). At this time, there is little evidence of white flight in the Canadian context.

Voluntary segregation

The fourth and final cause under consideration is the notion that residential concentration may be the result of choice (Balakrishnan et al., 2005; Hou, 2006; Owusu, 1999; Qadeer, 2005; Qadeer & Kumar, 2006; Teixeira, 2007). Voluntary segregation defines racial clustering as "an attempt by visible minorities to maintain cultural identities and heritage" (Preston & Murnaghan, 2005). This theory suggests that persons of the same ethno-racial group choose to live in proximity because it provides the opportunity to form and sustain certain specialized institutions such as ethnic stores, entertainment places, and restaurants (Qadeer, 2005).

What makes enclaves voluntary in the Canadian context? It is difficult to assess the nature of people's choices; however, some inferences have been drawn from segregation analyses with census data. Hou (2006, p. 1210) used exposure indices to argue:

> "As spatial proximity to the "majority group" becomes less practical, the comfort of living among people with a similar cultural and linguistic background may be particularly appealing for racial minorities. Group differences in residential evenness and exposure to own-group neighbours simply reflect variations in the degree of own-group preference and capacity to build ethnic communities."

Moreover, Balakrishnan et al. (2005, p. 223) stated that the segregation of visible minority groups is persisting at higher levels, in spite of their social mobility and acculturalisation, and that this implies that "their need for maintaining their cultural identity and close ties with members of their own group is strong enough to result in uniformly high spatial segregation." These conclusions come with the recognition that the extent to which segregation is due to discrimination in housing and labour markets and prejudice by other ethnic groups is something we cannot estimate from census data alone. Thus, the tendency to focus on voluntary self-segregation may reflect the dearth of data and relative lack of research conducted with respect to the powerful forces that may sway peoples' decisions.

Considering structural constraints: Barriers in the labour market and access to housing

Income inequalities facing visible minorities and accessibility and availability of housing in the city's housing and rental market serve as constraints on a household's freedom of choice (Van Kempen & Özüekren, 1998). Availability of housing refers to whether or not affordable units are obtainable. This has been a significant constraint for visible minorities who tend to have lower incomes than the majority population (Galabuzi, 2006). A decrease in the construction of affordable housing in Toronto and rising housing costs have pushed low-income racialized groups into low-cost apartment towers in the inner suburbs (Monsebraaten, 2011). Given the heavily commodified housing markets, residents tend to be sorted exclusively on their ability to pay, which eliminates elements of chance in neighbourhood building (Reardon & Bischoff, 2011). Many of these buildings that low-income visible minorities have been pushed into due to financial constraints have been deemed overcrowded and unsuitable (Monsebraaten, 2011). Accessibility depends on specific institutions that regulate access to particular segments of the housing market (Bolt et al., 2010) and is determined by the practices of realtors, landlords, and financial institutions (Farley, 1995).

Evidence of discrimination in the labour market has also been demonstrated in the context of Toronto. A 2019 *Vital Signs* report found that, since 1980, newcomers and racialized populations have seen no inflation-adjusted increases in income, while older, white Canadian residents have seen their income grow up to 60% (Ayer, 2019). Although labour market outcomes for immigrants have improved in the last five years, immigrants, racialized populations, and newcomers are still seeing lower earnings (Aydemir & Skuterud, 2005). They also disproportionately work in precarious jobs, in part due to a lack of recognition for foreign-gained experience (Ayer, 2019). Additionally, there is evidence of racial bias in hiring in the Canadian context. Oreopoulos (2011) found that English-speaking employers in Canada's largest cities were less likely to interview a candidate with a racially distinct name than a candidate with an English-speaking name, despite them having identical qualifications.

It is almost intuitive that since visible minority groups hold fewer economic resources—often as a result of discriminatory barriers—they have fewer choices in the housing market, but it remains difficult to document. Recently, Ahmadi (2018) conducted interviews to evaluate residents' everyday experiences with diversity in Toronto. She found that amongst most informants, affordability was the main reason for choosing to live in Jane-Finch, a neighbourhood known for its high concentration of visible minorities, high poverty rates, and public housing. That is not to say that wanting to be closer to relatives and members of one's community does not play a role in residential choices, but this analysis demonstrates the immensity of the role of affordability. Ahmadi's (2018) study concludes that the increasingly racialized population in lower-income inner-suburban areas is related to racial inequalities in the city in Toronto that have resulted in fewer resources and choices in the housing market.

The literature in this section indicates that newcomers and visible minorities face a labour market marked by racial inequalities, which impedes choice in the housing market in Toronto, a city marked by increasingly unaffordable housing. This literature provides an important lens through which to consider the inequalities between visible minority dominant and white dominant census tracts demonstrated by this paper. Individuals in visible minority dominant tracts are faring worse socio-economically, and this is reflected in neighbourhood characteristics. These findings suggest that unfair treatment in the labour market that results in lower incomes is a likely determinant of where visible minorities live in the city. Notably, this is an indirect approach to studying constraints, but it does allow us to make valuable inferences on the driving forces of the city's socio-spatial organization in the absence of attitudinal considerations and other data points that could get at choice more directly.

DATA AND METHODS

Data for this research come from the census tract files for the 2016 Canadian census. The Toronto Census Metropolitan Area (CMA) was used instead of the “City of Toronto” because of the increasing tendency of immigrants to settle in the inner suburbs of Etobicoke, North York, York, East York, and Scarborough, and the outer suburbs of Brampton, Mississauga, and Markham (Murdie & Ghosh, 2010). As well, the visible minority variable was used, meaning that references to visible minorities reflect the definition and context provided by the federal Census.

To consider visible minority concentrations, the paper uses the neighbourhood classification scheme developed by Johnston et al. (2002, 2003) and adopted to the Canadian context by Walks and Bourne (2006) and more recently by Hiebert (2015). This scheme allows for the consideration of areas where there is a substantial mix of different visible minority groups (Johnston et al., 2010). As demonstrated in Table 1, each Toronto CMA census tract was categorized into a “neighbourhood type” based on the proportion of visible minorities that live in the tract. The categories contain absolute value thresholds that indicate how dominant the visible minority population is in the census tract.

Table 1. Neighbourhood classification scheme.

Type I	Visible minorities constitute less than 20% of the population.
Type II	Visible minorities constitute between 20% and 50% of the population.

Type III	Visible-minority-dominant areas, where visible minorities constitute 50 to 70% of the population.
Type IV	Visible minorities constitute 70%+ of the population, but no one visible minority group is more than twice the size of all other minorities (no visible minority group dominates).
Type V	Visible minorities constitute 70%+ of the population but one minority group is at least twice as large as all of the remaining minority population (>66.6% of visible minorities from one group).
Type VI	Meets the criteria for the polarized enclave and in addition, one minority group forms at least 60% of the tract's total population and 30% or more of all members of that group in the entire urban area must live in these neighbourhoods.

Source: Adopted from Johnston et al. (**2002**, **2003**) classification scheme.

The socio-economic characteristics of each neighbourhood type (Types I–V) were also examined, namely, dwelling, educational attainment, labour force participation, income, and commute times. Finally, the neighbourhood types were mapped to consider whether they fall into agglomerated areas within the CMA that carry certain socio-economic characteristics or whether they are simply individual data points that carry little spatial significance.

There are limitations to consider in using census data to study residential segregation. Although the data are significantly disaggregated, they do not provide data for visible minority subgroups. That is to say, there is no way to disaggregate large categories such as “South Asian” to consider intragroup differences. Second, although they are a valuable comparative tool, the research was limited by the use of census tracts rather than smaller units such as Dissemination Areas. This may mask diversity at the micro-level and overemphasize the number of single-group dominant neighbourhoods. These limitations do not take away from the findings of this paper, rather, they open up interesting areas for further research.

RESULTS

Distribution of visible minorities in the CMA

Table 2 reveals the distribution of whites and visible minorities across the neighbourhood type categorizations. In 2016, 72% of whites in Toronto lived in tracts where they are dominant (Types I and II), which make up about 50% of Toronto CMA tracts. As well, visible minorities are largely concentrated in tracts where they are the dominant population, with 73% of them living in Types III, IV, and V neighbourhoods. While much of the literature has focused on single-

group dominant tracts (Type V), Table 2 demonstrates that a large proportion of visible minorities are in fact in multi-ethnic tracts. In the context of the Toronto CMA, single-group visible minority neighbourhoods are exclusively South Asian and Chinese. Table 2 demonstrates that while a significant portion of the population's Chinese and South Asians live in Type V neighbourhoods, 24.8% and 23.3% respectively, larger proportions live in Type IV neighbourhoods, where visible minorities are concentrated but no single group dominates. In fact, these findings suggest that the characteristics of single-group dominant tracts are not representative of the experience of the many visible minority groups in Toronto, notably South Asian and Chinese groups.

Table 2. Distribution of groups across neighbourhood types (%), 2016.

	Type I	Type II	Type III	Type IV	Type V
White	24.7	47.4	17.8	8	2.2
VM	3.4	23.5	25	32	16.1
South Asian	2.3	16.1	21.7	36.6	23.3
Chinese	3.1	21.6	22.4	28.2	24.8
Black	3.1	24.6	26.8	37	8.5
Filipino	3.9	31	30.9	28.9	5.3
Latin	6.3	39.1	28.9	21.4	4.3
Arab	3.3	26.4	29.4	34.7	6.2
S-E Asian	5	30.4	28.4	29.1	7.1
West Asian	4.2	30.4	31.5	26.7	7.3
Korean	6.7	36.9	32.3	20.9	3.3
Japanese	13.9	46.6	22	13.8	3.7
Mixed	5.5	38.1	25.8	28.5	9.7
Other VM	3.7	20.8	24.2	33.8	12.2

Note: “VM” refers to “Visible Minority,” “S-E Asian” refers to “South-East Asian,” and “Other VM” refers to “Visible Minorities, n.i.e.”

Source: Produced by author using 2016 Canadian Census data.

Socio-economic characteristics of neighbourhood types

This section considers some socio-economic indicators (income, housing, educational attainment, labour force participation, and commute) for the neighbourhood types, in order to assess the differences in the socio-economic characteristics of visible minority dominant tracts and white dominant tracts.

The results in Table 3 show that labour market participation, unemployment rates, educational attainment, and income are less favorable in visible minority dominant tracts than in white dominant tracts. If enclaves were providing economic assistance to the city's residents, we might expect Type V neighbourhoods to have higher income levels akin to white dominant neighbourhoods; however, this is not the case. The average median after-tax income is low for Type V tracts, at $24,484, compared to $39,314 in Type I tracts. As well, the percentage of government transfers in Type V tracts is double that of Type I tracts, indicating that a proportion of this income is not gains from the labour market, but rather dependence on social assistance. Finally, although educational attainment and labour force participation for Type V tracts is marginally higher than for Type IV, it remains lower than white dominant tracts.

Table 3. Neighbourhood characteristics for neighbourhood types (%), 2016.

	Type I	Type II	Type III	Type IV	Type V
Population (N)	806,510	2,058,600	1,258,640	1,192,765	546,315
Population	13.8	35.1	21.5	20.3	9.3
Tracts (N)	186	428	232	213	87
Population Group (%)					
White	87.3	65.6	40.2	19.1	11.5
Visible Minority	12.7	34.4	59.8	80.9	88.5
South Asian	2.8	7.6	16.8	29.9	41.5
Chinese	2.4	6.6	11.2	14.9	28.7
Black	1.7	5.3	9.4	13.7	6.9
Filipino	1.2	3.8	6.3	6.2	2.5

	Type I	Type II	Type III	Type IV	Type V
Latin American	1	2.5	3	2.4	1.1
Arab	0.4	1.4	2.5	3.1	1.2
South-East Asian	0.5	1.2	1.9	2	1.1

Source: Produced by author with 2016 Canadian Census data.

Similarly, Type IV tracts—multi-ethnic tracts—have an average median after-tax income of $24,087, with more than double the amount of government transfers compared to Type I tracts. Low-income prevalence for census tracts was also determined using the low-income measure, after tax (LIM-AT) which refers to a fixed percentage (50%) of median adjusted after-tax income of private households (Statistics Canada, 2017). LIM-AT prevalence is more than double in Type IV tracts at 21.9%, compared to Type I tracts, where it is at 8.2%. This is a substantial difference that indicates that many residents of visible minority concentrated tracts are disadvantaged in terms of income compared to white dominant tracts. Notably, the highest concentrations of Blacks and South Asians are found in Type IV tracts, visible minority groups that have been found to face significant barriers in accessing suitable housing.

Spatial significance of neighbourhood types

It is important to note that the neighbourhood types expand beyond individual data points; they also have spatial significance. Figure 1 provides a visualization of all neighbourhood types in the Toronto CMA. The map reveals that the neighbourhood types are by no means randomly distributed. They fall into agglomerated areas within the city that carry certain socio-economic characteristics. Notably, tracts that are at least 80% white (Type I) are located largely in the outskirts of the Toronto CMA in areas such as Bradford West Gwillumbury, Tecumseth, Beeton, Tottenham, and Caledon. These are tracts in rural Ontario that would not be common arrival points for newcomers. Table 3 demonstrates that a moderate proportion of commute times for Type I tracts were under 15 minutes, and a majority of residents were using a car to get to work as opposed to taking public transit or walking, suggesting they are likely not commuting downtown for work.

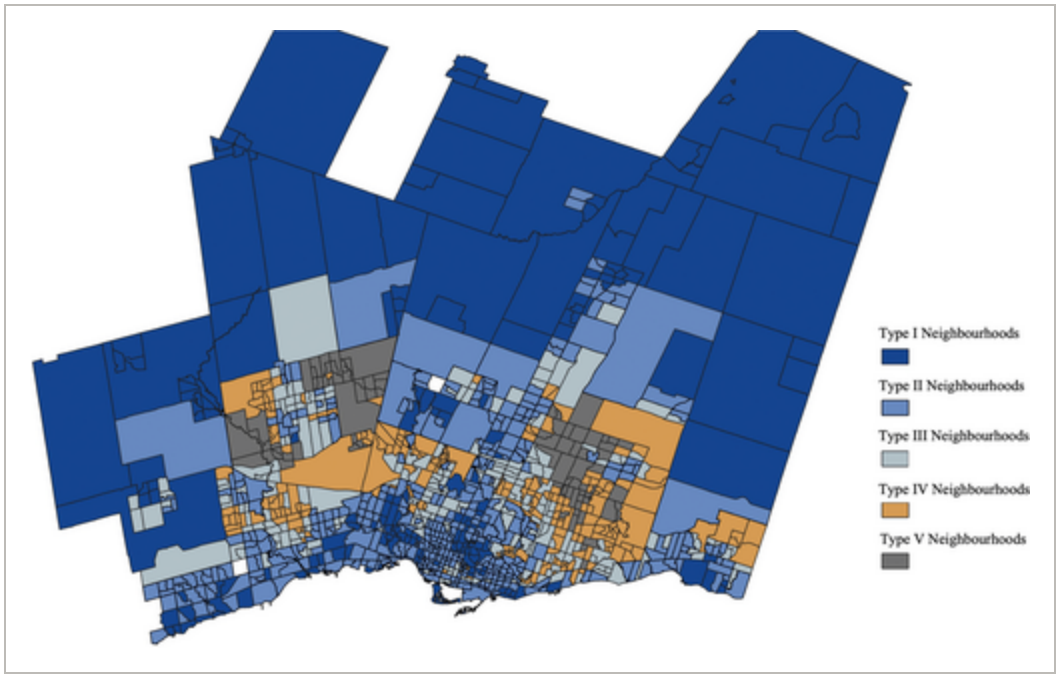

Figure 1

Open in figure viewer | PowerPoint

Map of Toronto neighbourhood types: Toronto CMA. *Source*: Produced by author using 2016 Canadian Census data.

Figure 2 zooms into the downtown core of Toronto, which we see mainly constitutes Types I and II tracts, with the exception of three Type IV tracts that overlap with Regent Park, St. James Town, and Alexandra Park, all low-income neighbourhoods marked by increasing gentrification. Type IV neighbourhoods are largely concentrated in Toronto's inner suburbs and, given the higher commute times and public transit use, it is possible many of the residents are not working in the areas they live in. Type V neighbourhoods are largely concentrated in the Brampton and Markham areas, with very few tracts in the downtown core. Although the clustering of census tracts provides important clues, tracts often don't constitute entire neighbourhoods, making it difficult to make generalizations at the neighbourhood level. One way of approaching this is by considering census tract overlap with neighbourhoods. For example, five Type IV categorized census tracts overlap with Glenfield-Jane Heights, one of the three most inequitable neighbourhoods in the city of Toronto based on the City of Toronto's Neighbourhood Equity Index (NEI) (City of Toronto, 2014). Notably, this neighbourhood encompasses the Jane-Finch intersection, which is known for its high concentration of diversity, low-income population, and public housing (Ahmadi, 2018).

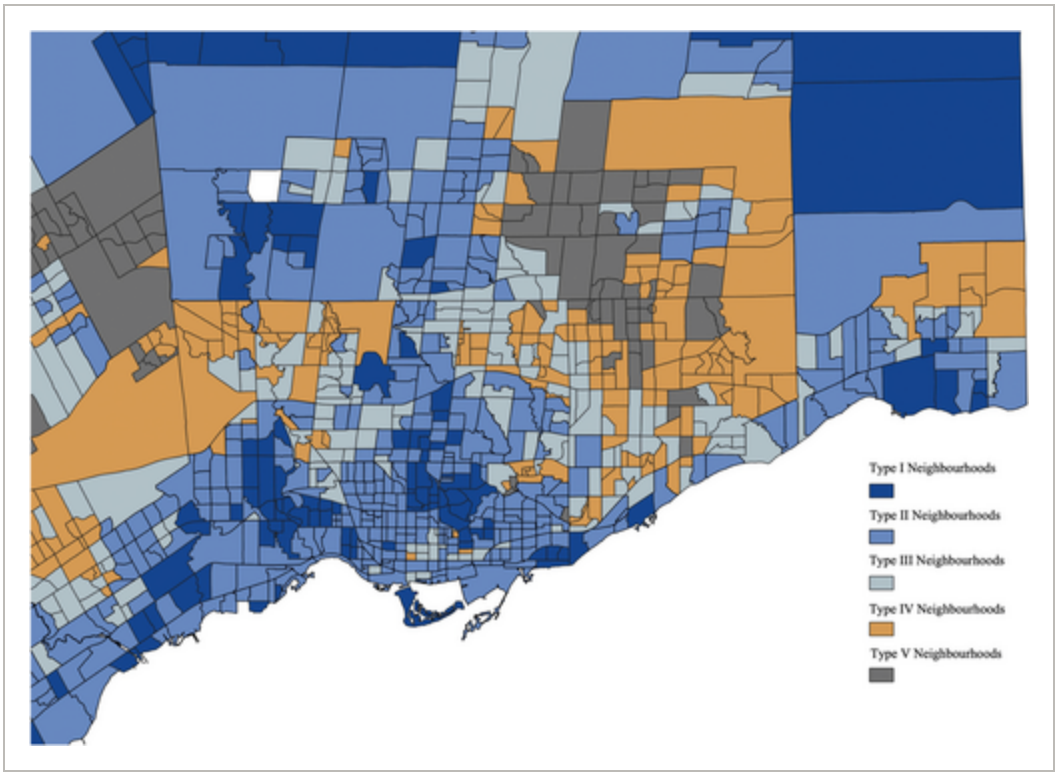

Figure 2

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Map of Toronto neighbourhood types: City of Toronto. *Source*: Produced by author using 2016 Canadian Census data.

Luxury of choice? Rethinking high home ownership rates

Home ownership rates are highest in Type V tracts at 81%, compared to 76% in Type I tracts and 66.5%, which was the CMA average for 2016. This is in line with previous analyses (Balakrishnan et al., 2005; Hiebert, 2015; Walks & Bourne, 2006) which have used high home ownership rates to support the argument that single-group enclaves are not necessarily marginalized. The findings in Table 3 suggest that there is more to this story. Owners in visible minority dominated tracts—Types III, IV, and V—are more likely to have mortgages and to be spending 30% or more of their income on housing than white dominant tracts. Thus, while ownership rates may be high in visible minority concentrations, the data indicate that visible minorities are stretching to own homes in these neighbourhoods. As well, visible minority dominant tracts have higher household sizes on average. The Toronto CMA average household size per dwelling is 2.7, compared to 3.2 and 3.5 in Type IV and Type V tracts, respectively. This suggests that along with the financial stretch, families in Type V tracts might be squeezing to fit into their homes. The higher household size may also suggest that visible minorities are living in multi-generational households or extended family in Type V tracts; this practice can sometimes balance out higher unemployment, if some members of the family are out of work.

Value of housing

The spatial clustering of neighbourhood types overlaps with socio-spatial patterns within the city. Table 3 demonstrates that average dwelling value is much higher in Type I tracts than in Type IV and Type V tracts. Although home ownership rates may be high in Type V tracts, given significant barriers to the labour market and persistent low incomes of visible minority groups discussed in the literature review (Ayer, 2019), visible minorities may not be able to afford to "equally" buy in white neighbourhoods. Higher dwelling values are also often indicative of the desirability of one's neighbourhood. In Figures 3 and 4, average dwelling value was overlapped with neighbourhood types to compare the desirability of white dominant tracts with that of single-group visible minority dominant tracts. The shades of blue represent dwelling values in the Toronto CMA and the black hatched lines represent inhabitants of the neighbourhood type. The dwelling values range from $0 to $2,902,600 on the map, the darker the blue the higher the dwelling value.

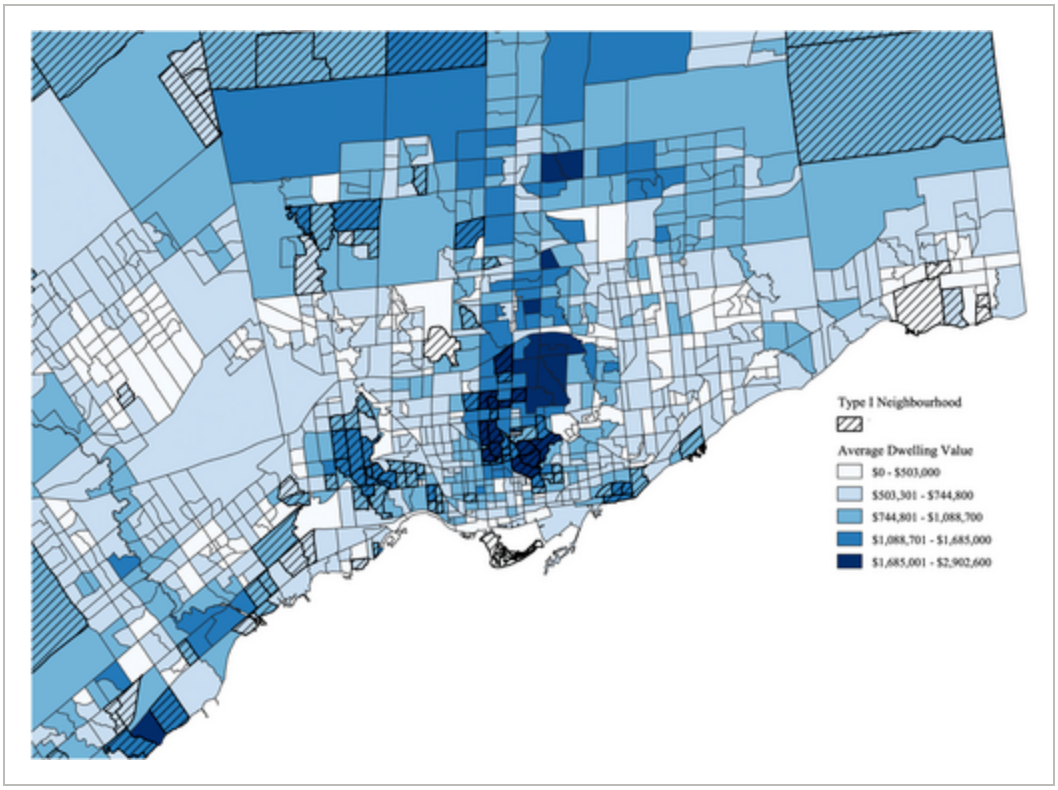

Figure 3

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Map of average dwelling values and Type I tracts. *Source*: Produced by author using 2016 Canadian Census data.

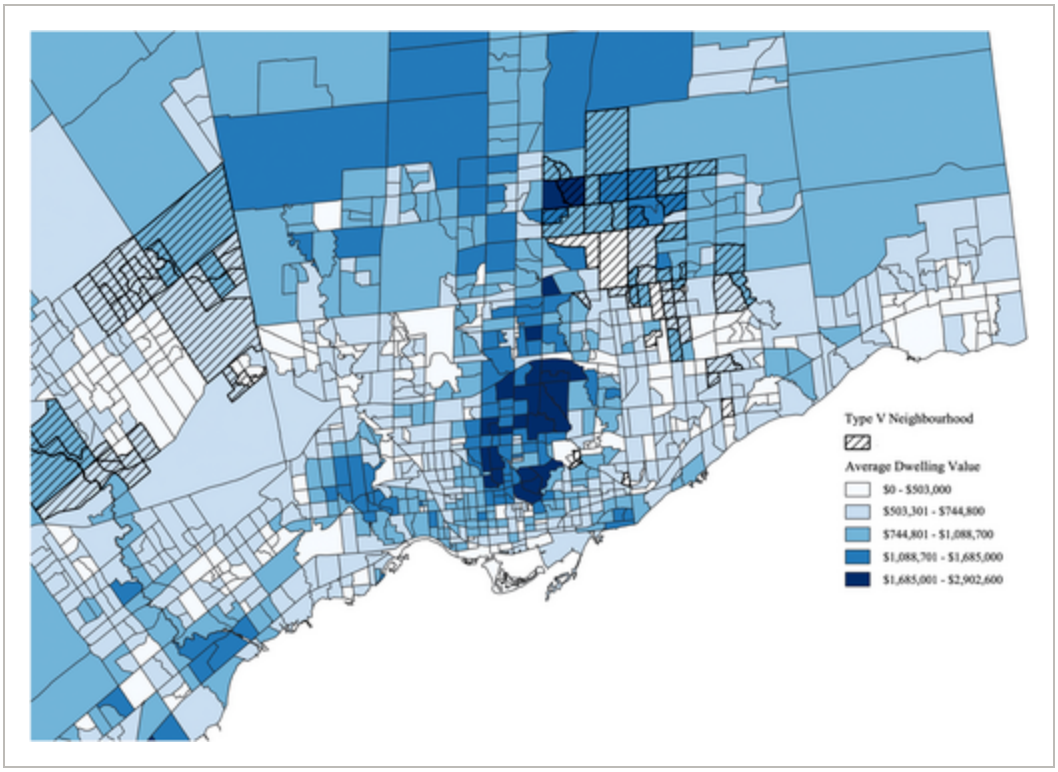

Figure 4

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Map of average dwelling values and Type V tracts. *Source*: Produced by author using 2016 Canadian Census data.

As seen in Figures 1 and 2, Type I and Type II tracts are largely concentrated in the outer edges of the Toronto CMA and the inner city. Figure 3, which overlaps average dwelling value with Type I tracts, provides a close-up of the City of Toronto region. Unsurprisingly, we see overlap with a large chunk of the darkest tracts in the downtown core, signifying highest dwelling values ($1,685,001–$2,902,600). Type I tracts overlap with Rosedale and Forest Hill areas, two of the most affluent neighbourhoods in Toronto. Notably, the high-priced dwellings not represented by Type I tracts in the North York region, covering the Bridle Path areas and York Mills, overlap with Type II tracts. Figure 4, which overlaps Type V tracts with average dwelling values, tells a very different story for single-group visible minority concentrations (Type V). The overlap is with relatively affordable dwellings, with the exception of a couple tracts. Type V tracts are mostly outside of the City of Toronto region, and are not directly accessible through the city's central transit line. Figure 4 indicates that, although Table 3 demonstrates high home ownership rates in Type V tracts, this does not mean that they are purchasing homes in highly desirable neighbourhoods. Figures 3 and 4 demonstrate that tracts where whites are the dominant group are found in very different parts of the city than tracts where Chinese and South Asian groups are dominant. Moreover, the average dwelling value overlap suggests that white dominant tracts are more desirable than single-group visible minority tracts.

Housing characteristics

The housing characteristics of visible minority dominant tracts in comparison to white dominant tracts paint very different pictures in terms of quality. Residents of Types III, IV, and V tracts are more likely than residents of Types I and II tracts to live in unsuitable and crowded apartments—as opposed to single-detached homes. For the purposes of this paper, housing suitability is defined by the National Occupancy Standard which deems a dwelling suitable if there are enough bedrooms for the size and composition of the household (Statistics Canada, 2016). The percentage of dwellings deemed unsuitable in Type IV tracts is alarming at 16.4%, compared to the 4% in Type I. Notably, it is also much higher in Type V tracts at 12.4% relative to Type I (4%), once again putting into question the notion that their high ownership rates tell the full story. Furthermore, tenants make up a higher percentage of residents in Type III and Type IV neighbourhood types than in Types I and V tracts, and the percentage of tenants in subsidized housing is almost double in Type IV tracts compared to Type I tracts. This is important because the majority of visible minorities are distributed in Types III and IV neighbourhood types (multi-ethnic enclaves), highlighting a need to shift the focus from homeowners to renters in visible minority concentrations.

DISCUSSION AND CONCLUSION

Socio-economic characteristics of neighbourhood types and spatial implications

Using 2016 Census data, these findings update and build upon previous analyses. First, the findings reveal that Type I tracts, where whites constitute 70% or more of the population, have the highest education levels and median after-tax income and the lowest unemployment rates out of all the neighbourhood types. These findings are consistent with previous studies and confirm that white dominant tracts remain better off on most socio-economic indicators (Hiebert, 2015; Walks & Bourne, 2006). Second, visible-minority dominant tracts have lower labour market participation, educational attainment, and income, as well as higher unemployment rates than white dominant tracts. Some of the most noteworthy differences between neighbourhood types arise in the area of housing. For example, those living in white dominant tracts are less likely to live in apartment buildings and in crowded and unsuitable housing than those living in visible minority dominant tracts.

Although white dominant tracts are generally better off than visible minority dominant neighbourhoods, there are some important nuances. The rate of home ownership is in fact higher in single-group dominant tracts (Type V) than in white dominant tracts, a finding that is in line with the literature (Hiebert, 2015; Walks & Bourne, 2006). Type V tracts in the Toronto CMA are either South Asian or Chinese dominant, and previous research finds that settlement

patterns of some Chinese and South Asian immigrants in Toronto may have uniquely high levels of own-group preferences and collective socio-economic resources (Myles & Hou, 2004). When we think of segregation, we often think of these single-group dominated neighbourhoods; however, this leaves out an important piece of the story in the context of the Toronto CMA. Single-group dominant tracts make up only 9% of the Toronto CMA population, whereas 42% of the population is located in "multi-ethnic" Type III and IV tracts.

Notably, it is the multi-ethnic Type IV tracts that have the highest unemployment rates, lowest educational attainment, and are the most likely to receive government transfers, along with slightly longer commute times and higher public transit use. Higher proportions of visible minorities are concentrated in multi-ethnic tracts than single-group dominant tracts, particularly Blacks and Arabs. Additionally, there remains large concentrations of South Asians and Chinese in multi-ethnic neighbourhoods, indicating that there may be substantial intragroup differences that require consideration. Thus, while it remains important that there are visible minorities in single-group dominant tracts—Chinese and South Asian groups in particular—that have socio-economic status comparable to white dominant tracts, this does not negate the severity of socio-economic differences in visible minority concentrations. The results suggest that moving forward, a greater emphasis should be placed on "multi-ethnic enclaves" in the literature as opposed to single-group enclaves.

Constrained residential choices of visible minorities

These findings have highlighted patterns of segregation in the Toronto CMA. The next step is to understand the various factors that have contributed to these patterns. The literature has narrowed down spatial segregation of groups to four main causes: exclusionary policies, socio-economic marginalization, avoidance of minorities by majority population, and cultural choices (Hiebert, 2015). While it is difficult to thoroughly ascertain with this quantitative analysis the reasons each person lives in clusters because several factors are at work, the data provide important clues.

The weight of the literature leans towards viewing concentrations of visible minorities as a product of cultural choices (Balakrishnan et al., 2005; Hiebert, 2015; Qadeer, 2005; Walks & Bourne, 2006). However, this research raises questions about the voluntariness of visible minority concentrations by highlighting other data points. Housing prices are likely a significant factor propelling visible minority concentrations in the Toronto CMA. First, the findings in Table 3 reveal that the average dwelling value is higher in white dominant tracts than in visible minority concentrated tracts. Considering that total income was 26% lower for visible minorities than for whites in 2016, as well as the ongoing trend of little to no increase in income for racialized populations since the 1980s (Ayer, 2019), there is evidence that white neighbourhoods remain inaccessible to visible minority families because of higher housing

prices. Second, even if faced with fewer financial constraints, choices are limited given that multi-ethnic enclaves have more concentrated poverty and thus could be less appealing. Location cannot be sidestepped when considering home ownership; owning a home in a wealthy neighbourhood in the downtown core is not the same as owning a home in the outer suburbs. Figures 3 and 4 demonstrate that in the City of Toronto region, clustering of Type V tracts occurs in "less desirable" areas compared to Type I tracts, as measured by average dwelling value. This suggests that residents of Type V tracts, who have exceptionally high home ownership rates, may not be exercising the luxury of choice and are instead just buying homes they can afford.

Additionally, the findings of this research suggest that even when visible minorities are purchasing homes, owners in visible minority dominant tracts are far more likely to have mortgages and to be spending 30% or more of their income, compared to owners in white dominant tracts. Thus, while ownership rates may be high in visible minority concentrations, there is an indication that residents of these neighbourhoods may be stretching themselves thinner to own homes than those residing in white dominant tracts. Moreover, the findings of lower housing suitability, more repairs, and larger household sizes in visible minority dominant tracts suggest that financial constraints are leading to significant sacrifices in terms of the quality and location of housing.

Finally, while home ownership may be high in visible minority dominant tracts, the large proportion of renters cannot be forgotten. A majority of visible minorities live in Type III and IV tracts where the proportion of tenants remains higher than Type I and V tracts, and there is substantial evidence of marginalization of racialized groups in Toronto's rental housing (Wilson et al., 2020). Overall, the findings indicate that home ownership rates may not be an adequate measure of individual choice and quality of life in visible minority concentrations. Decisions to live in visible minority concentrated areas are likely a product of constrained choice which cannot be bypassed in considerations of segregation in Toronto.

There may indeed be positive consequences of residential segregation in Canada in terms of language and culture retention and community. However, this does not negate the structural and systemic barriers that limit purchasing power and choice in the housing market, and ultimately contributes to the sorting of visible minority groups into specific neighbourhoods. Positive consequences differ from positive causes and should not be conflated. Spatial inequities in Toronto can have lasting economic and health-related impacts and carry significant policy implications in considering how resources need to be allocated to achieve equitable outcomes in the city. Research assessing the quality of life in neighbourhoods beyond socio-economic factors, such as social development and physical surroundings, are needed to paint a more complete picture of quality of life in different pockets of the city. As well, studies are needed in the Canadian context that explicitly inquire into discrimination in

the housing and labour market. The more that racialized individuals are shown to be disadvantaged in accessing these markets, the less likely it is that these systems are blind to ethnic and racial differences, discounting the notion that families are entirely "free to choose" where they live.

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