THE TEN CITIES OF TORONTO:
PATTERNS OF SOCIO-ECONOMIC INEQUALITY AND POLARIZATION
THROUGHOUT THE TORONTO CENSUS METROPOLITAN AREA

by

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Abstract

The Greater Toronto Area (G.T.A.), Canada’s largest urban region, is currently facing a strenuous experience of inequality and polarization. In the contexts of social, political, and economic landscapes, the Toronto region is becoming increasingly defined by a spatial divergence of social classes, a divergence that threatens the ability of many citizens to access the resources their wealthier neighbours enjoy. In the context of an increasingly unequal urban landscape, this thesis employs a critical quantitative and theoretical approach to explore the Greater Toronto Area, home to more than six million people. Following an introduction to the issues facing the G.T.A., chapter two explores the mechanics of a capitalist housing market, and examines the effects of a neoliberal urban governance strategy on the city. Chapter three outlines a multidimensional quantitative methodology to explore the presence of social inequality and polarization, whereby chapter four introduces a taxonomy of neighbourhoods, materializing social divides through the domains of housing, citizenship, wealth, and labour. Critical to this examination is the exploration of the gentrifying downtown, the declining inner suburbs, and the rapidly expanding outer suburbs. The fifth chapter more closely examines the relationship between immigration and housing in the G.T.A., mapping and analyzing the relationships between new residents and housing affordability stress. The results deepen an understanding of social inequity in the G.T.A., spatializing divisions between immigrant groups as they navigate the turbulent housing market. Finally, the thesis reflects on the challenges facing Canada’s largest urban region, arguing for new conceptualizations of our urban areas, and new conversations about urban housing strategies. These arguments strive to set a context for new urban governance strategies grounded in an interest of truly just and equal cities for all residents, challenging the existing social divisions that divide our cities today.
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Chapter 1: Introduction

Welcome to a Divided City

The story of the Ten Cities of Toronto begins with a personal explanation. In the fall of 2011, I stood at the front of a lecture room in the Department of Geography at the University of British Columbia. I had just finished delivering a lecture on growing trends of economic polarization in Toronto when a student raised their hand, jumping in with a quick, well-placed inquiry: “so, why Toronto?” It was an excellent question. After all, I was currently living and studying in the City of Vancouver, part of a major Canadian urban region with its own striking patterns of social and economic polarization. I could have easily enough chosen Vancouver, allowing for accessible research locations with lots of opportunities for “ground truthing” my quantitative findings.¹ For this reason and many more, I could have decided to use Vancouver as the main research site, however instead I decided to write this story about the Greater Toronto Area (G.T.A.).

Although I was born in Toronto, I knew relatively little about the urban area before starting my research. Prompted largely by increasing home prices, my parents moved our young family to the national capital of Ottawa in the late 1980’s, where more affordable housing options were found within the communities of modest-sized postwar suburban homes. The impacts of Toronto’s changing housing market were not isolated to our young family. Between the years 1970 and 2005, Toronto’s social and economic composition changed, polarizing between wealthy and poor neighbourhoods at an alarming rate. Some communities increased their average income, while many others watched their wealth slip away, leading to a concentrated increase of poverty levels in many neighbourhoods (Hulchanski, 2010).

Visiting Toronto had always left me mesmerized, fixed in awe by its impressive iconic landscapes, from the urban canyons of Bay Street to the far-away suburbs, distant clusters of neighbourhoods all within one galactic metropolis. As research on widening income

¹ Ground-truthing involves visiting research sites in-person to ensure that the data collected at larger scales is in accordance with the actual site observations.
inequality and polarization in Toronto grew, my own personal interest in the city also expanded. Between jobs as a counselor at a camp for low-income youth and as a research assistant for an affordable housing research project, I witnessed the extents to which economic divisions have immense and severe impacts upon those in society with a limited income. Through these experiences, I met many adults and children who had faced the heavy weight of housing and financial stress, seeking the resources that many of us take for granted in our relatively secure hold on a suitable housing and financial situation. High levels of stress and anxiety were deeply etched in many of these personal stories, narratives that left a lasting impact on my personal research goals. In tandem with a greater appreciation for the many privileges associated with my own middle-class upbringing, I developed a personal view that the issues of urban social justice needed to be a necessary rather than secondary priority for Canadian cities such as Toronto.

These views grew and evolved as my research on unequal landscapes in Toronto progressed. On the first day of field research in the G.T.A., I learned of the death of a long-time personal hero, Jack Layton. Layton had served as a city counselor for the City of Toronto, becoming a key figure on the left in the fight for progressive urban policies through recognizing gay rights, addressing the housing needs of the homeless, and championing an environmentalist agenda. Layton had also found success on the federal scale, lifting the left-wing New Democratic Party (N.D.P.) to official opposition status, something never before accomplished by a social democratic federal party in Canada. The large public outpouring of grief over the following weeks filled Nathan Phillips square outside Toronto City Hall with chalked messages for the late politician; there was perhaps more power contained within those messages and the general shifting mood in Canada than many of us in that square and across Canada at the time realized. As the iconic Canadian National (C.N.) Tower shown the N.D.P. orange the night of Layton’s funeral, I was personally reminded of the reasons for a more socially just society, and the goals that such an agenda entailed. In the face of rising inequality, this bright beacon, shining a shimmer of orange into the night, was a reminder that society did not need to continue to progress towards greater division and separation – urban society could, and needed to be, made more equal. I would keep this in mind as my research progressed into the dark and wet Vancouver winter months.
Soon, this event would be joined by another strong indicator of change. Just under a month after Layton’s funeral, swells of distrust and disillusionment with a hyper-neoliberalized society spilled into the heart of New York’s Financial District, spreading quickly from Wall Street to sites across North America. Following the events of the Arab Spring in the Middle East and anti-austerity protests in Europe, thousands marched in cities under the banner of confronting an increasingly unequal society. Once these protests reached a status of making the state uncomfortable, their camps would be forcibly dismantled under questionable pretences. In spite of this backlash however, the Occupy movement brought conversations about socio-economic inequality into mainstream discourse, entering new and important questions about the mechanisms by which society is structured. These events that have unfolded over the course of this research have brought me to the point where I can now answer the question of “why Toronto,” situating the personal context for my research into a growing conversation of societal inequalities. For the Toronto region, this inequality has created the harsh effects of a divided society, placing massive strains on those most disadvantaged. These trends represent a set of powerful forces at play, however at the same time there are very real alternatives, backed by an expanding public acknowledgement that a better way is possible. Following upon this personal context is a more thorough description of specific ways that inequality and polarization are operating in society, giving greater explanation as to why Toronto is an important site for understanding the effects of a neoliberalized urban governance strategy.

**Five Trends of Polarization and Inequality in Toronto**

**Income Polarization**

In addition to the personal context for this research, Toronto has been the subject of many recent projects that have outlined the multitude of ways that the urban landscape has become increasingly divided and unequal, allowing this work to fit into an existing and emerging stream of research. One key topic of discussion has been the increasing polarization of income in Toronto. Providing a foundational piece of research for this project, David Hulchanski (2010) has outlined the emergence and polarization of three cities throughout Toronto. Between the years of 1970 and 2005, the average household
income of one collection of census tracts\(^2\) (characterized as “city 1”) increased by 20 percent or more, contrasting with a second group (named “city 3” by Hulchanski) which saw its average household income decrease by 20 percent or greater\(^3\) (Hulchanski, 2010). This pattern of income polarization follows a geography of city 1 located in a cluster of census tracts in the west, along the waterfront, and running north to south along the central Yonge Street. Meanwhile, city 3 is found in the communities largely surrounding the inner city, areas that will be characterized as the “inner suburbs” in further chapters.

**The Polarization of Labour**

A second trend of polarization is found in the labour domain. Recent work by the Metcalf Foundation has outlined the growing presence of the “working poor” population, concentrated in distinct Toronto neighbourhoods.\(^4\) This research not only points to a growing rise in the poverty rate of working individuals, but also places the geography of this phenomenon largely within the boundaries of Hulchanski’s “city 3” (Hulchanski, 2010; Stapleton et al., 2012). The rising number of people classified as the working poor is strongly associated with an increasing division of labour between those working in low-wage service sector positions, and those working in the higher-wage financial and managerial sector jobs. This division is theorized as an outcome of Toronto’s position as a “world” or “global” city, an epicentre of global capital control and management (Friedmann, 1986; Sassen, 2001). This division of labour creates a widening divide between those in the financial sector who manage capital flows, and those in the lesser-paying service sector who are employed to “support” and provide services to employees in the financial, insurance, and real estate (F.I.R.E.) sectors (Sassen, 2001). In the Toronto context, the polarization of labour has increasingly placed the homes of lower-wage service sector employees in Hulchanski’s city 3, while those with professional careers and high-paying jobs in the F.I.R.E. and managerial sectors live within city 1, the areas of rapidly increasing

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\(^2\) A census tract is a Canadian Census boundary unit with a population of, on average, 4,000 people.

\(^3\) As well, a further collection, titled “city 2,” saw no significant change, however the actual number of these neighbourhoods has been decreasing with time, indicating a shrinking middle class.

\(^4\) The Metcalf Foundation defines the working poor as an individual with the following qualifications: has an after-tax income below Statistics Canada’s median Low Income Measure, earns at least $3,000 per year, is between the ages of 18 and 64, is not a student, and lives independently.
income. All together, this suggests increasing polarization along lines of labour position in Toronto.

**The Polarized Housing Market**

A third pattern of polarization and inequality is present in the housing domain. Toronto hosts a largely diverse housing stock, characterized by older brick homes in downtown neighbourhoods, sprawling suburban tract housing, and clusters of high-rise apartment buildings. A recent report by the United Way of Toronto (2011) has brought greater attention to the increasing challenges of securing affordable, suitable, and adequate housing for renters living in the tall brick and concrete apartments constructed during the welfare state era. This was a time when more wealth was redistributed through the state construction or subsidization of rental units (Hulchanski, 2007; United Way of Toronto, 2011). With this more redistributive era of urban governance long gone, the tight supply of affordable rental units has increasingly contributed to an experience of severe housing stress for many residents in Toronto and the greater urban area, with many of these areas again falling into the boundaries of city 3 (Hulchanski, 2010). As the last mass supply of affordable rental housing, these apartment clusters host increasing poverty and unemployment rates as low-income individuals cope with a more unequal and unfair society. Furthermore, the challenges faced by renters in Toronto is compounded by an historical trend of state housing policy support for homeowners, placing renters in a position of being under-supported and heavily disadvantaged (Hulchanski, 2007).

**Divisions along Lines of Citizenship**

Heavily related to the previous domain is a set of unequal and polarizing patterns pivoting around citizenship. The urban region made up of the City of Toronto and surrounding municipalities is the main area of choice for immigrants arriving in Canada, with 40 percent of all new immigrants between 2001 and 2006 settling in the City of Toronto and surrounding area (Murdie, 2008). Traditionally, this materialized in a concentric settlement pattern, with immigrants settling directly in the inner city and gradually moving outwards with subsequent generations. Today, this pattern has changed
drastically, as the majority of immigrants now settle directly in suburban communities (Murdie, 2008).

Valerie Preston et al. (2009) write that a large inequality exists between many immigrant groups and Canadian citizens. Immigrant households are at a much higher risk of facing housing stress by way of paying large percentages of income (often over 50 percent) towards either rent or ownership costs. This housing stress is concentrated within specific groups of immigrants, with the largest amount of financial difficulty occurring among recent immigrants and refugees (Preston et al., 2009). It should be noted as well that issues of race, language, and ethnicity also play into this pattern, as general housing stress varies between different groups. For example, Chinese and Italian immigrants are far more likely to be homeowners, compared to those emigrating from Poland (Preston et al., 2009). These patterns of immigration are also highly coordinated with the labour domain, as many immigrants are held to low-wage service sector jobs, effectively making them members of the working poor, held back by a lack of recognition for their education, experience, and job training in another country (Preston et al., 2009; Stapleton et al., 2012).

Political Polarization

A final theme of polarization in the Greater Toronto Area (G.T.A.) is displayed through the divided political landscape. At both the federal and provincial scale, recent elections have brought right wing candidates to power in the suburbs and centrist and left wing candidates to office in inner-city ridings. Within the City of Toronto itself, the past municipal election in 2010 brought forward a strict division between suburb and city, leading to the election of conservative right wing candidate Rob Ford, who was able to draw heavy support from a suburban voter base. While reformist and left wing sentiment has been traditionally centred in downtown ridings and wards, the suburbs have played host to a growing ideology of “crabgrass governance,” introducing strategies of right wing values and beliefs into the various levels of government in the G.T.A. (Peck, 2011; Walks, 2006). The development of these political ideologies rooted in different parts of the city has given rise to a political polarization between city and suburb, setting the stage for a
political struggle that will shape the governance of the Toronto region for years to come.

It is important to note that while these domains do not explain all patterns of inequality and polarization in Toronto, they capture different ways in which a more unequal landscape is conceptualized. It is also important to note that these domains are closely entangled with one another, creating intermeshed patterns documented in the Ten Cities analysis in chapters three and four. These domains will be described and analyzed in greater detail later on, however for now form a preliminary literature review of growing trends of inequality and polarization in Toronto and the larger Greater Toronto Area.

**The Geography of the Toronto Region**

**The Greater Toronto Area (G.T.A.)**

While this research forms analysis on a multiple set of scales, it deals primarily with the general urban region that comprises the City of Toronto and surrounding suburban municipalities. This urban region can be conceptualized in two main ways: as the Greater Toronto Area (G.T.A.) and as the Toronto Census Metropolitan Area (C.M.A.). The G.T.A. is largely an informal region, with few governance institutions supporting its political boundaries. The G.T.A. does, however, neatly package a number of regional governments in Southern Ontario together. The regions of Halton, Peel, York, and Durham are all positioned as upper tier levels of government within Ontario, regional councils that coordinate urban planning strategies and local policies for the collection of towns and cities within a given region. For example, Peel Region contains the town of Caledon and the cities of Brampton and Mississauga, playing a role in their governance through coordinating affordable housing policy and provision for the region. Thinking about the regional body of governance, the City of Toronto presents a bit of an anomaly compared to its upper-tiered neighbours. Prior to the amalgamation of current day Toronto in 1998, the area had its own upper tier Metro Toronto council, representing the smaller cities of Toronto, Etobicoke, York, North York, East York, and Scarborough (Frisken, 2007). In the post-amalgamation G.T.A., the City of Toronto is treated by the provincial government as a single entity, on a similar scale to the regions of Peel or York. The history of Toronto’s
amalgamation will be discussed further in chapter two.

![Levels of Governance in Ontario](image)

**Figure 1.1: Levels of Governance in Ontario**

While the G.T.A. has few teeth as a political body, suggestions have been made in the past to recognize it as a real political region. A commission created under the social democratic provincial government of Bob Rae in the 1990’s concluded that the Greater Toronto Area required formal recognition as a political entity, giving credit to the area’s large population and economic weight (Frisken, 2007). Since the provinces have constitutional rule over municipalities, the creation of a regional G.T.A. government could have been accomplished at the provincial level; however by the time the commission released its findings in 1996, the Progressive Conservative party had swept to power in Ontario, and found little interest in the commission’s recommendations which may have put the Tories’ suburban and rural political dominance in check through granting more power to a region based around a major city (Boudreau et al., 2009; Frisken, 2007).

**The Toronto Census Metropolitan Area (C.M.A.)**

The second conceptual boundary of this region is the Toronto Census Metropolitan Area (C.M.A.). Whereas the G.T.A. largely exists in the conceptual imaginary, the Toronto C.M.A. is a collection of cities, towns, and a First Nations Reserve packaged together by Statistics Canada, comprising a total population of 5,583,064 as of 2011 (Statistics Canada, 2012). The individual areas within the Toronto C.M.A. are each termed “census
subdivisions,” and are bundled together as the Toronto metropolitan region for national census collection purposes. Thus, information taken from the 2006 census for this research is bound exclusively within the Toronto C.M.A. and its census subdivisions. The amalgamated City of Toronto is by far the largest subdivision, with a population of 2,615,060. Other large census subdivisions in the Toronto C.M.A. include Mississauga (713,443), Brampton (523,911), and Markham (301,709) (Statistics Canada, 2012). With these boundaries in place, the narrative will refer to either the City of Toronto (or other census subdivisions) or the Toronto C.M.A., comprising the entire urban region.

![Toronto Census Metropolitan Area](image)

*Figure 1.2: The Toronto Census Metropolitan Area*
The Importance of Identifying Inequality and Polarization

In the wake of the 2011 uprisings and mobilizations around the world, we have arguably seen the crafting of a general consensus that society is becoming increasingly unequal. This mutual understanding among many of an unfair distribution of resources has been matched with a growing anger and frustration over an economic system that has largely reached the limit to which it can improve the average individual’s wellbeing (Wilkinson and Pickett, 2010). Within North America, the evolving Occupy movement has built off the reaction to the reduced provision of resources in the public sector, widening the growing gap between those with concentrations of wealth and those who struggle to make ends meet. Since the key words of “inequality” and “polarization” will be used often in this research to describe socio-economic shifts in society, it is important that the two terms are fully explained, both individually and in relation to one another.
The Mechanics of Inequality

The concept of inequality describes a difference of material wealth between individuals. The basic difference between individuals in society can be explained by the possession of a monadic asset, such as household income. Taken as an isolated value, income simply assigns difference by quantity; however when this asset is thought of in terms of a relational distribution between many people, the understanding of inequality takes on a much stronger term. Income now becomes a measure of relative power in society, creating causal links to health, education, shelter, nourishment, mobility, and overall status (Wright, 1994). Thus, the distribution of assets has extreme effects on the social standing of people within society, separating classes by means stretching far beyond the simple income of an individual.

The actual process of distribution of an asset can be conceptualized in two ways, through the achievement model and the exploitation model. The first model argues that the distribution of assets such as income is based largely on work merit. As such, if one individual works harder and more efficiently than another, they can expect to produce more, and thus will earn a larger amount of income, creating inequality via an unequal level of merit between individuals. Following this line of thought, if the more productive individual decides to expand their operation by hiring other individuals to work for them, then those new workers will earn the same amount of income as wage labourers as they would have working for themselves, as their wage is directly determined by work output (Wright, 1994).

In contrast, the exploitation model argues that far from a sole explanation of merit, the distribution of assets is a process heavily laden with social relations. If one individual is an owner of a means of production, such as a factory, they can hire another individual to work for them in exchange for a material wage. Far from the labourer earning what they would have under their own employment, the owner of the means of production derives their own personal income from the capital generated by the work of the hired labourer. This then forms an unequal relationship shaped not by a difference of merit, but through the exploitation of one individual by another (Wright, 1994).
Through an understanding set by the achievement model, the relationship between the owner of the means of production and the hired labourer is compatible, fair, and sustainable, as both parties will be rewarded for their productive efforts. If any inequalities do arise, it will be due to an imbalance in work merit or market imperfections (Wright, 1994). The exploitation model however, sees this relationship as inherently antagonistic, one that will continuously reproduce an unequal distribution of wealth and power in society (Wright, 1994). As such, these unequal relationships can only be maintained through either the creation of false consciousness or else a class compromise between capitalist and labourer (Gramsci, 1999; Wright, 1994). This research argues that growing inequality in Toronto is explained through the exploitation rather than achievement model, taking the position that societal inequalities are the products of deeply embedded social processes rather than differences in merit or slight mistakes in market mechanisms.

The Difference between Inequality and Polarization

While inequality and polarization are closely linked processes, they are differentiated by a few important distinctions. An unequal distribution of resources is one where the spread of assets, such as income, is increasingly distributed in non-proportional quantities to different sub-groups of the population. As shown in figure 1.4, this can be best characterized as a pyramid structure (although an unequal distribution will not always take this exact shape), with a distinct class earning the largest shares of income, with dwindling proportions distributed to subsequent less-wealthy classes closer to the pyramid’s base (Walks and Maaranen, 2008). Important to note here is that the middle class can still be significant in an unequal society, existing among both the wealthier and poorer classes. Polarization is also a process of growing inequality. With polarization however, growth does not simply skew wealth with the richest class, but instead forms two opposite poles of wealth distribution. In this process (see figure 1.4), a polarized relationship is formed by the increasing divide between a wealthy class and a poor class. As such, the three cities research by Hulchanski (2010) indicates not just growing levels of inequality in Toronto, but a growing level of polarization between the wealthy residents of city 1 and the poorer members of city 3, while the middle class of city 2 continually shrinks
with each passing year.

![Figure 1.4: Inequality and Polarization]

Not surprisingly, these two measures are closely related, as shown by the positive relationship in figure 1.5, explaining that census tracts with higher levels of income inequality (measured by the Gini coefficient) will also have the greatest levels of polarization (measured by the Walks index of polarization) between a wealthy and relatively poorer class. One way to draw out this relationship to a greater degree is to consider how each measure relates to average household income, a variable heavily related to processes of income inequality and polarization. Examining figure 1.6, we see a concentration of above average household income in certain areas of the Toronto C.M.A., such as in neighbourhoods just north of the downtown core, in the west end, and throughout the suburbs of Oakville and Southern Mississauga.
Figure 1.5: Polarization and Inequality in the Toronto C.M.A.

Figure 1.6 Average Household Income (2005 After Tax)

By referring to figure 1.8, we see that the spatial pattern of areas with a low level of
inequality has many links to a high average household income. The negative relationship between inequality and wealth seen in figure 1.7 confirms this pattern, linking low levels of economic inequality to census tracts with a higher average income. This explains the ability of wealthier neighbourhoods to enforce N.I.M.B.Y. (Not-in-my-backyard) practices in order to achieve and maintain a wealthy exclusive community enclave, isolated from the rest of the city (and thus from any threats to the neighbourhood’s high local property value). A similar, but slightly different trend is shown for income polarization, as illustrated by figures 1.9 and 1.10. The significantly lower coefficient of determination (R²) explains that less variation is explained by this relationship; however a pattern still emerges of low polarization levels being associated with a higher average income. In other words, wealthier households in the G.T.A. live in neighbourhood enclaves separated from the low-income population. Looking specifically at the geography of polarization in figure 1.10, another important thing to note is that the least polarized census tracts are not those with the greatest income levels, but those with moderate incomes located on the recently constructed suburban frontier, indicating an en masse movement of middle class households to new, outer suburban communities. In contrast, many other neighbourhoods in the inner city and inner suburban areas show high levels of polarization, explaining a replacement of the middle class by the working poor and unemployed, as reflected in David Hulchanski’s comments on a dwindling city 2 (Hulchanski, 2010, Stapleton et al., 2012). These observations operationalize measures of inequality and polarization in the Toronto C.M.A., showing these trends to be very similar measures of an unfair society, but measures that will ultimately show different results, and as such need to be used for analysis as two separate indicators.
Figure 1.7: Inequality and Average Household Income (2005 After Tax) in the Toronto C.M.A.

Figure 1.8: The Gini Coefficient of Inequality
Why Do Inequality and Polarization Matter?

From both the literature review and corresponding maps of Toronto, it is strongly apparent that both the City of Toronto and Census Metropolitan Area are becoming far more polarized landscapes. This indicates an unfair distribution of wealth; however are these trends not simply a necessary and inevitable byproduct of economic growth? The Toronto C.M.A. has seen an annual growth in its Gross Domestic Product (G.D.P.) of about 3 percent per year (excluding the effects of the recession in 2008 and 2009), a trend that is forecast to continue until at least 2015, lending support to the argument that although income disparity is growing, it is associated with a movement of overall economic growth, lifting boats for all economic classes (City of Toronto, 2010; Hines Jr., et al., 2001).

This narrative is often used to legitimate economic growth strategies. However, it stands in stark contrast to the arguments of Richard Wilkinson and Kate Pickett. In their 2010 book, The Spirit Level: Why Greater Equality makes Societies Stronger, Wilkinson and Pickett write that in reality, unequal and polarized societies have created worsening conditions for those in the lowest economic classes. Wilkinson and Pickett (2010) write that societies such as Canada, the United States, and the United Kingdom, have largely reached the limits of capitalist growth, in terms of its ability to raise living standards for all members of the population. Backed by correlations showing strong positive relationships between the Gini Coefficient of Inequality and a large set of variables indicating societal and individual distress, the authors state that:

“The problems in rich countries are not caused by the society not being rich enough (or even by being too rich) but by the scale of material differences between people within each society being too big. What matters is where we stand in relation to others in society.”

- Wilkinson and Pickett (2010: 25)

These increasing tears in society inflict heightened housing, financial, and health stress upon individuals even as the economy is attaining healthy growth. As levels of the social hierarchy grow further apart, it becomes increasingly difficult to maintain any sense
of communal society, creating greater exposure of lower income populations to higher mortality rates, stunted social mobility, greater psychosocial stress, and an overall heightened level of vulnerability (Wilkinson and Pickett, 2010). In the Toronto context, the literature review introduced earlier outlined the growing stress of limited housing choices and scarce income for a growing percentage of the population (especially for many immigrant households). In this light, an unequal and polarized society is far from an acceptable outcome of economic growth. In contrast, it is a serious threat to the wellbeing of many within the Toronto C.M.A. as resources and wealth are continually distributed in an unequal and polarized fashion.

**Outline of Argument**

So far, this introduction has brought the Toronto urban region into view, portrayed by its various governance scales and multiple manifestations of inequality and polarization. The introductory section has also considered the importance of studying patterns of inequality and polarization in an increasingly divided metropolis. These conversations set up the research questions for this study of the Ten Cities of Toronto. At its core, the project follows a research question that asks: “what does inequality and polarization look like in Toronto? How can we conceptualize these patterns, and what is the geography of their occurrence?” Spinning off this main question are avenues that explore the finer details of a diverging landscape. A specific focus on suburbia, where research is growing but not yet fully developed, contemplates what inequality looks like in communities outside of Toronto’s urban core. In a similar thread, this research strives to re-imagine an urban ecology model of Toronto, throwing the basic dichotomy of city and suburban form into question. This research also seeks to uncover the actors and power structures that perpetuate and support an unequal society, contemplating how their strategies of governance are given consent by society. Finally, this research also looks to provide some alternative paths, suggesting ways that Canadian cities like Toronto can look towards more equal strategies of governance to create urban societies that are more just and equal for a larger share of the population.

The first substantial argument is found in chapter two, which looks at the creation of
unequal and polarized urban landscapes. This discussion starts with a Marxian analysis, considering the political economy of housing in the Toronto region. Here, patterns of surplus capital investment are found to be a principal underlying factor of processes of urban uneven development. Turning towards strategies of capitalist urban governance, the narrative explores the 2010 election victory of Toronto’s right wing Mayor, Rob Ford. This involves using Henri Lefebvre’s (1991) theory of the production of space, along with Jamie Peck’s (2011) work on “crabgrass governance” to outline the production of neoliberal space in Toronto’s suburbs; the formation of a set of values and beliefs that gives power to an individualist, deregulationist strategy of rule which serves to cement and expand the socio-economic divisions of unequal development under a capitalist system.

In chapter three, the narrative turns towards the quantitative empirical side of the research. First, the discussion positions critical quantitative urban research, arguing that these research methods can be employed for critical research methods in geography. This discussion works to close a division created by the radical turn in geography in the early 1970’s, where quantitative methodology was assigned a non-critical label, and left behind by Marxist analysis. With this background discussion in hand, the chapter then conceptualizes six different domains for measuring inequality and polarization in the Toronto C.M.A., choosing 2006 Canadian Census variables to operationalize each domain. Finally, a methodology for analyzing these domains is introduced, involving a principal components analysis and subsequent Ward’s Linkage cluster analysis, providing a research design for illustrating the Ten Cities of Toronto.

Chapter four looks at the effects of capitalist uneven development and a neoliberal urban governance strategy by travelling through the Ten Cities of Toronto, clusters of neighbourhoods created by the methodology outlined in chapter three. Using public transportation lines, the narrative moves between the inner city, inner suburbs, and outer suburbs. Trends of displacement, gentrification, rising poverty, redevelopment, and expansion are all shown to be at play, and filter through the stories provided by an analysis of each city. Here, the domains of housing, citizenship, labour, and income are fully involved in the diverse discussion of forms of polarization and inequality in the urban landscape.
In chapter five, the discussion keeps with a geographical discussion of socio-economic inequality and polarization, but at a more focused scale. This discussion goes far more in depth to look at the specific dynamics of immigration and housing in the context of a divided C.M.A. In addition to descriptive tabular data from both census tract and public use microdata file (P.U.M.F.) sources, a bivariate local indicator of spatial association test is used to draw out incidences of immigrants living in conditions of significant housing financial stress. Thinking specifically about the diverse typology of suburban settings throughout the Toronto C.M.A., this chapter conceptualizes and maps the polarized set of relationships between immigrants and housing, pointing to specific groups of immigrants facing severe housing challenges, both as renters and homeowners.

The final chapter of this thesis summarizes the work of the previous sections, bringing everything back together to consider the main research questions. With the previous chapters in perspective, the specific geographies of inequality and polarization are put forward, along with their implications for the Toronto region. Implicit in this discussion is a recommendation for urban geographers to consider a new urban ecology of Canadian cities, where the meanings of suburbia are broken down, replacing a long standing city/suburb dichotomy. This chapter also suggests recommendations for urban policy, providing avenues for a more equal urban infrastructure to reverse the rising tide of inequality.

Taking this all into mind, the introductory chapter draws to a close, transitioning to a discussion of the political economy of housing; a theoretical exploration of processes of socio-economic inequality and polarization within the Toronto Census Metropolitan Area, and the powers that aim to keep these uneven structures in place.
Figure 1.9: Polarization and Average Household Income (2005 After Tax) in the Toronto C.M.A.

Figure 1.10: Walks Index of Income Polarization
Chapter 2: Capitalist Space, Neoliberal Rationality, and the Victory of Rob Ford: Housing and the Creation of Neoliberal Space in Toronto

Introduction: A Different Type of “Fordism”

On the night of October 25th, 2010, the political tectonic plates of Toronto shifted in a landslide win for the mayoral candidate Rob Ford. Campaigning on a platform of smaller government, lower taxes, and privatization of services, Ford captured the votes of many who had previously supported the starkly different former Mayor, David Miller. Within the first few hours in his new job, Ford dismantled one of the keystone projects of the past city council, scrapping the public transit expansion plan of “Transit City” and declaring an end to Toronto’s “war on cars” (Canadian Broadcasting Corporation, December 1st, 2010). On the surface, these shifts in the political landscape are little more than a seesaw of support, shifting from right-wing to left-wing councils and mayors every six or seven years. A far greater story lies beneath the surface. It involves an understanding of increasing economic inequality in the Greater Toronto Area, and how political hegemonies have relied upon the construction of specific ideologies. It is a story that starts long before Rob Ford registered as a mayoral candidate, and holds implications for the entire metropolitan region, stretching out past the City of Toronto boundaries to encompass a region of more than six million people. Following this story of change in the Toronto region involves five key discussions, each one moving gradually towards an understanding of Rob Ford’s victory in the late fall of 2010. First, the narrative draws on a Marxian perspective of the housing market to track the uneven development of urban capital inherent to the rising inequality seen today. Second, the discussion turns towards the production of space, allowing for a third section to consider how urban space is created under a neoliberal governance ideology. A fourth section describes how neoliberal urban space creates a sphere of individualized and marketized rationality, while the final section positions Rob Ford as the politician of rational choice for suburban voters. In a shorter form, this discussion illuminates an unequal urban landscape, continuously crafted and reproduced by neoliberal governance ideologies that widen the ravines between social classes in the City of Toronto.
Act One: The Political Economy of Residential Landscapes – The Places Celebrated and the Places Left Behind

This first section discusses inequality in the housing market of the Greater Toronto Area (G.T.A.) with specific focus on the City of Toronto. Inherent to any discussion of unequal residential landscapes is a conceptualization of equality and justice. Taking a page or two from Harvey’s transformative 1973 book *Social Justice and the City*, there are two ways to conceptualize strategies for a just society where resources are distributed more evenly. The first strategy is a “liberalist formulation,” entailing the discussion of how best to allocate and distribute material resources in the city. Following this approach, inequality is perpetuated through the politics that govern resource distribution (Harvey, 1973). Because of the changing location of economic activity and job opportunities, some areas will benefit more than others. Thus, the goal for planners, politicians, and policy makers is to allocate jobs and forms of economic activity to work towards an equal urban landscape.

Liberalist Formulations

For the purposes of a housing-centred discussion, a liberalist approach perceives the unequal distribution of housing as an indication of biased political power, favouring the distribution of resources to one neighbourhood over another. Economic investment, job opportunities, service provision, and the housing stock in a given area heavily influence the ability for an individual to secure suitable housing for themselves and their family. In the Toronto context, the decision of Metro Governments to place public housing projects in the inner suburbs of North York and Scarborough combined with limited infrastructure provision in these areas has created severely negative effects on the physical and socio-economic mobility of residents in these neighbourhoods. Coupled with the location of low-wage service jobs within inner suburban neighbourhoods like Jane and Finch or Kingston-Galloway, a pattern of inequality forms between the inner suburban neighbourhoods and the communities with greater access to higher wage employment, housing with higher property value, and more access to various forms of public infrastructure. In this light, the

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5 The City of Toronto and surrounding municipalities belonged to the upper-tiered level of Metropolitan Toronto between its founding in 1954 and amalgamation in 1998 (Frisken, 2007).
welfare of residents is highly correlated with the locational advantage or disadvantage of their neighbourhood. With the issue of economic inequality addressed in a liberalist formulation, a number of redistributive options become available for addressing the spatially unjust distribution of resources. City officials may redistribute the location of affordable housing units and jobs, influence the value of property, and attempt to guide the market prices of resources for consumers. As such, these regulatory frameworks directly address imbalances in the distribution of resources, alleviating unequal landscapes through new transit lines, affordable housing units, and local job creation programs (Harvey, 1973). At a more intimate scale, individual households are also affected by wealth redistribution methods via strategies of progressive taxation, welfare payments, and minimum wage, among other forms of income redistribution.

The policies above represent a few of the options available to urban policy makers and urban planners. These tactics have led to the creation of some very meaningful public service institutions, such as the Toronto Transit Commission, or Toronto Community Housing, ensuring effective means of public transportation and a large stock of affordable housing units for families and individuals. The provision of these municipal services reflects a strategy of redistributing and reallocating resources such as housing to ensure equal opportunities for residents. These redistributive strategies are undoubtedly rooted in a conception of urban justice; however these strategies have functional limitations as to just how much equality and urban justice they can bring about. At its core, a liberalist approach to challenges of urban injustice may redistribute some of the consequences of inequality, but it will not change the production of inequality. Instead, the liberalist approach just moves the injustice around (Harvey, 1973).

“No matter how different the reason may be, the result is everywhere the same: the scandalous alleys and lanes disappear at the accompaniment of lavish self-praise from the bourgeoisie on account of this tremendous success, but they appear again immediately somewhere else and often in the immediate neighborhood.”

- Friedrich Engels (1872, Pt. Two, Sc. 3)
Liberal egalitarian theories are thus pushed to their progressive provisions of equality, able to provide a short-term redistribution of resources, however unable to deal with the underlying mechanisms producing the actual relations of class inequality (Harvey, 1973; Soja, 2010). With the approach of David Harvey and the words of Friedrich Engels in mind, the discussion turns a page to a new chapter, considering a socialist formulation of reasons of economic inequality.

**Socialist Formulations**

The key point made by Harvey (and hinted at by Engels’ quote) is that through a socialist analytical approach, urban inequality is not produced merely through politicized logistical decisions of wealth distribution, but through the latent mechanics that support regimes of capital accumulation (Soja, 2010). Within a capitalist system (whether it be Manchester in the 1840’s or Toronto in 2012), the accumulation of capital is contingent upon class divisions separating the owner of the means of production (the bourgeoisie) and the worker selling their labour (the proletariat) in return for a wage. The difference between the wage paid and the exchange value of a product produced by the worker results in a surplus differential for the owner of the means of production. This primary circuit of surplus extraction is crucial towards an understanding of unequal power relations within capitalist systems. This surplus value, largely concentrated with the Bourgeoisie class, must then be reinvested. Without being put to use, the value of money has no immediate utility. Thus, the owner of the means of production must reinvest surplus capital or else business will stagnate and decline from a falling rate of profit (Harvey, 1978). At this foundational level, we see the construction of capitalist value, a value embedded at its core with a truly unequal relationship between the bourgeoisie owner of the means of production and the proletariat labourer.

This relationship, heavily dependent upon a notion of private ownership, thus becomes the foundation of a discussion of inequality within the capitalist economy. This provides the departure point for a political economic theory of housing, one that questions a mainstream liberalist understanding of the residential landscape (Brenner, 2009; Harvey, 1973). There are two essential parts to this understanding rooted in a socialist formulation
of knowledge. First, a view of the capitalist housing market through the socialist formulation entails a scientific examination of processes usually taken for granted, processes muddled by a mainstream dialect of liberalist formulations of knowledge (Brenner, 2009). Taking a socialist perspective provides a different angle to Toronto’s housing market, offering a fresh perspective on its internal mechanisms. From this view, we are allowed a better understanding of how housing is valued. The second element to this Marxist perspective is its ability to expose internal contradictions within the capitalist system. As capital accumulates it runs into the specters of its past, setting up powerful events of creative destruction of the built environment (Brenner, 2009; Harvey, 1978 & 2010; Smith, 2008; Soja, 2010). This second element will be drawn out further, however first the discussion turns towards building an understanding of the valuation of the housing stock under a capitalist system.

The Use Value and Exchange Value of Housing

Before a discussion on the internal mechanisms of housing within a capitalist system can take place, the conversation needs to address the basics of how housing is valued within capitalist society. Turning back to Harvey’s borrowing from Marx, housing is understood as a commodity, a physical structure given value as the outcome of a capitalist relationship (Harvey, 1973; Walker 1981). As a commodity, housing acquires value in two ways: through its use value and its exchange value.

The use value of housing represents the utilitarian function of how a physical shelter is used. This covers the basic needs of the occupants such as cooking, sleeping, and protection from environmental elements; however the power relations embedded in the use value of housing go much deeper. Crucially, the primary circuit of capital creates a labour relation whereby a wage is earned by the proletariat at a specific location, as determined by the owner of the means of production. In the times of Marx and Engels, this referred to the industrial factories, which had replaced smaller individual cottage industries. In the context of contemporary Toronto, this may entail manufacturing plants in suburban Brampton, office buildings on downtown Bay Street, or food and clothing retail outlets clustered in shopping malls spread along Highway 401. The key point here is that
residential space is effectively separated from spaces of wage labour, creating a fundamental split between spaces of living and spaces of working (Walker, 1981). Furthermore, this also creates a split between spaces of capital production (the creation of commodities) and spaces of capital consumption (the purchasing of commodities for personal consumption in the household). When residential space is effectively separated from spheres of production, its use value becomes primarily determined by the types of consumption that occur in the household. As such, the use value of housing becomes defined by the dominant culture of consumption under capitalist relations (Walker, 1981).

As the discussion of use value is largely abstract in theory, some contextualization is helpful. The use value of housing changes with shifts in social norms of household family life. For example, housing in the postwar suburbs of Toronto (such as Etobicoke) reflects a use value tailored towards high commodity consumption for the nuclear family. Based on ideals of an “Arcadian utopia” and the Garden City, suburban households feature large lots, green lawns, detached housing structures, and external car garages (Walker, 1981). In short, the use value of suburban housing reflects a specific mode of capital consumption; a middle-class culture celebrating the nuclear family, private homeownership, tightly regulated community, and mass consumption supported by household debt spending (Walker, 1981). In contrast, the use value of housing in downtown Toronto supports a culture of consumption defined by a non-family household, compartmentalized community, and condominium housing stock. To summarize, the use value of housing is understood as serving the specific needs of a household, reflecting a specific mode of reproduction centred around a unique cultural identity. This results in the use value of housing determining the physical attributes of the housing stock, both in the suburbs of Etobicoke and the downtown condominiums on Toronto’s Harbourfront (Harvey, 1973; Walker, 1981).

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6 Richard Walker (1981) refers to the “Arcadian utopia” as a housing plot characterized by a large estate surrounded by a pristine environment and idyllic lifestyle, conjuring up similar narratives of nature seen in Ebenezer Howard’s Garden Cities movement.

7 For an empirical analysis related to these two types of housing, see the suburban cluster of “The New Ethnoburbia” and the downtown cluster of “Creative Destruction” in chapter 4.

8 Compartmentalized community here refers to the privatized living arrangement endorsed through the built form of condominium apartments.
While the above discussion is “useful” for explaining the utility and social meanings attributed to housing, it is also crucial to explore how housing is reified as a valued commodity via its exchange value. The exchange value of a housing unit is the amount of capital that this commodity is worth at a specific moment of time, taking into account both its physical structure and the value of the land the housing unit sits upon. This represents a large amount of fixed capital, stable in place over a long period of time (Harvey, 1973). Considering the exchange value of a residence is also crucial in understanding the residential landscape by its importance as a financial asset. For most home owning households, the most important financial asset they possess is their housing unit, which serves as both a foundation of financial security and as collateral for many monetary loans from banking institutions (Walker, 1981). In situations where a homeowner is also a landlord, housing serves as an extra important financial asset, allowing the landlord to draw monthly rents of surplus value from tenants (Smith, 1996). As such, exchange value is of paramount importance for homeowners, fuelling movements of NIMBY-ism against neighbourhood developments that threaten the land value of the local surrounding area. Rob Ford embodies the kind of political entrepreneur who understands how to exploit this fear of land devaluation, coordinating with perceived threats of security and altered neighbourhood aesthetics. Arguing against the placement of a homeless shelter in his suburban home ward of Etobicoke North, Ford exclaimed:

“this is an insult to my constituents to even think about having a homeless shelter in their ward. And you want me to have a public meeting to discuss this? Why don’t we have a public lynching?”

- Rob Ford (April 17th, 2002)

In addition to understanding the valuation of housing and perceived threats to that value, we can also conceptualize the interacting effects between exchange value and use value. Use value describes a socially determined use for the local housing stock. However the use value can easily be affected by exchange value. For example, the pressures of gentrification may lead to the displacement of a group of residents, replacing them with a wealthier group who in turn alter the cultural landscape of the local neighbourhood.
(Harvey, 1978; Smith, 1996). In Neil Smith’s 1996 pseudo-western take on gentrification in New York, a “frontier” ideology accompanies the movement of wealthy residents into the Lower East Side of Manhattan. In response to a heightened exchange value of the renovated and recreated housing stock, the cultural composition of the neighbourhood is changed, representing a use value catering to the gentrifying “pioneers” (Smith, 1996). Therefore, within the capitalist residential market, the exchange value of housing often outstrips its use value (given the social position of the current working class residents), creating a landscape of housing that serves to the speculation of capital over its maximum potential to provide shelter for citizens (Harvey, 1973). With a two-part understanding of housing as a capital commodity, it is now possible to explore patterns of uneven urban development, specifically considering the places within Toronto’s residential market that are celebrated by capital, and the places that are left behind.

Uneven Transactions of Capital

This discussion has provided an understanding of housing as a commodity, represented by its use value and exchange value. While this details how a single housing unit may be valued at a frozen point in time, this explanation lacks a larger understanding of how the entire residential landscape is shaped by capital, leading to changes in its value and morphology over time.

Recall that the basic transaction underlying the class division in capitalist society was the unequal relationship between the owner of the means of production and the labourer. This relationship creates a surplus value that goes directly to the owner of the means of production. This transaction is important, serving as the foundation for the concept of capital accumulation. Within this primary circuit of capital, the owner of the means of production can only extract a limited amount of capital surplus; eventually a falling rate of profit to external competition will drive the bourgeoisie owner out of capital, and out of business. This however can be avoided, through investing surplus capital into better machinery, a larger physical space, training workers to a higher standard, or producing more value-added products. On a larger scale, flows of capital across a city work in similar ways. Surplus capital is extracted from the primary circuit of capital flow (the wage labour
relation); however alternative avenues are necessary if capital consumption levels are to be kept up. Often with the assistance of state actors, capital may be reinvested into research and development to produce commodities more efficiently, or it may be channeled into social expenditures to boost the consumption capacity of society (Smith, 2008). A further crucial strategy for investing surplus capital and ensuring continued consumption is found in the secondary circuit of capital, the investment of capital surplus into the built environment (Harvey, 1978; Smith, 2008).

**The Role of Housing Stock in the Process of Capital Accumulation**

The built environment plays a vital role in supporting capital accumulation. This takes the form of infrastructure improvements (Toronto’s network of 400 series highways, or the expansion of the TTC subway to York University in the north), commercial structures (offices of major banking institutions in the Financial District, or massive shopping malls such as Yorkdale or the Eaton Centre), and sites of recreation and spectacle (Rogers Centre Stadium, or Canada’s Wonderland amusement park), among others. This investment in the secondary circuit of capital also largely involves investment in the residential landscape, which will be the point of focus for this discussion of how capital accumulation produces uneven landscapes.

As a physical structure, housing presents a commodity with an ability to sustain capital accumulation for a long period of time. As houses and apartments are built across the city, they become assigned both use values and exchange values, reified as commodities. These housing commodities are then purchased or rented, lubricating the continual flow of capital accumulation (Harvey, 1978; Smith, 1996; Walker, 1981). In relation to capital investment in social programs or research and development, the investment of capital into the housing stock is both long-term and immobile, providing a concrete spatial fix for an otherwise mobile flow of capital (Walker, 1981).

A reading of the landscape provides an intriguing view to the historical investment of capital into the housing stock. This history is embedded in the various concentrations of styles and scales of housing throughout Toronto. Just west of the downtown core, South
Parkdale hosts many large single detached houses constructed at the beginning of the 20th century for wealthy residents. Interwoven into this area are apartment buildings from the 1950's and 1960's, expressing a changed use value of denser living, and the rise of non-family households. This demographic change has also materialized through the conversion of many single detached dwellings into multiple household units (Slater, 2004). Presently, newer condominiums featuring glassy facades are emerging directly to the east of South Parkdale, a materialization of new spatial fixes catering to a relatively wealthy class of professionals looking to live near Toronto's waterfront. These layers of the landscape provide a glimpse of how capital accumulation has been successfully sustained over the years by continued waves of investment in the housing stock as spatial fixes for capital surplus.

This spatial fix provided by the residential landscape over time becomes both a "crowning glory" and "prison" for capital (Walker, 1981). The accumulation of capital is allowed to continue with each new investment into a housing unit (whether for purchase or upkeep). However this capital investment is physically locked in for a period of time, bounded by the location, structure, and construction technologies used to produce it. In the postwar era, a huge amount of surplus capital was redirected from the global war effort into domestic functions. The growing capitalist economy needed to make sectoral switches of surplus capital investment away from the primary circuit of capital if the system was to uphold the increasing level of wealth production. This ultimately meant upholding a high level of commodity consumption, providing avenues for surplus capital investment and recirculation. A large part of this solution was found in suburban housing (Harvey, 2010). Beginning in the late 1940's, and taking off in Toronto with the development of the Don Mills neighbourhood in the 1950's, subdivisions proliferated on the expanding fringes of Canadian cities. These housing commodities absorbed surplus wealth, giving new homeowners an important financial asset with significant potential exchange value. These new suburban communities not only absorbed massive amounts of capital through their built form and supporting infrastructure, but also presented suburban neighbourhoods with use values established by societal norms. Suburban communities quickly become entangled with a use value tailored towards the nuclear family household, embedding a culture of domesticity and consumption within suburbia. In turn, this placed a large
emphasis on the continuation of high levels of commodity consumption. Therefore, the
Golden Years not only featured the growth of suburban housing and suburban culture, but
were dependent on it (Smith, 1996; Walker, 1981).

Creative Destruction of the Housing Stock

Eventually, capital runs out of places to invest in. Without the opportunity to invest
surplus value into new housing units, the capitalist economy runs towards a crisis of
accumulation, where capital flows ooze into a market saturated by commodities with little
demand left (Smith, 2008). In this situation, the economy stagnates then contracts, similar
to the housing-induced financial crisis in 2008. To prevent such an outcome, the capitalist
system needs to act in a quick and dramatic fashion.

If the capitalist system is to find new spatial fixes, it will need to deal with the
“prisons” of capital held up in older housing landscapes that in the past had played a strong
role in absorbing surplus capital (Walker, 1981). At this point, the capitalist system arrives
at a crossroads. Finding itself at a point of spatial-temporal tension, capital must choose a
path that preserves the exchange value of residential built form while creating new
opportunities for housing commodity consumption (Harvey, 1978; Soja, 2010). In some
cases, capital has the option of continuing suburban sprawl. In Houston, the solution to a
growing housing demand has been simply to continue the decentralized growth of
suburban neighbourhood tracts (Glaeser, 2011). In many other cases however, capital
must undertake a process of creative destruction, drastically altering the landscape.

In a historic sense, creative urban destruction is nothing new. The Haussmanization
of Paris in the mid-19th century opened up the boulevards for the purposes of capital (and
state securitization), churning the area into the City of Lights, a place of consumption at a
grand scale (Harvey, 2008 & 2010). One hundred years later, New York also had its taste of
creative destruction under the pen of urban planner Robert Moses. Moses used postwar
surplus capital to reshape the New York metropolitan area, through the construction of

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9 Edward Glaeser also argues that Houston’s sprawling housing strategy has created a relatively affordable
housing stock, providing high levels of supply.
debtf
financed highways, suburban housing, and infrastructure transformation (Harvey, 2010). In a similar timeframe, postwar Toronto reshaped much of its landscape, matching suburban growth with massive highway projects drawn up under the guise of technocratic planning expertise, and pushed forward by prominent pro-growth politicians like Fred Gardiner (Bocking, 2006). All three of these cities experienced some form of creative destruction, massively altering the housing stock (with the rest of the built environment) to revalorize the concrete jungle of the city.

At this point, the discussion has covered an understanding of housing in capitalist society as a commodity (defined by its use value and exchange value), and has considered the role of this housing stock in capital accumulation as it provides an important absorption of surplus capital in the secondary circuit. This process of capital accumulation is far from stable; it requires constant creative destruction to free up new consumption opportunities in the city. What is missing, however, is a geographical perspective on these dramatic urban changes. To accomplish this, the discussion now turns to a theory of uneven urban development, opening space for a discussion of the spaces celebrated, and the spaces left behind.

Mechanics of Uneven Urban Development

As mentioned earlier, housing as a commodity derives its capital valuation in two ways, through its use value and exchange value. The use value represents the constant utility of the housing unit, embedded in the surrounding cultural identity of the neighbourhood. Exchange value represents an overhanging speculative value, materialized through a short burst of capital whenever the monthly rent is paid or a home is sold (Harvey, 1973; Walker, 1981). Exchange value is anything but static, as a housing unit will either experience valuation or devaluation with time. The purpose of this part of the discussion therefore is to forge an understanding of the geography of housing exchange valuation.

The uneven development of urban capital can be understood as a cyclical, yet lopsided, pattern of investment and disinvestment in the landscape. Housing that once
helped to stave off crises of accumulation becomes a barrier to further growth, and is
leveled through dramatic events of creative destruction (Harvey, 1978; Smith, 1996; Soja,
2010; Walker, 1981). The link between creative destruction and the uneven development
of the housing stock is explained by Neil Smith’s (1996) description of the “seesaw”
movement of capital. Building off the earlier discussion of spatial fixes, when capital is
invested in the built environment (such as the creation of a new housing unit), it is fixed
temporarily in both a geographical and sectoral (second circuit of capital) domain. Over
time, the rate of profit that can be extracted from a given housing unit will start to fall. For
homeowners, the degrading physical condition of a house may cause its exchange value to
drop, or local land values may start to devalue due to changes in the neighbourhood. At
some point, the homeowner must make a decision to keep or sell the unit, as they will only
earn a profit (surplus value) if they sell their home for more than it was purchased for
(Smith, 1996). The price of the house can be stabilized through repair and renovation,
however the homeowner has relatively little agency to affect neighbourhood land values,
aside from the agency gained through community organization.\footnote{10} In the case of the 2008
financial crisis, the initial wave of suburban foreclosures acted as a catalyst for
neighbourhood devaluation. Unsold lots and a general oversupply led to plummeting
exchange values for suburban homes in many major U.S. cities. In response, many
homeowners who had not lost their homes to banking institutions left voluntarily, fearing
the continual devaluation of their home. In Cleveland, the municipal government has begun
a strategy of demolishing housing units in hopes of securing local housing exchange values
for remaining units (Canadian Broadcasting Corporation, November 14\textsuperscript{th}, 2011).

Landlords with tenants face many of the same choices in the face of dropping
exchange values, though in contrast to occupying homeowners, landlords will continue to
extract a surplus from their tenants via monthly rents. Smith (1996) argues that this
unique aspect explains why some landlords allow the under-maintenance of their building
stock, effectively becoming slum landlords. These slum landlords do not reinvest capital
into housing repairs, as they can still command a monthly surplus value from their tenants

\footnote{10} The importance and potential strength of community activism cannot, and should not, be ignored. The
cancellation of Toronto’s Spadina Expressway provides a key moment of effective community organizing,
however the aim of this discussion is to pinpoint the powers of capital flows in shaping urban environments,
pushing forward developments that often occur despite local opposition from community activist groups.
despite declining physical conditions. At some point however, the building may fall into such a state of disrepair that either the landlord abandons it, or it is ordered destroyed by state regulations (Smith, 1996).

All together, this process describes a continual decline of profits from the housing stock in a neighbourhood facing overall devaluation. As a net outflow of capital occurs, various home-owning agents make decisions to extract the remaining surplus exchange value, and relocate elsewhere. This process is helped along by financial institutions and property dealers who hold large amounts of borrowed capital, and make specific decisions based on financial speculation about where to loan money for long-term capital investments in the housing stock (Walker, 1981). It is far easier to secure a financial loan to build or renovate housing near the revalorized Toronto Harbourfront than in areas experiencing stages of disinvestment such as the inner-suburban neighbourhoods of North York’s Jane and Finch, or Scarborough’s Kingston-Galloway (Cowen and Parlette, 2011). The state is also an important actor in this process. Tom Slater’s (2004) research on South Parkdale draws out the mechanisms of “municipally managed gentrification.” Here, Slater explains the active choice of city governments to enforce bylaws on housing illegally converted into multi-household dwellings. In the case of South Parkdale, the choice to strictly enforce bylaws in coordination with the removal of rent controls by the neoliberal provincial government led to many poorer tenants being evicted and replaced with wealthier residents (Slater, 2004). With this in mind, the narrative moves towards considering how capital selects sites for revaluation while simultaneously choosing others for devaluation.

The Geography of Housing Stock Investment and Devaluation

As capital flows out from specific neighbourhoods, the generalization characteristic of capital becomes clearly evident (Smith, 1996). Capital may be tied to a specific place and circuit for a period of time, however eventually it is “freed” and finds new sites or circuits for reinvestment (Smith, 1996; Walker, 1981). This is far from a naturalized and guaranteed process of filtering, rather it is a determined process initiated by homeowners, financial institutions, residential capital speculators, developers, and state actors (Smith,
1996; Walker, 1981). Before a discussion of land valorization can take place, there are two crucial points to mention. First, the use value of housing must be kept in mind. The simple devaluation of an area will not inevitably trigger an outflow of residents. Although South Parkdale has experienced a long history of capital devaluation, it has always served an important use value for its residents. This community resilience has been visibly apparent in its resistance to gentrifying proposals that represent capital’s return to the Village by the Lake (Slater, 2004). In short, the powers of capital-wielding agents are powerful, however it needs to be kept in mind that significant agency is also found in ties between residents and in their sense of place in the community.

A second point to consider is that “x” amount of capital outflow from one neighbourhood will not lead to “x” amount of capital inflow to another. Capital of course is not bound to municipal, regional, or even national boundaries. Following the global and world cities hypotheses, capital may flow in and out of Toronto’s housing stock in both national and international movements (Friedmann, 1986; Sassen, 2001). Thus, we cannot expect to perfectly predict where capital may flow in the housing stock. Instead, a discussion of capital investment can explain various mechanics of capital accumulation in the context of an individual city, giving insight to the general geography of change in Toronto’s housing stock. With these two points in mind, the discussion turns to a specific discussion of the geography of investment and disinvestment in the housing stock.

When the rate of profit dwindles from an existing spatial fix, such as a neighbourhood of housing units with decreasing exchange value, capitalists must find a new place for investment. To avoid a crisis of accumulation, capital performs a geographical switch, and shifts capital investment to another neighbourhood. The geography of this movement is determined by a search for sites that can provide a large, or at least secure, rate of profit. Thus, the spatiality of uneven development is determined by the seesaw movement of capital from housing stock with a depleted or low rate of profit towards housing stock with a high rate of profit (Smith, 2008).¹¹

¹¹ This discussion addresses the housing stock and secondary circuit of capital, however this movement of capital also performs many other sectoral switches, such as investing capital in the financial, insurance, and real estate (F.I.R.E.) sectors, while continuously draining capital away from the manufacturing sector, a process shaped by a multitude of state and private sector actors (Smith, 2008). A sectoral switching of social
Going further, the uneven development of urban capital in the housing stock should be understood in two key movements, green-field development and the redevelopment of existing urban sites. First, green-field development takes place where no concentrated urban development has occurred before.\textsuperscript{12} In Toronto’s case, this often takes place on land purchased from farmers or, increasingly, land that is part of the Oak Ridges Moraine.\textsuperscript{13} Land has also been created, such as the out-fill of Toronto’s Harbourfront\textsuperscript{14}, currently serving as the foundation for the downtown rail yards and new condominiums. Although there is a large capital cost for new infrastructure provision, building roads, sewage pipes, and electrical lines, the allure of cheap land draws in capital to make a geographical switch and invest in land largely on the peripheral urban fringe. If the total cost of the land plot, infrastructure provision, and increased transportation is low enough, a favourable opportunity is presented for capital investment in the local housing stock. This explains situations where capital is invested in new suburban housing stock rather than in housing units within the inner city (Smith, 1996). This creates an important spatio-temporal fix for capital, seen in the newer suburban neighbourhoods, homeowner communities built on the urban fringe in short bursts of capital investment between 2001 and 2006.

A second type of development is the recreation of the urban built environment. In many cases, the high costs of the creative destruction of older buildings makes a new or renovated housing stock a financially prohibitive activity (Smith, 1996). The use value of present housing may also serve as a barrier to new residential development, since existing residents often resist changes sought by developers. This is not a constant reality however; use value can be crafted and reshaped to serve the needs of potential residents. In the postwar years, suburbanization in Toronto created multiple geographical switches of capital, drawing investment out from the older inner city housing units towards the

\footnotesize{service investment also occurs, moving capital investment away from redistributive programs like affordable housing provision and government pensions in favour of the investment of more capital in private sector circuits.}

\footnotesize{\textsuperscript{12} This is of course not to say that this land has not been affected by the social and physical properties of urbanization, but that the land has not in its recent history hosted the concentration of residential structures.}

\footnotesize{\textsuperscript{13} The Oak Ridges Moraine is part of an ongoing dispute over the environmental costs of urban sprawl. An important watershed for the region, it has been given some protective measures at the regional scale such as greenbelt designation and a primary focus in urban growth management under the Province of Ontario’s Places to Grow Act. With that said, the region is under constant and intense pressure for suburban development from local developers (Ministry of Infrastructure, Province of Ontario, 2012).}

\footnotesize{\textsuperscript{14} Toronto’s Harbourfront has changed significantly over the years as purposeful out-filling has continuously pushed the waterfront further out into Lake Ontario.
suburban landscapes of white picket fences and ranch style housing. This geographical switching of capital investment contributed largely to the decline of capital investment in inner city neighbourhoods such as South Parkdale (Slater, 2004; Smith, 2008).

**Explanations of Gentrification**

Moving forward to the present, capital has turned its focus back to the inner city. As explained by David Ley (1996), a growing segment of the middle class has found use value in housing units within older neighbourhoods, altering the cultural identity of Toronto’s inner city communities in the process. The initial movements of the new middle class were largely assisted by the presence of affordable inner city housing stock. After years of capital outflow, many inner city neighbourhoods experience the devaluation of the housing stock. Smith (2008) argues that this is a key byproduct of capital accumulation, as capital makes geographical switches between areas, looking for optimal surplus extraction opportunities, injecting capital into some areas while draining it from others.

This leads to the creation of a rent gap, the difference between potential land rent and the actual capitalized land rent given its current use (Smith, 1996). When an area can serve the specific use value of a group of wealthy potential residents, it presents an opportune site for capital reinvestment in the housing stock. This process, usually that of gentrification, alters the exchange value of housing in the neighbourhood, driving up the housing rent and driving out local residents (Smith, 1996). It must be kept in mind that a large rent gap will not automatically trigger gentrification however. While a large rent gap makes the inflow of gentrifying residents possible, these areas will only receive investment if they can be made to serve the utilitarian needs of potential buyers (Ley, 1996). This was the case with the gentrifying movements of the new middle class into inner city Toronto neighbourhoods, capitalizing on housing that was feasible both in terms of use value and exchange value. In other words, gentrification occurred as new residents were able to find both affordable housing (for their relative economic class) and a cultural landscape suitable to their needs. After mass postwar suburbanization in Toronto, the inner city neighbourhoods of Cabbagetown and South Parkdale both hosted large rent gaps, yet have had very different experiences in regards to gentrification. Both neighbourhoods presented
housing stock with deflated exchange values, however only Cabbagetown has significantly gentrified, while South Parkdale has managed to hold on to much of its affordable housing units (Slater, 2004). This is also a question of the overall city economy as some cities will host more gentrification processes than others. Toronto’s continual growth of white collar workers has fueled a gentrifying class, whereas cities like Detroit have lost much of their business labour sectors. In the case of the latter city, neighbourhoods have become devalued, however no wealthy labour class exists to drive gentrification processes. In chapter four, the differences between these two neighbourhoods will be spatialized, drawing out some further key distinctions in an increasingly polarized urban environment.

The Spaces Celebrated and the Spaces Left Behind

Overall, the cyclical nature of capital disinvestment and investment entails a number of geographical and sectoral switches, heavily influenced by the relationship between use value and exchange value. Due to the dependence of the capitalist system on continual accumulation of capital, the city must continue to provide housing stock to absorb surplus capital, while giving up housing units that have become concrete, brick, and steel barriers to further market growth (Smith, 1996 & 2006; Walker, 1981). The city is thus understood as a place entangled with capital flows, creating spaces celebrated by capital, and spaces that are left behind, devalued and destroyed. The bifurcation of the landscape by capital investment allows for an understanding of inequality and polarization in the Toronto housing market. Spaces of the city that can absorb surplus capital, such as new suburban tracts or inner city neighbourhoods are therefore “celebrated” and valorized by capital. While suburban neighbourhoods such as those on the fringes of Brampton or Markham receive massive capital investment for new single detached homes with a plethora of supporting infrastructure, condominium development on Toronto’s Harbourfront is financed on the assumption of large capital returns from the valorized residential land. While these “celebrated spaces” enjoy a large investment of resources, many other neighbourhoods in Toronto face declining property values and levels of wealth. The question of demand is tightly infused into this process, as individual wealth levels control which households are allowed into “celebrated spaces” while limiting poorer households’ choices for residential location to the areas most devaluated by capital.
Specifically, the inner suburbs of Toronto occupy spaces that Roger Keil and Douglas Young (2011) have termed the “in-between city.” These spaces of in-betweenness can be drawn out in multiple ways. The in-between city is a heterogeneous mix of usage types and housing styles, physically located between parts of the urban landscape traditionally referred to as the city, and other parts typically described of as suburbs. These spaces of in-betweenness, left behind by the spatially concentrated distribution of wealth, are often underserviced by public infrastructure and policy strategies (Keil and Young, 2011). These communities also face the most significant increases in levels of poverty and housing stress in Toronto (United Way, 2011). Looking at the spatialization of residential stock constructed between 2001 and 2006 in figure 2.1, the geography of places celebrated and places left behind becomes clear, showing inner city and suburban concentrations of capital investment in the housing stock in relation to very low levels of investment in the in-between inner suburbs.

![New Housing Stock, Built Largely Between 2001 and 2006](image)

**Figure 2.1 New Housing Stock, Built Largely Between 2001 and 2006**
Examining the spaces celebrated by capital, and the spaces left behind, the narrative exposes the byproducts of the uneven urban development of a capitalist economy. At the core of the patterns and cycles of capital flow are deeply embedded inequalities, which have materialized with increasing force in Toronto with each new wave of capital accumulation. Turning back once more to David Harvey’s *Social Justice and the City*, inequality is not an outcome of political choices of wealth distribution, it is an inherent outcome of the production of wealth itself, illustrated in the physical landscape of new glass covered condominiums and sprawling suburban estates contrasted with worn brick apartments and underserviced inner suburban neighbourhoods (Harvey, 1973).

Up to this point, the discussion of urban inequality has involved a discussion of how capital value is assigned to the housing stock, and how this value (both use value and exchange value) changes with continual processes of capital accumulation. Here, inequality is understood at the level of capital valuation. Some residents gain agency towards housing options in the city, while others are barred from many housing options, and in some cases displaced from their original residence via gentrification. This understanding of urban inequality and urban injustice is helpful, but it is not enough. Although this approach has outlined the mechanics of an unequal housing process, little human agency has been allowed, creating the risk of structural functionalism for a strictly theoretical Marxian understanding of housing in Toronto. This next section takes the discussion of spatial justice deeper. With a theory of housing valuation in hand, the next section addresses how forms of urban governance create capitalist space. Beyond housing value concerns, this section considers latent class relations that form power structures within the Greater Toronto Area, shaping a discussion of increased class inequality within spaces that are not just capitalist in their modes of capital accumulation, but neoliberal in their driving ideologies. This leaves us with an initial discussion of how inequality is produced in the housing market, and moves onward to how inequality is reproduced in the urban everyday.
Act Two: The Production of Capitalist Space

On the evening of October 25th, 2010, the City of Toronto held its breath. The reformist mayor David Miller had opted not to run for re-election, leaving a political vacuum in the empty mayor’s seat. After months of campaigning, two main candidates emerged: George Smitherman, a former cabinet minister under the provincial Liberals, and Rob Ford, an outspoken veteran city councillor from Etobicoke. Ford had commanded a good deal of positive and negative attention through his election run, campaigning on a promise to end the “gravy train” of wasteful municipal spending. As the results poured in that night, it became quickly clear that Torontonians had elected to go down a path of minimalist government. Capturing all suburban ridings, Ford easily slipped into the mayoral seat, leaving Smitherman with the leftovers of the inner city ridings within the old, pre-amalgamation City of Toronto boundaries. The reformists shuddered, and prepared for a long winter of conservative governance.

After Ford’s victory, many asked the question: “why?” Clearly, Ford had campaigned on a populist right wing platform supported by hot-button key words, but why had his campaign struck so many chords with voters? And, in the face of rising poverty and income inequality, why would many of the inner suburbs, the spaces in-between and left behind, vote for a candidate who threatened important collective consumption goods such as community services and light rail transit? To answer these questions, the discussion turns towards the production of space, exploring how the construction of neoliberal ideologies slowly permeated into the discourses of urban governance. At a time when the residential landscape is increasingly uneven, Toronto is racing down a path of hollowing out any remaining mechanisms of wealth distribution, ensuring increased socio-economic polarization for years to come.

Theorizing the Production of Space

A notion of space based on Henri Lefebvre starts with a foundational understanding that space is constructed, and thus represents the powers that have crafted it. In turn, this crafted space acts as a space of reproduction of the ideologies supporting the existing
hegemonic power structure. Structures of power are therefore transcribed onto the landscape, turning apolitical absolute spaces into spaces embedded with dominant power structures (Jones and Popke, 2010; Lefebvre, 1991; Schmid, 2012; Smith, 2008). To understand the mechanics of this process, it is helpful to turn towards Henri Lefebvre’s dialectic of space. Here, the construction of space is understood as a three part dialectic, interpreted through the levels of spatial practices, representations of space, and spaces of representation (Lefebvre, 1991; Schmid, 2012).

First, spatial practices refer to material interactions and physical encounters within a space itself. This encompasses the effects of the built environment upon the physical interactions of people (Lefebvre, 1991; Schmid, 2012). Here, power structures are understood to be embedded in space through material productions of power, such as the exclusionary wall of a gated community, or the effects of a public bus schedule on an individual’s mobility (Schmid, 2012). Lefebvre (1991) uses the slightly more historic example of Roman roads such as the Appia Antica serving as an important physical transportation route, allowing the Senate to move troops quickly to exert power over the surrounding countryside. The Haussmanization of Paris served a similar purpose, widening the boulevards to allow for increase troop movement to quell any urban uprising within the City of Lights (Harvey, 2010). These understandings of space through material practices are the most evident out of the three sections of the dialectic of space, however they do not explain latent meanings about the city.

The second level of the dialectic conceptualizes the representations of space. This refers to forms of knowledge about the city, such as cartographic images or popular conceptions about a neighbourhood’s cultural identity (Lefebvre, 1991; Schmid, 2012). The political landscape can also be thought of as a representation of space, as different parts of the city will be associated with different political opinions, issues, and voting results. This starts to open a discussion about Toronto’s political landscape, considering the difference between conceptions of city and suburb, entrenched in political voting patterns. In one key example, Alan Walks (2006) finds a strong presence of left-wing New Democratic Party (NDP) supporters who indicate a residential strategy of self-selection, living in areas of downtown Toronto known to vote strongly for social-democratic candidates. On the other
hand, outlying suburban municipalities in the Greater Toronto Area (known as the “905 belt”) have long been considered a conservative stronghold. Here, the representation of space embodies power relations by affecting society’s conception of the city (Schmid, 2012).

Lastly, Lefebvre’s spatial dialectic deals with spaces of representation, how an underlying power structure molds the very experience of space itself (Lefebvre, 1991; Schmid, 2012). In other words, this third part of the dialectic explains how a space presents a specific lived experience for those inside of it. Within these lived experiences of space, individuals encounter unique processes of socialization, and face established norms and values tied to the experience of a particular space (Schmid, 2012). As such, this final understanding of space highlights the ability of power structures to craft an individual’s experience when they occupy that space, something that can observed and noted, but never fully captured by theory or empirics (Schmid, 2012). This presents a slippery fish for netting a complete understanding of urban space, however allows us to understand how conceptualized inner city and suburban spaces present radically different lived experiences. As this discussion will touch on later, capitalist society is heavily dependent on the construction of spaces that support its continued accumulation of capital, and thereby its continued existence as a working system. This narrative will contextualize the production of space with a discussion of Toronto, however first it is important to consider how these mechanisms of power are concealed as abstract spaces, hiding their abilities to produce material forms, concepts of knowledge, and ideological constructions within urban space (Schmid, 2012).

**The Production of Abstract Space**

From Lefebvre’s dialectic, urban space is understood as packed full of meanings at three different levels of interpretation. At a street view of space however, only the material forms of spatial practices are evident, seen in the grid layout of a neighbourhood or in the distinct architectural styles of the housing stock. Most of the manifestations of power remain hidden. According to Katherine T. Jones and Jeff Popke (2010), this was a major concern for Lefebvre, who worried that spaces would continue to be seen as abstract and
detached from the power structures that had crafted them. This creation of abstract space is thus the creation of sanitized space, visibly detached from its underlying power relations. Effectively, space is made abstract, and becomes seen as homogenous, apolitical, and overall, natural (Jones and Popke, 2010). The lived experience of space is therefore not widely analyzed, it is only “lived.” Abstract space then is solidified as rational space, as explained by Jones and Popke:

“For humanity is untranslatable in the rational, visual language of abstract space, it is as if it simply does not exist. Human needs, such as the family, the body, reproduction, and relationships are pulled apart, and people are turned into objects, unable to recognize their own unity, diversity, or uniqueness.”

- Katherine T. Jones and Jeff Popke (2010: 120-121)

The discussion of abstract space is important, as it outlines why Lefebvre’s dialectic of space is important. Exposing the underbelly of urban space not only illuminates latent power structures, but it also opens space for political alternatives. This is the first step towards imagining an emancipatory spatial politics, built on the struggle over the production of urban space, and ultimately, a struggle over the Right to the City (Harvey, 2010; Jones and Popke, 2010; Schmid, 2012).

**Suburban Spaces**

Within a capitalist system, one of the most important constructions of space has been that of the postwar suburbs. Earlier, suburban space was discussed in terms of the exchange value and utility (use value) of its housing stock, however Lefebvre’s conception of space helps push the explanation of the suburbs deeper. Through this dialectic, the suburbs are not just understood through the utility and speculative price of their built form; they are also understood through their representations of naturalistic communities detached from the industrial core, and as spaces of representation offering a lived experience of “suburbia.” As such, suburban communities are more than timber frames and vinyl sidings. The municipalities of Brampton, Markham, and Mississauga are associated
with a suburban identity and lived experience not through coincidence or their distance from the metropolitan core of Toronto, but through a socially constructed process. As put in other words by Richard Walker:

“The suburbs are not middle class simply because the middle class lives there; the middle class lives there because the suburbs could be made middle class.”

- Richard Walker (1981: 397)

These suburban spaces can therefore be understood as social constructions that nurture a specific mode of reproduction, centred around the nuclear family (Walker, 1981). This societal construct (privileging the nuclear family as the normative standard) in turn endorses an expected lived experience defined largely by private consumption. In essence, these constructions of suburban space act as important fixes of capital characterized by an elevated level of mass consumption pivoting around private ownership of the single detached house. This allows for two important observations. First, Lefebvre’s dialectic explores housing units not simply through their utilitarian and exchange values, but also through their built form (material production), conceptual image in the urban imaginary (production of knowledge), and the lived experience it provides (production of meaning). Through this angle, suburban housing comes to be seen as a commodity for use and exchange, as well as part of a constructed space that creates a normative experience of the nuclear family and mass consumption in suburbia (Schmid, 2012).

A second observation is that the capitalist system is dependent on the construction of spaces such as those found in the postwar suburbs. By creating capitalist space, new markets are created for commodities like single detached housing units. This supply is then consumed by a demand fuelled by the normalized values installed within the lived experience of a particular space. Since the capitalist system is reliant upon continued capital accumulation via new waves of housing construction, it must sustain itself by creating spaces that are friendly towards forms of surplus capital investment (Smith, 2008). With this discussion in hand, space can be understood as socially constructed, and crucial to the survival of a capitalist society. The narrative now moves to consider how this
has played out in contemporary Toronto, through the production of neoliberal spaces that have ushered in new forms of capital accumulation and accompanying swells of socio-economic inequality.

**Act Three: Neoliberal Space in the Toronto Megacity**

From a regulation school approach, Neoliberalism is understood as the current dominant epoch in the timeline of capitalism. A warped revival of classical liberalism, the ideology underpinning neoliberalism rejects the “egalitarian” liberalism\textsuperscript{15} of the Keynesian Welfare State for more libertarian economic policies (Hackworth, 2007). With the economic stagnation of many capitalist countries in the mid 1970’s, the neoliberal model pushed by Milton Friedman and Friedrich Hayek started to supersede the existing capitalist mode of regulation, namely the Keynesian Welfare State\textsuperscript{16}. Over time, this approach to capitalist governance grew in popularity, reaching hegemonic status as a guiding ideology for the Thatcher and Reagan government regimes in the 1980’s (Hackworth, 2007). This was by no means a natural progression from one form of capital accumulation governance to another; it was a carefully constructed ideological project, a hybrid form of state and market actors (Peck, 2008; Peck et al., 2009). The result has been a hegemonic governance paradigm centred on the state-led deregulation of capital flow. In short, much of the fate of the city has been entrusted to the market, with a deceptive metaphor of the “invisible hand” often installed by policies implemented by the clenched fist to destroy the existing fabric of redistributive social services.

**Neoliberal Ideological Shifts**

The ascendance of this ideological project has led to the construction of spaces that do not just reproduce a capitalist system; these spaces reproduce a specific neoliberal

\textsuperscript{15} From the standpoint of a socialist formulation of knowledge, the capitalist system inherently produces unequal relationships, so a truly “egalitarian” form of capitalism is a contradictory and largely untrue term. With that said, levels of income inequality were comparatively low under the egalitarian liberal welfare state, so in relation to the current forms of capital accumulation, this form of capital accumulation governance ensures a more equal distribution of wealth.

\textsuperscript{16} This process also began to take place in socialist and communist countries as well, affecting the U.S.S.R., China, and their satellite states.
mode of capital accumulation. In contrast to the earlier forms of egalitarian liberalism, the neoliberal ideology has shifted focus away from income redistribution strategies, and towards the full privatization of commodity consumption (Peck, 2011). This discussion addresses Toronto’s experience with a neoliberal ideology of governance, largely through the three key ideological shifts in society: a shift towards entrepreneurial city governance, the minimalization of state controls, and the construction of new meanings of urban citizenship (Jones and Popke, 2010). As Jones and Popke write, these three shifts in essence support “the naturalization of the market as the sphere of rational and moral decision making, and the depoliticization of significant policy interventions that rely upon market-based solutions” (Jones and Popke, 2010: 116). These shifts form the basis for an understanding of how Rob Ford was elected on a platform of removing crucial mechanics of wealth redistribution for the poorest citizens of Toronto. To understand the first tectonic neoliberal shifts in Toronto, the discussion turns to the year 1995, Ontario’s neoliberal moment (Slater, 2004).

1995: Ontario’s Neoliberal Moment

Many states took on substantial neoliberal policies in the 1980’s. However, Canada, and more specifically Ontario, did not experience an implementation of neoliberal policy until the mid 1990’s. Specifically, the year 1995 marked a substantial shift towards neoliberal urban governance for Ontario and Toronto. In addition to cuts of federal revenue transfers to provincial governments under the Canadian Health and Social Transfer (CHST), Ontario experienced a massive shift in political governance (Canadian Council on Social Development, 1996). Campaigning on a platform of a “Common Sense Revolution” of smaller government and tax reduction, the Progressive Conservative Party swept into power on June 8th, 1995, winning a majority of seats in the Provincial Legislature. With party leader and new Premier Mike Harris at the helm, the Progressive Conservatives enforced a set of massive reforms entailing a rapid “roll-back” and “roll-out” of neoliberal governance strategy (Frisken, 2007; Peck and Tickell, 2002). These changes would drastically alter the fate of Toronto and the surrounding urban area. The ideological project put in motion by Harris and his allies will be discussed through the three shifts in ideology mentioned above by Jones and Popke (2010). As the discussion will show, the result has
been the consolidation of distinctly Canadian neoliberal urban governance strategies, destroying Keynesian institutions of egalitarian liberalism and replacing them with spaces that embody neoliberal practices and ideas (Hackworth, 2007).

The Shift towards Entrepreneurial Urban Governance

A key ideological shift in neoliberal urban governance is the city’s focus towards an entrepreneurial urbanism. Using Baltimore as a case example, David Harvey (1989) described a switch away from a “managerial” governance strategy, where the municipality’s key role was to ensure the provision of services and the spatially sustainable distribution of wealth. The switch towards an entrepreneurial style of urban governance reflects a changing attitude, whereby the city must now turn a majority of its focus towards competing for capital rather than distributing it (Harvey, 1989). On a larger scale, this works into theories of global and world cities which view urban regions as being in competition with one another, situated within a global hierarchy where position is determined by the attraction and control of capital flows (Friedmann, 1986; Sassen, 2001). To attract these capital flows, cities are enticed to divert money away from social service investments like housing, community services, and public transit, investing it instead in projects that will draw capital investment into the city boundaries (Harvey, 1989).

To understand the shifts towards entrepreneurial governance, it is crucial to turn towards the election of the Progressive Conservatives in the 1995 Ontario election. Because provincial governments hold constitutional power over the municipal bodies in their territory, cities effectively become “creatures of provinces” (Keil, 2002). As such, the fate of Toronto has been largely shaped by Ontario’s “Common Sense Revolution,” taking place during the rule of the Progressive Conservatives from 1995 to 2003 (Boudreau et al., 2009). Under Harris, urban competitiveness was made a priority, especially if Ontario’s capital and Canada’s largest municipality was to be seen as a “global city.” To achieve this, the Progressive Conservatives moved towards a strategy of engaging more with the private sector through undertaking more public-private partnerships. These initiatives, such as the creation of the Ontario SuperBuild Corporation, marked a shift away from assisting cities with their managerial roles of service provision, and towards pushing cities into
interprovincial competition for grant-based public-private infrastructure projects (Boudreau et al., 2009; Province of Ontario, 2000). In addition to provincial entrepreneurial strategies, the newly amalgamated City of Toronto undertook measures to become more competitive as well.\(^{17}\) Under Mayor Mel Lastman, the use of private management boards, a benchmarking of city services against the private sector, and the market pricing of city services announced the arrival of neoliberal competitive strategies at the scale of city government (Boudreau et al., 2009). While Lastman and Harris shared many public spats, the two levels of government worked together to divert funds in a strategy to compete for global investment, presenting a bid for the 2008 Olympic Games\(^{18}\) based on a 12 billion dollar redevelopment strategy for Toronto’s waterfront (Kipfer and Keil, 2002).

With the election of both a more progressive Premier (Liberal leader Dalton McGuinty) and Mayor (David Miller), strategies of economic growth in Toronto shifted, however the underlying goal of urban competitiveness remained. Although the vanguard of Toronto neoliberal governance has disappeared, the key components of performance, individualization, and marketization of public services remained. Today, these components can be found in the present day narratives of urban economic growth strategies such as those centred around the “creative class” (Boudreau et al., 2009; Peck, 2005). The coupling of a post-Harris environment of municipal austerity and a continued discourse of global competitiveness (pushed by both state and private actors) has created the perfect conditions for the creative class argument put forward by Richard Florida. Florida’s thesis is that cities can be competitive agents for economic development through attracting flows of creative workers, the “young, cool, educated, high value-added worker of the knowledge economy” (Boudreau et al., 2009: 183).

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\(^{17}\) On January 1\(^{st}\), 1998, the six municipalities within Metro Toronto (the old City of Toronto included) were forcibly amalgamated by the Progressive Conservatives into one new city, the present day City of Toronto. This moment of urban governance transformation is an important event in Toronto’s history, and will be discussed further on.

\(^{18}\) The City of Toronto ultimately would lose the Olympic bid to Beijing. Toronto’s loss was partly attributed to widespread anger for a use of public coffers to fund the bid, led by the activist group “Bread not Circuses” (Boudreau et al., 2009).
The economic benefits of the creative class on Toronto’s economy are questionable; however its link to the model of the entrepreneurial city is not. Although the specific mechanisms for urban competition under Mike Harris and Mel Lastman have changed, the mantra of competition to attract capital investment remains. Similar in strategy to the 2008 Olympic bid, Florida’s thesis has encouraged cities such as Toronto to divert money towards infrastructure that will both attract creative professionals, and keep their wings trimmed for a substantial period of time\(^\text{19}\) (Boudreau et al., 2009; Peck, 2005).

What becomes clear from this discussion is that across political epochs, a strategy of urban entrepreneurialism has persisted, albeit in different forms. Edward Soja has picked up on these shifts in governance, writing on the shift from managerial to entrepreneurial strategies of urban governance:

> "Over the last three decades of the twentieth century, progressive forms of regionalism aimed at reducing spatial inequalities almost disappeared. As mentioned earlier, they were replaced by a neo-liberal, or perhaps more accurately, neoconservative regionalism that was essentially entrepreneurial and dominated by intense pressures to compete for a place in the global economy rather than dealing directly with issues of poverty and uneven development."

-Edward Soja (2010: 65)

This signifies a key governance shift in the construction of urban space in Toronto, the shift towards entrepreneurial strategies that leaves an egalitarian liberalist style of urban management floundering in its wake.

**The State-Led Shift of Consumption from Public to Private Spheres**

The second key ideological shift associated with neoliberalism is a state-led reduction of public service provisions. As this discussion will show, this process in Toronto has been

\(^{19}\) Liberty Village, a hub of “creative” industries, serves as a key example of a strategy to attract the creative class to Toronto. Formerly an industrial area, Liberty Village has been rebranded and remodeled through public-private partnerships involving the City of Toronto’s Economic Development Corporation (now renamed the Toronto Port Lands Company). Liberty Village will be further described in chapter four.
strongly entangled with the politics of service downloading between all three levels of
government. Resulting from this ideological shift, commodities such as housing, and
services such as mass transportation are removed from spheres of public consumption,
and placed in a position to be consumed privately (Jones and Popke, 2010). For housing,
this entails the state terminating its subsidization or construction of housing, shifting
responsibility to private actors who have greater incentives to generate a profit. In terms
of mass transit, public bus, streetcar, and subway routes become privately operated, adjusting
routes on a basis of generating the maximum level of surplus revenue rather than a mode
of operations based on democratic control and a mandate of universal coverage for the
municipality. A main argument against a move to privatize public resources and
commodities like housing and transportation is that it effectively takes away communal
resources from those who need it the most, the classes in society most disadvantaged by a
cruelly unequal economic arrangement.

The process of a state-led shift towards privatization is captured by Peck and Tickell’s
(2002) dual concept of roll-back and roll-out neoliberalism. In its first phase, the state
follows a neoliberal governance strategy of minimal government, and makes quick and
deep cuts to programs of social expenditure, such as subsidized housing, or funding for the
construction and maintenance of public transit lines (Peck and Tickell, 2002). In a second
movement, the state leads a program of roll-out neoliberalism, restructuring the role of
public institutions to encourage more participation in private rather than public spheres of
service provision (Peck and Tickell, 2002). Often a public resource is made ineffective by its
hollowing out under the roll-back phase, so its eventual privatization is easily
accomplished; usually this is done under a slogan of the public sphere being bureaucratic,
wasteful, and overall inefficient compared to the private sector (Peck and Tickell, 2002).
Rent-geared-to-income apartments become market rent bachelor units, and public transit
becomes increasingly fragmented between private providers, turning the “Go Train” into
the “No Train.”

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20 In an extreme example of making public transportation providers accountable, Edward Soja (2010)
describes the victory of the Los Angeles Bus Riders Union in a 1994 civil rights lawsuit, forcing the Los
Angeles Metropolitan Transit Authority to provide more transit to underserviced inner city neighbourhoods
with mostly visible minority residents.
21 The Go Train is a public commuter train offering service in the Greater Toronto Area.
It also requires mentioning that the processes of roll-back and roll-out neoliberalism are not done under the agenda of complete abolition of the state. Rather, it is a process of restructuring, creating new regulatory projects where the state consolidates a new form of governance, taking an active role in ensuring that the sphere of private resource consumption continues to grow (Peck and Tickell, 2002; Peck et al., 2009). In the case of Toronto, a restructuring of the state is captured with the decision of the Progressive Conservatives to amalgamate Metro Toronto, taking effect January 1st, 1998. This process of state restructuring involved a large switch of service and commodity provision from the public to the private sector. As mentioned earlier, Canadian governments largely did not experience the neoliberal experiences of Thatcherism and Reaganomics in the 1980’s, however with Ontario’s moment of neoliberalism in 1995 the ideology was in full swing. A large part of this move towards favouring the private sphere is due to the cascading effect of service provision downloading. In 1995, the ruling federal Liberal Party released a budget that transferred responsibility of many health and social services to the provincial governments in a strategy of presenting a balanced budget at the federal level. The ensuing Canadian Health and Social Transfer (CHST) reformed federal-provincial relations in Canada. Social service responsibility was largely passed down to the provinces, while the formula for federal tax revenue sharing with lower forms of government was rearranged (Howlett, 1999; Romanow, 2002).

In order to balance budgets without the use of increased taxation (scorned under a neoliberalizing governance strategy), federal Finance Minister Paul Martin and the Liberal government grouped together tax revenue transfers for health care, postsecondary education, social services, and social assistance (Romanow, 2002). The resulting formula made it difficult to assess how much provincial financial support was lost in this process, however many premiers argued that the changes in the CHST created substantial limits to social program spending by the provinces.23

22 An important thing to note here is that the Canadian government in the early 1990’s was also facing a massive swell in its public debt, a burden that was non-existent during the welfare state era of the 1970’s. This made neoliberal reforms seem much more attractive as a financial strategy.
23 In Romanow’s (2002) critical report on Canadian health care, the CHST severed a ratio formula of roughly 1.25 dollars of health care spending allocation for every 1 dollar of increased provincial or territorial gross domestic product (GDP), leaving much more arbitrary financial power with contemporary federal governments.
This in turn shifted more responsibility for social service provision to the provinces. With an increased scarcity of funds from the federal government, the conditions were perfect for the emergence of Toronto’s amalgamation during Ontario’s “Common Sense Revolution.” In this heightened era of austerity (the roll-back phase of neoliberalism), Harris and his provincial caucus preached the language of right-wing populism, stating the need for smaller governments (Keil, 2002). The rhetoric treated them well, winning a majority of seats in the 1995 election on a platform of limited government spending and increased tax cuts, replacing Bob Rae and his social-democratic party in the process. Armed with this new majority, the Harris conservatives turned towards Metro Toronto, which was soon to fall within the sights of a neoliberal roll-out agenda, recreating institutions to facilitate the shifting of social service responsibilities from the public to the private sector.

In a sweeping movement of neoliberal roll-out reforms, the Progressive Conservatives quickly recreated the logistics of social service provision in Toronto. The atmosphere of austerity created by federal downloading under the CHST helped frame an environment of limited public funds for the provinces, who, under the Canadian confederation, are responsible for managing and providing most social services, such as public education and healthcare. In Ontario, the roll-back under the Progressive Conservatives led to large retrenchments of the public sector, illustrated by cuts to social assistance (21 percent reduction and a transformation to a “workfare” model) and the termination of 21,000 public sector jobs (Keil, 2002). This freed up space for the promised tax cuts that made Harris’ campaign so successful. Following this, the Tory neoliberal strategy quickly turned towards an active restructuring of Toronto, the roll-out moment of neoliberalism (Peck and Tickell, 2002). In addition to downloading services such as public housing provision to municipalities, the strategy of amalgamating urban areas was introduced during the Common Sense Revolution as a revenue saving strategy for provincial and municipal levels of government. This move of forcefully restructuring urban governance structures was predicated on the belief that smaller governments would bring more effective governance to cities at a lower cost. This same rhetoric rang loud and clear in Rob Ford’s own election strategy, promising to halve the number of Toronto city council seats. Founded on the rationale of responding to a public revenue crisis of downloading
generated at both the federal and provincial levels, the Harris conservatives announced the amalgamation of Toronto, preaching the superiority of smaller governments and taxpayer accountability all the way to Queen’s Park (Boudreau et al., 2009).

Despite the resistance embodied in public outrage, citizen coalitions, and a non-binding popular vote\(^2\), the Progressive Conservatives flexed their constitutional powers, using a majority in the legislature to pass the amalgamation act of Bill 103 on April 21\(^{st}\), 1997 (Boudreau et al., 2009). With the signing of Bill 103 and the formal date of January 1\(^{st}\), 1998 for amalgamation, the formerly autonomous municipalities of Metro Toronto were fused together, merging localized service provision for six cities into one (Boudreau et al., 2009). Simultaneously, massive amounts of social service responsibility were downloaded towards the newly restructured megacity municipalities. Thus, the dual processes of roll-back and roll-out drastically altered the scales of governance in Ontario, leaving many services either privatized or downloaded onto municipalities who made further cuts due to their limited tax revenue base\(^3\). As such, space in Toronto from 1995 onwards has been constructed under the auspice of neoliberal governance ideology pushed by the Progressive Conservatives, whose policies in turn were helped by the austerity downloading measures of the federal government. With each new program of roll-back and roll-out policy, responsibility for the provision of public goods such as housing and transit was shifted away from the federal and provincial state, directed instead towards both city governments and the private sector.

**The Construction of Neoliberal Citizenship**

A third key ideological shift underpinning the production of neoliberal spaces is the construction of new conceptions of urban citizenship. Unlike the first two ideological shifts or urban entrepreneurialism and public-to-private service provision, this ideological shift takes place at the scale of the individual rather than the state (Jones and Popke, 2010).

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\(^2\) Resistance against amalgamation was led by former Toronto Mayor John Sewell, who started the anti-amalgamation citizens group “Citizens for Local Democracy.” In addition, massive street protests denounced the amalgamation, while municipal referendums on the issue came back with a 76 percent no vote (Boudreau et al., 2009).

\(^3\) The struggle over municipal provision of public services continues today, seen with the ongoing struggle over social service cuts at City Hall, taking place under the weight of a large city budget deficit.
understanding of new conceptions of urban citizenship is paramount in a discussion of neoliberal urban space, as it prompts us to think about how the individual reacts to, and reproduces values and ideas embedded within the logics of neoliberal ideology. This point gets us closer to an understanding of how Rob Ford gained the vote of just under half of participating Torontonians in the 2010 municipal election.

As the last two components of neoliberal ideology have emphasized, the creation of increasingly neoliberal space takes place under an environment of fiscal austerity and competition. With time, specific neoliberal ideologies permeate into the patchwork of societal norms. These shifts create a neoliberal governmentality among citizens, encouraging people to see themselves not as members of a community, but as individual subjects, responsible only for themselves and their family (Keil, 2002). Through neoliberalized socialization, spaces are coded with values, norms, and beliefs that support an age of hyper-commodification, individualization, and privatization (Schmid, 2012). Responsible for their own fate, people come to see a market economy as undeniably rational and natural. At the same time the wealth redistribution role of the state fades away (Jones and Popke, 2010). Tax cuts become the policy of choice for most governments, while political heads roll with any mention of an increase in personal taxation. As such, the market-based strategies of governance become the desired rational choice. This allows the movement of state actors to facilitate neoliberal strategies of capital accumulation, strategies that are now increasingly depoliticized and thus normalized as state governance tools (Jones and Popke, 2010). One way this is playing out in the Canadian context is the support of the federal and various provincial governments for proposed oil pipelines, publicly supporting the expansion of resource extraction operations while accepting the destruction of fragile environments as a necessary byproduct, an issue depoliticized by the supposed imperatives of continued economic growth.

Turning back to Lefebvre’s dialectic of space, neoliberal spaces present a specific lived experience, where the values of individualism create expected performances of those within the space in question. The construction of these spaces are however outcomes of anything but a democratic process. Jones and Popke (2010) draw attention to the HOPE VI housing program in the United States, where public housing has been demolished and
remodeled through deconcentration strategies of section 8 private housing vouchers and a new approach to public housing which aims to reproduce specific kinds of citizenship for residents. Ultimately, the spaces created by the HOPE VI housing program instill values urging the creation of “a very narrow conception of individualized, neoliberal citizenship” (Jones and Popke, 2010: 128). To provide another example of the construction of neoliberal conceptions of citizenship, the narrative turns towards suburban space in Toronto.

Within many Toronto suburban communities, a specific lived experience of space has been crafted, a set of norms, expectations, and values creating neoliberal subjects who in turn perceive capitalist economies and systems of rule as natural and largely beneficial entities (Schmid, 2012). As Jamie Peck (2011) observes, this becomes a neoliberal mode of “crabgrass governance,” presenting lived experiences that support values of devolution, decentralization, and deregulation. Peck (2011) goes on to argue that many suburban neighbourhoods seek to attain privatized and localized governance powers in order to create contained autonomous spaces that ensure local agency over the protection of neighbourhood property values (Peck, 2011). This narrative illustrates growing conceptions of citizenship within the construction of neoliberal spaces. As these drives of individualization and neighbourhood autonomy wear on, suburban neighbourhoods become detached from the rest of the city, both in terms of the physical layout and in the imagined geography of the city (Gregory, 2004; Peck, 2011). Ultimately, this creates a fragmented metropolis, splintered by libertarian notions of privatized communities:

“suburbanization reflects an escalating logic of property rights activism, privatism, and (de)regulatory separatism, based on the homeowning ethos, ‘I bought this house. It’s mine...my pretty little reserve.’”

- Jamie Peck, paraphrasing political commentator Dan Walters (2011: 904)

Here, the narrative is drawn back to Richard Walker’s (1981) writings on suburban space. Considering the constructions of neoliberalized citizenship, suburban space not only provides the built environment, cultural image, and lived experience of a neoliberal mode
of capital accumulation, but helps to instill normative values that reinforce the existence of space. A neoliberal governmentality encourages residents to continually recreate space in its hyper-capitalized image, reinforcing the load bearing beams of individualized, privatized consumption (Jones and Popke, 2010; Keil, 2002; Schmid, 2012; Walker, 1981). In Toronto, this has manifested in the continued expansion of autocentric neighbourhoods, where the privatization of land and resources has been reinforced by local residents through gated communities and restrictive community ordinances. In one Brampton neighbourhood, this privatization of community goes past the signage of parking bylaws and a walled exterior. Here, even playground structures are important commodities for privatized consumption.

Figure 2.2: Privatized Playtime in Brampton, ON

This construction of urban citizenship in Toronto has led to continued constructions and reconstructions of neoliberal space. Currently, developers are pushing further into the Oak Ridge Moraine, fuelled by the Tiebout-ian rationale of speculative potential homeowners looking to find a lived experience characterized by autonomous communities.
representing a neoliberalized set of normative values (Keil, 2002; Peck, 2011; Tiebout, 1956).

**Spaces of Neoliberalism in the Megacity**

As this discussion has shown, the production of neoliberal space in Toronto has entailed three key ideological shifts: movements towards entrepreneurial governance, a state-led process of downloading and switching the consumption of services from public to private sources, and emerging conceptions of individualized citizenship. These ideological shifts, starting largely with Ontario’s neoliberal moment in 1995, have created a guiding blueprint of space creation, where a discourse of competition informs a dismantling of collective society, unraveling the fabric of important public social services in the process. This amounts to a war of attrition upon the public sector, hollowing out its collective wealth to make a strong case for privatization. Suddenly, public bus routes are costly and ineffective, public housing programs are wasteful, and taxes are seen more as barriers to economic growth than important tools of wealth redistribution. This is all reinforced by a neoliberal governmentality, constructing neoliberal citizens who view these privatization processes as natural, inevitable, and necessary rather than specific items on a constructed ideological project of neoliberal urban governance (Jones and Popke, 2010; Schmid, 2012). Through revealing the power relations made latent by the abstraction of neoliberal space, we see that public policy and individual rationality within neoliberal space are far from apolitical, but instead heavily politicized forms of power crafting unique types of space inherently made to support continued capital accumulation (Jones and Popke, 2010). This final section looks at how the specific construction of neoliberal space can be conceptualized as the “suburbanization of urban politics,” setting up an explanation of Ford’s 2010 victory (Keil, 2002: 594; Peck, 2011).

**Act Four: The Suburbanization of Politics**

Locating the creation of neoliberal spaces in Toronto requires looking to the suburbs surrounding the inner city. This narrative does not argue that each and every suburban resident is fully engaged in the creation and recreation of suburbanized governance;
however it is in these communities of North York, Etobicoke, and Scarborough (among many others) that we see new relationships between state and individuals forming. As discussed earlier, this has created a very specific type of space, molded by the three ideological shifts of neoliberal governance: movement towards the entrepreneurial city model, privatization of state services, and individualized meanings of urban citizenship (Jones and Popke, 2010). Understood through Lefebvre’s dialectic of space, suburban neighbourhoods serve as excellent sites for the creation of neoliberal values and rationalities (Peck, 2011). At the level of material production, many suburbs offer ample opportunities for private homeownership (Marcuse, 2012a; Schmid, 2012). This is backed by suburban representations of space, the popular imagined geographies of autocentric, consumer-centred, autonomous communities (Peck, 2011; Schmid, 2012). Finally, suburban communities offer a lived experience of neoliberal rationality, where marketization and local autonomy are celebrated as naturalized and effective strategies of governance, continuously reproducing neoliberal space (Peck, 2011; Schmid, 2012). This third part of the dialectic is perhaps the strongest point of departure for a discussion of Rob Ford’s victory, conceptualizing a divide between a suburbanization of governance in the suburbs and strategies of Metropolitan Keynesianism within the inner city.

Suburbanized Governance and Metropolitan Keynesianism

On January 1st, 1998, the six municipalities of Metro Toronto were officially formed into one megacity (Boudreau et al., 2009). Suddenly, the old City of Toronto was merged into a new political landscape with five other now defunct municipalities: Etobicoke, York, North York, East York, and Scarborough. Relative to the old City of Toronto, these cities were largely suburban in built form. The new relationship between city and suburban built form had early growing pains. In the November preceding amalgamation, former North

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26 In the suburban cluster of the New Ethnurbia (mentioned in chapter four), almost 95 percent of residents are homeowners.
27 It must be noted here that a suburban lived experience does not necessarily need to take place in the suburbs. In the context of Toronto, many new housing units in the form of waterfront condominiums offer potential lived experiences of high consumerism and individual conceptions of community, separated from the rest of the downtown by the Gardiner Expressway. More research needs to be done in this area, however considering the presence of suburban lived experiences in the inner city presents possible challenges to clear conceptual divisions of city and suburb.
York Mayor Mel Lastman narrowly defeated former City of Toronto Mayor Barbara Hall. The victory of Lastman highlighted a political polarization of communities before the six cities had even been amalgamated. Campaigning on a right-wing platform of lower taxes, Lastman won most suburban areas, edging out the reformist left-wing candidate Hall who took the wards of the inner city (Boudreau et al., 2009). This political split of city and suburb has been replicated in the elections that brought former Mayors David Miller and Rob Ford to power.

![Image](image_url)

**Figure 2.3: Inner City Illustrations of Toronto’s Political Landscape (with permission from Kyra Kendall)**

Alan Walks (2006) writes that this post-amalgamation political landscape is not unique to Toronto. In other Canadian cities, as well as in English and American urban areas, a similar spatialization exists, pitting right-wing voting suburbs against the left-wing inner city (Walks, 2006). In the Greater Toronto Area, this political landscape has played out at all levels of government over the past two years. Municipal (October 2010), provincial (October, 2011), and federal (May, 2011) elections have all favoured right-wing candidates (representing conservative parties at the provincial and federal levels) in the suburbs,
while centre-left wing candidates (representing NDP and Liberal parties at the provincial and federal level) have done quite well in inner-city ridings. The political bifurcation characterized by a city/suburban divide is a direct outcome of the specific lived experiences found in each part of the city. Whereas the suburbs present spaces of suburbanized governance, the inner city hosts spaces with a lived experienced primarily defined by a Metropolitan Keynesian mode of urban governance.

In contrast to suburban areas, neighbourhoods within the old City of Toronto boundaries are spaces created and recreated under a Keynesian mode of regulation. These city neighbourhoods are more conducive to a Fordist rather than post-Fordist neoliberal regime of capital accumulation (Keil, 2002). In contrast to a hyper-individualized mode of societal regulation, the inner city hosts a lived experience characterized by a greater level of collective consumption (Jessop, 1997). This entails the largely public consumption of resources, which in turn ensures that surplus capital has open avenues for surplus investment (Harvey, 1973 & 1978). Under this strategy of Metropolitan Keynesianism, housing is subsidized by various state actors, and transportation options lean towards favouring publicly operated subways, cars, and buses. Again, Metropolitan Keynesianism is still a form of capital accumulation governance, and can also be expected to invest in many infrastructure projects that serve private sector consumption, such as highway networks or homeowner mortgage loans.

In comparison to suburbanized governance, the strategy of Metropolitan Keynesianism also requires a social contract characterized by concessions of higher taxes, and often a greater population density. As mentioned earlier, inner city residents often make conscious choices to live under a Metropolitan Keynesian mode of capital regulation. In the east-of-downtown Toronto riding of the Beaches-East, many inner city residents cite the concentration of left-wing NDP voters as an important factor in deciding where to live (Walks, 2006).

One strong thesis in conceptualizing inner city residents is provided by David Ley in his 1996 book The New Middle Class and the Remaking of the Central City. Characterized as the new middle class, Ley (1996) describes the revalorization of the inner city from a group
of citizens following the ideas of Jane Jacobs, cementing new forms of urbanist culture in Toronto’s inner city neighbourhoods. In a second reading of changes in the inner city, Richard Florida’s creative class argument has pinpointed middle to high income inner city residents as an occupational group with a desire for “cool cities” that host a lived experience characterized by diversity and cultural urbanism (Florida, 2002; Peck, 2005). While Ley and Florida’s theses have unquestionable dissimilarities (accentuated by Florida’s ignorance of resulting inner city gentrification effects), they both highlight the neighbourhood spatiality of occupational class (although Florida’s broadly defined creative class includes those on both the left and right of the political spectrum). Giving thought to Florida’s creative class while focusing more intently on Ley’s thesis, It can be expected then that the new middle class will choose to vote for a politician who best represents a governance strategy of Metropolitan Keynesianism. As such, inner city residents may be more receptive towards conceding revenue to taxation in order to maintain a mode of capitalist regulation offering the public consumption of transit, housing, and community services. During the era of David Miller, one key project of public consumption was “Transit City,” an ambitious plan crafted under a Metro-Keynesian governance strategy to bring subway extensions and light rail to the suburbs. With the movement towards Rob Ford and a suburbanized governance strategy, however, the project’s days were numbered.

Conceptualizing the inner city new middle class and their political leanings also helps us to understand the political landscape of suburbia. As discussed by Walks (2006), Toronto’s suburbs (both in terms of the city proper and the region) offer a strong political base of support for right-wing candidates running on a neoliberal strategy of lower taxes and smaller government, a capital (de)regulation strategy of suburbanized governance (Peck, 2011). As mentioned above, the lived experience of suburbia encourages the view of taxes as constrictive to the individual, favouring instead plans for privatized consumption.28 Looking to figure 2.4, these varying strategies of governance can be seen etched on the city. In the inner city wards that voted the least for Rob Ford, we see the

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28 This ideology is further helped along by a serious underfunding of crucial social services in the suburbs by higher forms of government. In the Region of Peel, no new permanent rent subsidies have come from the provincial government since the devolution of social housing in 2001, despite rising rates of housing stress in these suburban communities (Menard, March 18th 2011). Underfunding is also experienced through services such as child welfare, where the Peel Children’s Aid receives about one-third of the provincial funding average (United Way of Peel Region et al., 2011).
concentration of city-run supportive housing units, homeless shelters, and housing rent banks. Meanwhile, Ford’s citadels of support in North Scarborough and Etobicoke North have virtually none of these social services, suggesting a strong resistance to collective social services, especially services with high levels of social stigma that provide essential services for extremely vulnerable individuals and families. Recalling Ford’s 2002 tirade against homeless shelters in his ward of Etobicoke North, neoliberal discourses of self-sufficiency and minimal government are found firmly etched within Toronto’s suburban spaces.

Figure 2.4: The City of Toronto’s Electoral and Social Service Distribution Landscape

What we see is the construction of spaces that support the ascendance of neoliberal ideology in the governance of the city. This helps to explain why inner city residents vote for Transit City, while suburban residents vote for highway improvements. However, one conceptual ravine remains. Why did poorer suburban areas vote for Ford? In the fourth section, the discussion considers the construction of political consent - how Rob Ford’s platform gained political consent by appealing to the marketized rationalities crafted by the creation and continued recreation of suburbanized neoliberal space.
Act Five: Achieving Political Consent

A quick look at the 2010 municipal election map in figure 2.4 tells a simple story: Rob Ford won the suburbs, while George Smitherman took the inner city. This story is not new, simply an updated version of the first post-amalgamation election between Mel Lastman and Barbara Hall. While the basic analysis of voting patterns is sketched on the electoral map, the story goes deeper. As mentioned above, the location of many public supportive services with negative social stigma have been completely evaded by the wards with the highest concentrations of support for Rob Ford. This pattern is relevant for the epicentre of Ford’s support -- the wards of Etobicoke Centre, Etobicoke North\(^29\), and North Scarborough (the wards of Scarborough–Agincourt, and Scarborough–Rouge River) -- while many other wards spell out an entirely different story.

What’s the Matter with Scarborough?

Looking specifically at Scarborough Centre (wards 35, 37, 38, and 43), some basic assumptions about suburbia are disrupted. Although Ford won between 52.9 and 59.7 percent of the popular vote in each of these ridings, many socio-economic indicators point towards these areas benefitting from a political regime that places a greater emphasis on redistribution. As table 2.4 shows, all four wards have a higher incidence of low-income families, and of unemployment. Looking back at the electoral map in Figure 2.4, these wards also host important social services, such as supportive housing, housing shelters, and a housing rent bank. As well, many of these ridings receive targeted social service funding from their designations as Priority Investment Neighbourhoods under former Mayor David Miller. Furthermore, a recent report from the Metcalf Foundation reports that these same neighbourhoods in Scarborough are the sites of rapid increases in the percentage of individuals classified as the working poor (Stapleton et al., 2012). From these observations, it would have seemed a rational choice to vote for one of the more left-leaning candidates. However a vast majority of residents in these wards voted for the

\(^{29}\) The “Fordlandia” ward of Etobicoke North is now represented by Rob Ford’s brother Doug Ford, who has risen as one of the Mayor’s most outspoken allies for right-wing governance at City Hall.
candidate who threatens the provision of public services the most. In these cases, a simple city/suburb political divide misses the specifics of the in-between city (Keil and Young, 2011).

**ROB FORD’S SUPPORT IN SELECT SCARBOROUGH WARDS**

<table>
<thead>
<tr>
<th></th>
<th>Ward 35</th>
<th>Ward 38</th>
<th>Ward 37</th>
<th>Ward 43</th>
<th>City of Toronto</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unemployment Rate</td>
<td>9.4%</td>
<td>9.7%</td>
<td>5.1%</td>
<td>8.8%</td>
<td>7.6%</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>42,654</td>
<td>49,261</td>
<td>48,736</td>
<td>48,549</td>
<td>52,833</td>
</tr>
<tr>
<td>Use of Public Transit for Work Commute</td>
<td>36%</td>
<td>27%</td>
<td>28%</td>
<td>28%</td>
<td>30%</td>
</tr>
<tr>
<td>Low Income Families</td>
<td>28.9%</td>
<td>24.4%</td>
<td>23.4%</td>
<td>25.3%</td>
<td>20.6%</td>
</tr>
<tr>
<td>Vote Percentage for Rob Ford</td>
<td>55.8%</td>
<td>58.3%</td>
<td>57.4%</td>
<td>55.7%</td>
<td>47.1%</td>
</tr>
</tbody>
</table>

Table 2.1: Rob Ford’s Support in Select Scarborough Wards (Data Source: The City of Toronto, 2010b)

Although this discussion argues that many residents in the four Scarborough wards displayed in table 2.1 would have benefitted more from a victory by George Smitherman or Joe Pantalone (the third place finisher endorsed by outgoing Mayor David Miller), residents made a concise rational decision to vote for the conservative candidate. Edward Soja comments that this result is similar to the “cruel irony” of regional welfare planning strategies disappearing at a time of increasing income inequality and social polarization (Soja, 2010: 65). In place of Metropolitan Keynesian regional governance strategies stand more neoliberal regimes of urban governance that threaten important redistributive services, deepening existing socio-economic inequalities (Soja, 2010).

**Crafting Consent**

The ability of right wing regimes such as that of Rob Ford to take power in a time of noticeable inequality and rising poverty is due to their ability to achieve political consent.
Without the support of Scarborough ridings, it is unlikely that Ford would have won. The victories in these areas came from his ability to formulate consent, positioning himself as the candidate who could answer best to rational solutions that seemed both practical and moral within Toronto’s capitalist society (Gramsci, 1999; Wright, 2002). The creation of consent by right-wing political bodies in the United States has been well documented by Thomas Frank (2004), who writes of the consistent support of Republican presidential nominees in poorer states like Kansas. Frank (2004) makes the convincing argument that voters in Kansas should be expected to place a ballot for the Democratic candidate, as they present a platform more tailored towards the working class with a far more redistributive tax program and publicly available service provision. Instead, the working class has consented to their own exploitation, as Republican lawmakers have destroyed a redistributive tax system, decimated the welfare state, and broken labour’s ability to organize (Frank, 2004).

The continuous string of Republican victories in Kansas (and similar declining or de-industrializing regions) is attributed largely to the ability of the Republican Party to create a class consciousness not based on income, but based instead on cultural identity (Frank, 2004). Through a formulation of cultural solidarity, the right-wing establishment thus attracts political consent as citizens vote based on cultural hot-topics of populist platforms rather than issues of economic distribution (Frank, 2004). Such a strategy deflects concern about an increasingly unequal wealth relation, shielding and empowering the right-wing political bodies that threaten to worsen conditions for those most disadvantaged in society (Frank, 2004; Marcuse, 2012b).

**Capitalist Space, Neoliberal Rationality, and the Victory of Rob Ford**

Although political discourse in Toronto presents a very different context from Kansas, a similar process of building political consent has been at play. Capitalizing on growing discontent with outgoing Mayor David Miller, Ford constructed a campaign promising improved fiscal responsibility. Threatening an alternative future of indebtedness for the next generation under a reformist Metro-Keynesian regime, Rob Ford worked up a political narrative based on a “gravy train” of municipal government that had “grown bloated and
wasteful,” leading Toronto towards bankruptcy and financial derailment (Ford, 2010). Through a plan of shrinking the size of government (from 44 to 22 wards), decreasing the number of city employees, and privately contracting out public services, Ford played directly to the sympathies of suburbanized governance.

This language of individual responsibility, efficiency, and competitiveness struck a chord with many residents throughout Toronto’s suburbs. Building off the cultural norms established by the lived experience of neoliberal space, Ford positioned himself as the harbinger of limited yet accountable government. As such, he quickly became the rational choice for suburbanites who embodied the cultural norms and ideologies set out by a neoliberal lived experience of space (Schmid, 2012; Wright, 1994). With this hegemony in place, on the night of October 25th, 2010 ballot results from Scarborough and the rest of suburbia decidedly indicated the choice of Rob Ford as Mayor. With over 47 percent of the popular vote, Ford secured a victory from his ability to gain political consent from a majority of suburban residents, including those who would have benefitted far more from a redistributive strategy found in the Metro-Keynesian governance strategies of George Smitherman or Joe Pantalone (City of Toronto, 2010b). Ford also benefitted from a united vote on the right, while opposition was split between the centrist Smitherman (35 percent of the vote) and left-wing candidate Pantalone, who captured about 12 percent of the vote (Canadian Broadcasting Corporation, October 28th, 2010; City of Toronto, 2010b).

**Conclusion: Landscapes of Inequality and the Right to the City**

This discussion has travelled through a wide breadth of topics and debates around Toronto. However, the argument in its simplest form is two-fold. First, a capitalist economic system was shown to create and reproduce severe inequalities of urban development. Shown through the residential market, waves of urbanization built upon processes of gentrification, creative destruction and displacement have provided opportunities for capital accumulation at a heavy cost. While land values experience wobbly cyclical patterns of valorization and decline at the hands of powerful actors,

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30 Rob Ford on the City of Toronto’s previous spending under David Miller: “you couldn’t run your household like that for long” (Ford, 2010).
options for affordable housing are increasingly whittled away, falling off the policy radar of a neoliberalized governance strategy of capital accumulation. Thus, this first section explored a landscape of heightened inequality, producing residential spaces that are celebrated by capital, and places that are left behind.

The second section turned focus towards the construction of urban space in an increasingly unequal society, asking the question: “why Ford?” Why vote for the destruction of wealth redistribution mechanisms in an age where they are needed more than at any time during Metro Toronto’s history? Exploring the creation of neoliberal space at the dialectical levels of spatial practices in space, cultural representations of space, and the lived experience of space, new notions of suburban community and hyper-individualized citizenship emerge. Creating new spheres of marketized rationality, these spaces of neoliberalism allowed Rob Ford to be successful in his Mayoral bid, running off what largely amounted to a right-wing populist platform of neoliberal governance reforms. Ford appealed directly to the constructions of neoliberal rationality in the suburbs, and won.

Today, Toronto faces rising inequality, yet is struggling to deal with it effectively, choosing a path in 2010 of privatized and individualized governance which promises to widen the gaps between economic classes. While the political diagnosis of chronic conservatism is depressing at best, the discussion of urban space opens new “spaces” for alternatives, suggesting more equal and democratic systems of governance. This entails a fight for the Right to the City, a struggle for control over how space is produced (Harvey, 2010; Soja, 2010). This entails thinking about issues of government, urban planning, and urban governance overall through both liberalist and socialist formulations of knowledge. Through liberalist formulations, this entails planning for a more equal re-distribution of wealth under Metro-Keynesianism. This provides an important start, however urban policy and planning discourse needs to also incorporate conceptualizations of how urban space is produced under socialist formulations. This involves discussions centred around questions of who gets to produce space, and the processes embedded within that production of space which create relations of inequality in society (Harvey, 1973; Soja, 2010).

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31 Room should be made for some optimism, as recent Council decisions have shown a strong resistance to Ford’s policies, keeping public services under city management and reviving part of the Transit City plan against Ford’s bizarre blueprint for a new public-private subway line.
By widening a discourse of capitalist society, urban planners and urban citizens alike can start to exert more control over the production of space, prioritizing aspects of urban justice more effectively (Soja, 2010). These discussions can help to politicize space, drawing back the curtains of homogenous and apolitical abstract spaces (Jones and Popke, 2010). Through a more honest discussion of questions about power, governance, and class, urban discourse can approach questions such as the decommodification of the housing stock, or more democratic control over the investment of surplus capital (Brenner et al., 2012; Harvey, 2010; Marcuse, 2012a). If we truly aspire towards cities that are more equal and just, then urban discourse must open serious conversations in order to work towards cities that are truly “for people, and not for profit” (Brenner et al., 2012: 1).
Chapter 3: Methodology

The narrative of the Ten Cities begins on a rain soaked commuter rail platform in Oshawa, a city to the east of Toronto founded largely upon the automotive industry. As I waited for the next train west, the August downpour pelted against the frame of the station, corralling passengers into the indoor waiting area. On this rainy afternoon in late summer, I found myself under the station’s eaves staring up at the grey sky, hoping for clear weather. Camera in pocket, I had come to Toronto to engage in a “walk-by ethnography” to better understand the city of my birth that I had never really known before starting my masters research. Over the summer months, I had become more accustomed to the urban region of Toronto, leafing through housing reports and generating map after map of the landscape, subdivided into various quantitative representations of clusters and factors. The afternoon commuter train pulled into sight, and slowed to a halt, while the shuffling of feet preempted the filing of anxious passengers into waiting seats. I settled in as the train started on its way towards the downtown Union Station. My aim over the next week was to experience the neighbourhoods that had once been only images of data arranged after months of collection and organization from 3350 kilometers away in Vancouver. In short, I came to find out if experience matched the map: how were growing patterns of inequality embedded in the landscape, and what were the material forms of increasing polarization found in the background literature and data? The answer is anything but simple or discrete, but rather a continuously evolving and unraveling set of patterns covering domains of wealth, citizenship, labour, and housing.

The Greater Toronto Area (GTA) covers a vast expanse of land. It stretches from Ajax to Oakville, from the waterfront of the city proper to Aurora, encompassing over six million people within its territory. As such, analyzing patterns of socio-economic inequality presents the challenge of balancing the unique specificity of place with the ability to state meaningful generalizations about processes occurring throughout the landscape. The narrative of this chapter attempts such a balance, following routes of public transportation through the region to piece together the story of a city increasingly divided by entrenched patterns of social and economic inequality and polarization. Starting as I did on a rainy August afternoon, the narrative embarks from the eastern suburban fringe, and travels
west, following the lines which run parallel to the shores of Lake Ontario, making stops at important “points of interest,” to consider unique places such as Scarborough, South Parkdale, and Port Credit. It follows a number of paths, roughly depending upon the busy Union Station as a hub, moving north along the Yonge subway line and into various neighbourhoods through bus and streetcar routes. In a final move, the narrative moves towards the outer suburbs, ending up in the municipality of Brampton.

Here we reach the end of the line, on the edge of the city of the Borrowed Frontier. These paths through the region show that the urban landscape is in constant flux: a downtown is remade, the inner suburbs fall into spaces of in-betweeness, and new development transforms farmland into master-planned residential communities at breakneck pace.

While passing through these axes of the landscape, we pass neighbourhoods unique in their own histories, yet similar in their mutual experience of a changing socio-economic urban fabric. These neighbourhoods are classified into ten groupings, ten distinct categories of urban areas. They embody processes of socio-economic inequality and polarization, and comprise an urban region faced with the challenges of a post-Fordist economy and neoliberal rationality. They expose an urban region that is being continuously built while being simultaneously pulled apart. Welcome to the ten cities of Toronto.

Methodology

Conceptualizing the region of Toronto involves choosing how best to define the boundaries of the Greater Toronto Area, a definition that has changed with time (Frisken, 2007). For this discussion, the Toronto region is defined by the boundaries of the Census Metropolitan Area (CMA) as established by Statistics Canada, as these boundaries pertain to how data was collected for the 2006 census (which provides the majority of data for this research). This working definition of the Toronto urban region encompasses a landscape that covers 5,900 square kilometers and is home to 5.8 million people (Statistics Canada, 2012). Needless to say, the CMA of Toronto is extensively vast and diverse. This raises
some key challenges about how to weave a story about the urban region in its entirety. At risk is either an over-generalization of unique areas, or a fragmented narrative spliced by hundreds of isolated neighbourhoods. Taking this in mind, the Ten Cities of Toronto are defined through a two-step approach: a principal component analysis, followed by a cluster analysis.

**Social Space**

Underpinning a principal component analysis (P.C.A.) and cluster analysis is a methodological conversation based on the understanding that not only does urban inequality and polarization exist, by that it is an extremely spatialized phenomenon. The resources available to individuals differ based on their location within a city, locations determined by processes laden with both visible and translucent power structures and flows of capital. Conversations about how to understand these spatial patterns through geography largely started with the work of the quantitative revolutionaries in the late 1960’s and early 1970’s.\(^{32}\) Drawing from long standing models of urban ecology and form,\(^{33}\) geographers conceptualized a method combining a quantitative analysis of socio-economic standing and spatial location. From this emerged a basic yet powerful approach to make statements about the social space of a community.

This foundational approach to social space provides an understanding as to how the urban landscape is layered, often by invisible and hidden power structures, creating material realities that impact the day-to-day lives of individuals and families within each community. With the exception of some excellent examples of critical quantitative analysis of urban social space,\(^{34}\) the discipline of geography has seen a retreat of critical quantitative urban analysis, a retreat first spurred by the tide of Marxian radical geography in the early 1970’s and then continued by subsequent shifts in social theory. The following discussion outlines important quantitative contributions, placing the research on Toronto’s

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\(^{33}\) See Park and Burgess (concentric model), Hoyt (sectoral), Harris and Ullman (multiple nuclei).

\(^{34}\) See the research of Danny Dorling, Jason Hackworth, Mei-Po Kwan, Robert Murdie, Alan Walks, and Elvin Wyly.
Ten Cities within a recent call for geography to return to “doing critical geography with numbers” (Schwanen and Kwan, 2009; Wyly, 2009). The conversation then turns to the present: applying a powerful quantitative methodology to understand the contemporary urban spaces in which we live.

**Principal Component Analysis**

The method of principal component analysis (or its close neighbour, factor analysis) has been a key figure in the quantitative approach towards understanding urban social space. Initially conceptualized by Karl Pearson (1901), the basic principle of principal component analysis (P.C.A.) is founded on the establishment of a “line of best fit” through a multi-dimension cloud of observations, plotted along vectors representing each variable included. The linear relationship that represents the strongest patterns in the data is calculated through measuring the variance of each observation along with the co-variance shared by all observations. In short, the line that can capture the most variance becomes the first, or principal, component. This linear relationship then becomes the most prominent pattern described by the data. This allows for unique opportunities in data analysis. Methods such as regression analysis perform similar tasks, but principal components analysis creates an entirely new variable (a principal component) rather than just exploring how all pre-existing variables relate to one another.

Each observation has a certain distance from the line of the principal component, referred to as its variance. Although the principal component line minimizes the distance as much as possible, some distance between each observation and the plotted linear component will remain. To measure the overall magnitude of this difference, a component is assigned an eigenvalue, which represents how much total variance is explained. The higher the eigenvalue, the more the component is able to undercover the stories embedded within the data. Thus, the eigenvalue is indicative of the explanatory strength of the component. Within this type of analysis, we are given the principal component, followed by a subsequent list of components with declining explanatory power.  

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35 The number of possible components is the same number as the quantity of variables in the analysis. As this analysis will be using 6 variables per P.C.A., there will be 6 components created.
magnitude of the eigenvalue and the percentage of variance explained, we can then make a
decision about how many components we wish to retain for further examination. This is a
subjective decision, a choice based on keeping a simple explanatory structure via only
using a few components while ensuring enough components are taken to allow for a
confident explanation of the variance in the data. Essentially, this becomes a balancing act
between the benefits of generalization and detailed explanatory power.

Once a set number of components (eigenvectors) have been retained, each accepted
component is analyzed in terms of how each original variable relates to it. This is
represented through the loadings of each component. Components will have a loading for
every variable associated with them. By picking the strongest loadings (values of 0.4 or
larger), the researcher can characterize the detailed patterns explained by a single
component. A positive loading indicates that a variable such as homeownership is a highly
present phenomenon when the related component is present. A negative loading explains
that the presence of a component is related to the variable being largely absent. This allows
for a two-part description of each component: the total variance explained (represented by
the eigenvalue), and the positive or negative relationship with an original variable
(represented by the loadings of each associated variable). In short, a principal component
can be analyzed to indicate both its explanatory power, and how it represents each
associated variable.

The research design for the Ten Cities of Toronto called for the creation of a set of
domains, each centred on a specific conception of social space. This allowed for an
expansion of the Three Cities research, which was based upon a univariate analysis of
individual income (Hulchanski, 2010). This research concept of spatial multivariate
analysis is drawn from a long line of principal component analysis in urban geography. The
baseline of this method comes from the work of Ernest Shevky and Wendell Bell (1955),
who broke their approach of Social Area Analysis down into three measurable domains:
economic status, family status, and ethnic status. In combination with urban ecology
theories placed forward by the Chicago School of Sociology, this approach of Social Area
Analysis introduced a basic spatialization of demographic and socio-economic patterns
throughout cities. Robert Murdie’s study of Toronto in 1969 pushed this analysis further.
Using an advanced form of social area analysis, Murdie employed a factor analysis to explore demographic and socio-economic patterns in Toronto between 1951 and 1961.

The factorial ecology involved in Murdie’s study of Toronto represented a push past the three concrete domains introduced by Shevky and Bell. Factor analysis gave more freedom to the researcher to input a wider range of variables, creating new domains defined by the choices of the researcher. The end result was the emergence of more dynamic approaches towards quantifying social space. This work continued to be a dominant force in geography until the break induced by David Harvey’s “radical shift.” Frustrated with “non-revolutionary” quantitative spatial analysis, many geographers began to gravitate towards a qualitative Marxian analysis, exemplified within Harvey’s 1973 Social Justice and the City. Harvey’s critique rapidly began to redefine the boundaries of urban geography, criticizing the quantitative spatial analysis of the 1960’s and early 1970’s for its cyclical creation of knowledge and supposed enforcement of the status quo. Harvey had the discipline largely convinced, and helped shift academic research away from the “over-explanation of geography.” Our task, Harvey emphasized,

“...does not entail yet another empirical investigation of the social conditions in the ghettos. We have enough information already and it is a waste of energy and resources to spend our time on such work. In fact, mapping even more evidence of man’s patent inhumanity to man is counter-revolutionary in the sense that it allows the bleeding-heart liberal to pretend he is contributing to a solution when he in fact is not. There is already enough information in Congressional reports, daily newspapers, books, articles, and so on, to provide us with all the evidence we need. This kind of empiricism is irrelevant. Our task does not lie here.”

- David Harvey (1973: 144-145)

Starting with this catalyst of a call to a different kind of urban geography, academics in the early 1970’s started to embrace a geography rooted in a Marxian structuralist tradition. Cast aside was quantitative method, regardless of whether the research was informed by critical theory or not. As the approach of critical social theory grew within
geography, the divergence between “quantitative” and “critical” widened. This is not to say that Harvey’s critique was unfounded. It opened space for discourses on political economy that were too often ignored. As seen in the previous chapter, this approach is necessary in order to move from a “liberalist” to a “socialist” formulation, uncovering latent power structures that affect the price and availability to Toronto’s residential stock.

While Harvey’s intervention was a crucial moment for urban geography, when the dust settled little space was left for any quantitative research. Even though geography was starting to understand the power of capital in society, this would be researched almost solely through qualitative methods. The end result was a partial void of geographical technique, where structural questions on the urban landscape could not be addressed through any approach rooted in quantitative analysis. As a result, methods like factorial ecology were drained of their possibilities for critical analysis, and in the present day are now largely used for the target marketing of consumers by way of personalized data on their lifestyle, income and demography (Goss, 1995). Abandoned by geographers such as Harvey, quantitative methods have been ironically turned to expand capital markets rather than deconstruct and critique them. Recently, the work of “radically positivist” geographers such as Dorling, Kwan and Wyly have worked to close this gap between a critical theory of capital and quantitative method. This increasing body of quantitative research starts a valuable conversation, stitching a critical approach with powerful quantitative methods. The research design of creating and measuring domains of urban space is submerged within this recent stream of geography, merging conversations in critical Marxist theory and quantitative research, hence spatializing the political economy of the Toronto region. In short, our task lies here.

**Domains**

To move this research project forward, we need to first conceptualize the domains that will comprise the foundation of the principal component analysis. A critical first step is to draw attention to a main criticism of factorial ecology, namely that it is heavily dependent on the subjective decisions of the researcher. Based on the specific variables input, the principal component analysis will return an output that reflects how those
unique variables are arranged. The danger here is that the researcher makes large inferential statements about society based on partial and selective information. As such, the researcher must be clear in their subjectivities, stating the reasons for the specific input of data. This provides an important cautionary guideline, yet far from discounts the potential of P.C.A. as a powerful explanatory tool.

In response to this critique, six domains were crafted, informed by the subjectivities of the researcher. These six domains are aimed at exploring six specific explanations of socio-economic inequality and polarization in the urban region of Toronto. These six domains are founded upon specific literature within, and closely related to, urban geography. The domains have then been operationalized through the use of 2006 Canadian census data. With a set of variables for each domain, specific data has been collected, standardized, and placed into indexes in order to quantify the domains exploring the Ten Cities of Toronto.

**Domain One: Housing Tenure**

The first domain, housing tenure, is built around literature in both urban geography and urban sociology on the security and accessibility of housing. The six chosen variables cover significant measures regarding a family or individual's access to stable and secure housing. A clear link has been established between health and housing status, a link that is incredibly important when discussing patterns of inequality in the urban landscape (Dunn, 2002; Curtis et al., 2004).

| Tenants Paying More than Thirty Percent of Their Income on Housing (Percentage) |
| Owners Paying More than Thirty Percent of Their Income on Housing (Percentage) |
| Persons Who have Moved in the Past Five Years (Percentage) |
| Homeowners (Percentage) |
| Housing Reported to be in Need of Major Repair (Percentage) |
| Persons per Bedroom (Ratio) |

**Table 3.1: Domain One Variables**

When access to adequate housing is compromised, individuals and families are faced with a set of elevated challenges in their livelihoods. Although each individual's own needs
are unique to their situation (Dieleman and Mulder, 2002), we can establish diagnostics that indicate when a household is experiencing significant challenges in meeting their housing needs. The Canadian Mortgage and Housing Corporation (C.M.H.C.) provides such a diagnostic, the classification of “core housing need” (Canadian Mortgage and Housing Corporation, 2011). Core housing need is a housing situation where a household cannot attain acceptable housing. Acceptable housing is defined by the fulfillment of three criteria: adequacy (acceptable physical condition), suitability (housing has enough bedrooms for household members), and affordability (household is not paying over 30 percent of their income towards housing costs). When a household cannot meet one or more of these criteria, they are determined to be in “core housing need.” While no spatialized variable exists to explore core housing need, this first domain assembles six variables that describe elements of core housing need: a measure of housing condition, a ratio of persons per bedroom, and percentage of households paying over 30 percent of income on housing. Housing stability is also closely tied to the status of housing tenure. Homeowners have a significantly higher level of financial security, and have benefitted historically from state strategies that favour homeowners over renters (Hulchanski, 2007).\textsuperscript{36} As shown in figure 3.4, the resulting division between renters and homeowners is significant. In the Toronto CMA in 2006, 10.6 percent of homeowners were in core housing need, while 37.4 percent of renting households were unable to secure suitable, adequate, or affordable shelter. In short, severe inequalities are found within the housing market. Some of these realities are captured by the six variables embedded within the first domain of housing tenure.

\textsuperscript{36} These issues of housing policy will be further elaborated in chapter five.
2006 Census Data (Toronto Census Metropolitan Area) | Incidence of All Households in Core Housing Need (%) | Incidence of Renters in Core Housing Need (%) | Incidence of Owners in Core Housing Need (%)
--- | --- | --- | ---
All Households | 19.0 | 37.4 | 10.6
Below Affordability Standard Only | 12.4 | 21.6 | 8.2
Below Suitability Standard Only | 1.6 | 4.1 | 0.4
Below Adequacy Standard Only | 0.5 | 1.0 | 0.2
Below Multiple Housing Standards | 4.6 | 10.7 | 1.8

Table 3.2: Core Housing Need in the Toronto CMA

**Domain Two: Physical Form of Housing**

In the foundational models of North American urban form,\textsuperscript{37} city regions are built from the core outwards. The centre of the city consists of the oldest buildings, while the construction date of the housing stock reveals homes that are younger with each footstep travelled away from the core. A second assumption is that people living downtown reside in more densely compact residences (tall condominiums and apartment buildings), while the occurrence of single detached dwellings becomes more and more apparent the greater the distance from the core. These assumptions are grounded through many material realities; however the landscape of Toronto tears a plentiful array of holes in the argument. Clusters of apartment buildings and condominiums occur along major transit lines outside of the core, while older homes in wealthy gentrified neighbourhoods close to the central business district have remained, historicizing many older communities in red brick and wooden porch columns. The Toronto urban region has been recreated many times over, as capital searches for a new spatial fix, rebuilding, rebranding, and demolishing the built form of the city.

\textsuperscript{37} For an example, see the concentric zone model put forward by Ernest Burgess and Robert E. Park (1921).
Furthermore, the urban region surrounding the City of Toronto is comprised of many older communities. Many suburban communities such as Brampton have their own “historic” downtowns, while Mississauga is comprised of multiple former municipalities such as Streetsville or Port Credit. Chapter 4 will consider some of these areas, pulling out examples of gentrification occurring far from the downtown neighbourhoods of Toronto. Challenging a vision of suburbia beginning with the Levittowns and Don Mills of the postwar period, suburbanization has been a phenomenon since the early 1900’s in Toronto, creating older housing outside of the downtown core. Communities such as New Toronto sprung up in the early 1900’s, providing homes for the manufacturing workers at the Michelin Tire Plant that had just been constructed in the rural-urban fringe of the city (Harris, 2004). The inclusion of the six variables seen in figure 3.5 allows for a historicized perception of residential trends throughout the Toronto CMA. Four variables pick up the age of housing stock, while two variables expose the presence of a dense residential stock (condominiums and apartment buildings) and the presence of decentralized, single detached housing. This domain thus provides a view of how the age and density of a city’s housing stock plays into a discussion of inequality and polarization throughout the galactic metropolis.

| Housing Stock Constructed Before 1945 (Percentage) |
| Housing Stock Constructed From 1946-1970 (Percentage) |
| Housing Stock Constructed From 1971-2000 (Percentage) |
| Housing Stock Constructed From 2001-2006 (Percentage) |
| Single Detached Housing Units (Percentage) |
| Apartment Building Units, Fewer than 5 Stories and 5 Stories and Above (Percentage) |

Table 3.3: Domain Two Variables

**Domain Three: Citizenship**

Directly after World War II, Toronto experienced a large increase in immigration. Prior to this wave of immigration, the spatial pattern of settlement for new residents into the city followed a concentric model similar to that theorized by Burgess and Park (1921). Italian, Greek, Portuguese, and Jewish immigrants formed communities directly outside of
the downtown core, moving out to suburban neighbourhoods over subsequent
generations. The demographics of the immigration phenomenon have shifted in massive
ways. Prior to 1961, 90 percent of immigrants arrived from Europe, however by the 1990's
this figure had fallen to 20 percent, representing a far more diverse demographic of
immigrants to the GTA (Murdie, 2008).

Jumping forward to the present, much has changed. First, the spatial pattern of
immigration has altered drastically. Immigrants now settle first in suburbia rather than in
the downtown neighbourhoods. On a very basic level, suburbia here is imagined as a
typology of two different landscapes, the inner (mature) suburbs and the outer (new)
suburbs. These two categories of suburbia hold very different social and economic
characteristics, yet both face significant challenges. Preston et al. (2009) draw attention to
the high risk of homelessness faced by many recent immigrants looking for housing
options. For example, a significant number of immigrant households in North York are
currently paying over 50 percent of their income on housing costs (Preston et al., 2009).
Increasingly, immigrant households in this precarious housing situation become part of the
“invisible homelessness” population, seeking temporary shelter with family and friends.
Understandably, homeownership holds a high priority for many recent immigrants, leading
many to seek ownership in the outer suburbs of communities in Brampton and Markham,
among others. Owning rather than renting provides long-term security if attained, however
often the ability to buy a home and pay mortgage costs is not attainable, again putting
immigrants in scenarios of extreme housing and financial stress (Preston et al., 2009). In
short, immigrant households face a high risk of bankruptcy and homelessness as they try to
secure adequate housing in the GTA. This leads to another emerging phenomenon. Poverty
rates in the inner suburbs are rising, a “vertical poverty” concentrated within the
modernist apartment buildings built during Toronto’s era of Metropolitan Keynesianism
(United Way of Toronto, 2011). As the last pockets of inner city affordable housing are
redeveloped into areas of expensive housing, the inner suburbs have become the next
affordable housing choice for many recent immigrants.

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38 Although residents moved to the suburbs, in many cases their cultural influence remains in the physical
form of commercial shops and through a marketing of place such as “Greektown” or “Little Italy.”
While relatively less research has been done on the housing dynamics of the “outer suburbs,” we do know that recent immigrants throughout these newer suburban communities also face elevated risks of homelessness, as they set up careers, families, new social networks, and find suitable housing (Preston et al., 2009). Immigrants arriving in the past few generations are also far more ethnically diverse, coming from a wider breadth of regions and speaking many different primary languages (Murdie, 2009). This domain picks up these demographics built around immigration. The aim of quantifying these trends is to explore the spatiality of changing immigration patterns for both the inner and outer suburbs. These relationships will also be drawn out further in chapter 5.

<table>
<thead>
<tr>
<th>Recent Immigrants (Percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Immigrants (Percentage)</td>
</tr>
<tr>
<td>Second Generation Canadians (Percentage)</td>
</tr>
<tr>
<td>Persons Speaking a Language at Home other than French or English (Percentage)</td>
</tr>
<tr>
<td>Simpson Diversity Index (Ratio)</td>
</tr>
<tr>
<td>Visible Minority (Percentage)</td>
</tr>
</tbody>
</table>

**Table 3.4: Domain Three Variables**

**Domain Four: Income**

One of the crucial measures of any urban analysis is the distribution of income across the population. As outlined by Hulchanski (2010), very clear patterns of income polarization are emerging between neighbourhoods. In the City of Toronto, communities directly north of the downtown core (Forest Hill, Bridle Path, Lawrence Park) and in a wedge formation in the west (High Park, Bloor West Village, Runnymede) have risen continuously in average annual income, while the suburbs directly outside of the core have declined in terms of average income levels. In Hulchanski’s (2010) words, the changing economic characteristics since 1970 have created the “Three Cities of Toronto,” a landscape of rising income polarization. While select older neighbourhoods and new waterfront properties concentrate wealth, the older modernist apartment buildings of inner suburbia provide the last available supply of affordable housing stock, housing a tenant-based class who lack both housing and income security. Meanwhile, income patterns outside of the city boundaries suggest similar trajectories. The suburban image of
a homogenous set of neighbourhoods is increasingly challenged, as suburban
neighbourhoods become defined as either wealthy enclaves or communities of middle and
low-income housing. As poverty moves to the suburbs, this domain picks up various
measures of economic status, measuring the amount of income inequality and income
polarization within the census tract. The political economy of class inequality is thus
quantified throughout the Toronto CMA.

<table>
<thead>
<tr>
<th>Unemployment Rate (Percentage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Household Income After-Tax (Standardized)</td>
</tr>
<tr>
<td>Low-Income Economic Families (Percentage)</td>
</tr>
<tr>
<td>Low-Income Lone-Parent Families (Percentage)</td>
</tr>
<tr>
<td>Walks Index of Economic Polarization (Ratio)</td>
</tr>
<tr>
<td>Gini Coefficient Index (Ratio)</td>
</tr>
</tbody>
</table>

**Table 3.5: Domain Four Variables**

**Domain Five: Labour**

Labour forms a crucial angle for examining the urban landscape. The industrial city,
which informed the theories of Marx and Engels, was dominated by the relationship
between owner and factory labourer. While this factory relationship was largely present
through the manufacturing base of postwar society, the changing face of the economy
requires a new understanding of the basis for capitalist relations.

In the post-Fordist era, there has been a rise in the broadly defined “service sector.”
The growth of this sector has replaced a large portion of the manufacturing sector,
recreating large parts of the Canadian economy. There has also been a considerable rise in
the financial sector, known as the F.I.R.E. group (Finance, Insurance, and Real Estate)
(Walks, 2001). Drawing from the discussion of the entrepreneurial city in chapter 2, capital
is drawn to cities that act as centres of consumption and control, where this capital is
managed and reinvested into various circuits by firms based in the F.I.R.E. sector. This
creates a large amount of wealth for F.I.R.E. employees, who are in turn supported by a vast
and expanding service sector. The outcome is a wealthy F.I.R.E. professional and
managerial class, alongside a relatively poorer service sector class. This relationship is
indicative of increased income polarization and inequality based on labour relations, a
pivotal outcome of Toronto’s position as an entrepreneurial and global city (Harvey, 1989; Sassen, 2001). Two additional variables explore how residents commute to work, giving thought to the geography of transportation associated with certain labour types. To the best of our ability with census variables classifying types of labour and work commutes, we operationalize a domain that analyses the city in light of a theory of global capital flows.

<table>
<thead>
<tr>
<th>Managers (Percentage of Workforce)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturing (Percentage of Workforce)</td>
</tr>
<tr>
<td>Financial, Insurance, and Real Estate (Percentage of Workforce)</td>
</tr>
<tr>
<td>Service (Percentage of Workforce)</td>
</tr>
<tr>
<td>Travelling to a Different Census Sub-division for Work (Percentage of Workforce)</td>
</tr>
<tr>
<td>Using Public Transit (Percentage of Workforce, Excluding Home-based Workers)</td>
</tr>
</tbody>
</table>

Table 3.6: Domain Five Variables

Domain Six: The Household Economy

As explored in the previous chapter, the analytical foundations of Marxian political economy are taken from the pivotal moment of a wage relation, where a worker gives both time and physical labour to the owner of a means of production (Harvey, 1973). This primary circuit of capital gives insight to the structure of power relations throughout a city, as the capitalist economy continuously recreates itself in its own image. This theory of capitalism captures some of the resulting effects on the landscape, but largely ignores labour relations outside of the formal workplace.

Feminist geography draws attention to the gendered division of labour. In the context of the emergence of postwar suburbia, a Fordist mode of production made it possible for one member of the household to work, making a wage substantial enough to support a family’s expenses. This solidified a set of gendered suburban codes, with the male of the household being expected to work, while the female was expected to take care of the children and took on tasks around the community and household (Wyly, 1999). Thus, while women stayed at home, men entered the “economic” sphere, and engaged in the wage relation described by Marx and Engels. With the onset of the crisis of Fordism in the 1970’s
(and with the rising status of women in formal employment spheres), women entered the “economic” sphere in greater numbers, starting careers of full-time employment outside of the home. In 1976, 39.1 percent of women with children under the age of 16 were active members of the workforce; by 2009 this figure had risen to 72.9 percent (Statistics Canada, December 9th, 2010). Although women have entered the formal workforce in greater numbers, the necessity for housework and childcare remains, creating the need for a double-shift requirement for families, with extreme pressure placed on single-parent families. The movement of more women into the workforce opens space for a wider analysis of the wage relation, however labour expended within the home (or “domesticized” work), remains relatively unconsidered.

This point is emphasized by J.K. Gibson-Graham (2006), who argues that a traditional Marxist conception of the economy focuses solely on exploitation within the formalized wage relation in the workplace, leaving any discussion of labour within the artificially-detached “domestic” sphere untouched. Instead, Gibson-Graham (2006) argues for small-c capitalism, creating room for non-traditional processes of capital production and exploitation. Following this argument, this domain establishes a quantitative measure of the “Household Economy,” analyzing the exploitive process of surplus capital extracted from unpaid labour. This occurs under a power relation unique to domesticized labour, something urban geographers do not usually approach in quantitative analysis.\textsuperscript{40} By measuring the Household Economy, we can push the discussion about defining the economic sphere further. This domain establishes a measure to understand exploitation through an expanded Marxist political economic theory, looking at an economic dimension often lost in the shadows behind the bright lights of a formal wage relation theory.

\begin{table}
\centering
\begin{tabular}{|l|}
\hline
Persons Over 15 Years of Age Spending 15 Hours or More on Housework (Percentage) \\
Persons Over 15 Years of Age Spending 15 Hours or More on Unpaid Childcare (Percentage) \\
Persons Over 15 Years of Age with Univesity Education (Percentage) \\
Lone-Parent Census Families (Percentage) \\
Average Number of Children at Home (Standardized) \\
One-Family Households (Percentage) \\
\hline
\end{tabular}
\caption{Table 3.7: Domain Six Variables}
\end{table}

\textsuperscript{40} For important exceptions to this, see Wyly, (1999) and Kwan, (2000).
Principal Component Analysis Results

Once all of the variables had been arranged into their respective domains, a principal components analysis was conducted for each domain. The conceptual map for this procedure can be seen in figure 3.12. A choice was made to retain the top three components in each domain, capturing between 81.83% and 92% of the total variance. The specific eigenvalues and descriptions for each component can be seen in more detail in figure 3.10. Although most domains were well defined by the first component alone, three components were retained in each case to ensure that each domain was equally present in the subsequent cluster analysis. Accounting for all 6 domains, this resulted in 18 total components retained for the cluster analysis.

Cluster Analysis

The 18 components created by the aforementioned P.C.A. inform a multitude of perspectives of the urban landscape, illuminating patterns that were previously latent through a simple descriptive statistical approach. While these outputs are useful, a second methodological approach was needed to help make the results more comprehensive. In this section, cluster analysis is introduced as the second step in creating the methodological framework for a discussion about the Ten Cities of Toronto.

Cluster analysis draws its origin from the Swedish botanist Carl Linnaeus, who is recognized for conceptualizing the classification for living species. With the rise of the quantitative revolution, geographers joined a stream of academics using Linnaeus’ classification logic for their own discipline (Wyly, 2011a). The methodological approach of cluster analysis became widely modeled and used in geography, and is strongly present in the discussions of theorizing the quantification of urban social space, mentioned earlier in this chapter.41 Although cluster analysis was strongly affected the by negative backlash

41 For an overview of methods of classification and clustering, see Johnston (1978).
against the quantitative revolution, it is still present in the methodologies of quantitative urban geographers, adding to a modern literature of critical urban studies.42

Cluster analysis is at its most basic form a methodology for dividing observations into a number of groups for comprehensive analysis. There are many procedural variations, however the core model is based upon calculating the Euclidean distance between two observations. This is done based on the Pythagorean Theorem, and serves as a measure of distance between two variables. This measure of distance indicates how similar one observation is to another; two points relatively distant from each other will be understood through cluster analysis as exhibiting a high level of dissimilarity from each other (Johnston, 1978; Wyly, 2011a).

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42 For some examples in a recent issue of Urban Geography, see Reibel, (2011); Logan et al., (2011); Mikelbank, (2011); Riebel and Regelson, (2011); and Vicino et al., (2011). The method used by Vicino et al. (2011) to examine urban immigrant neighbourhoods in the United States is a two-step process of a factor analysis, followed by a cluster analysis; this method is similar to the one used to analyze the Ten Cities of Toronto.
<table>
<thead>
<tr>
<th>Dimension and Component</th>
<th>Component Description</th>
<th>Eigenvalue (Out of a Total Variance of 6)</th>
<th>Percentage of Variation Explained</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Dimension One: Housing Tenure</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Component One</td>
<td>Many persons per bedroom (crowding), few owners, yet the relatively few owners are paying a large percentage of their income towards homeownership costs. In need of major repair. Core housing need (mostly renters). Highly mobile.</td>
<td>2.74</td>
<td>45.67%</td>
</tr>
<tr>
<td>Component Two</td>
<td>Tenants paying more than 30% of their income on housing costs. No maintenance needed.</td>
<td>1.23</td>
<td>20.50%</td>
</tr>
<tr>
<td>Component Three</td>
<td>Homeowners, paying more than 30% of income on housing, highly mobile.</td>
<td>0.94</td>
<td>15.67%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>4.91</td>
<td>81.83%</td>
</tr>
<tr>
<td><strong>Dimension Two: Physical Form of Housing</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Component One</td>
<td>Older housing stock, not built between 1971 and 2000. Apartment buildings, few single detached houses.</td>
<td>2.37</td>
<td>39.50%</td>
</tr>
<tr>
<td>Component Two</td>
<td>Older housing stock, not built between 1971 and 2000. Single detached houses, few apartment buildings.</td>
<td>1.43</td>
<td>23.83%</td>
</tr>
<tr>
<td>Component Three</td>
<td>New housing stock, built largely from 2001 to 2006. Little or no existing housing stock from before 1946. Likely suburban tract development.</td>
<td>1.16</td>
<td>19.33%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>4.96</td>
<td>82.67%</td>
</tr>
<tr>
<td><strong>Dimension Three: Citizenship</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Component One</td>
<td>Many immigrant households, visible minorities speaking a primary language other than French or English at home.</td>
<td>4.48</td>
<td>74.67%</td>
</tr>
<tr>
<td>Component Two</td>
<td>Area of high ethnic diversity.</td>
<td>0.57</td>
<td>9.50%</td>
</tr>
<tr>
<td>Component Three</td>
<td>Second generation Canadians, speaking a primary language other than French or English at home.</td>
<td>0.47</td>
<td>7.83%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>5.52</td>
<td>92.00%</td>
</tr>
<tr>
<td><strong>Dimension Four: Income</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Component One</td>
<td>High unemployment, low income economic and lone-parent families, high level of census tract inequality.</td>
<td>3.68</td>
<td>61.33%</td>
</tr>
<tr>
<td>Component Two</td>
<td>Very low level of economic polarization.</td>
<td>0.89</td>
<td>14.83%</td>
</tr>
<tr>
<td>Component Three</td>
<td>Very high average household income, large economic polarization within census tract.</td>
<td>0.62</td>
<td>10.33%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>5.19</td>
<td>86.50%</td>
</tr>
<tr>
<td><strong>Dimension Five: Labour</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Component One</td>
<td>Service sector employees, few managers.</td>
<td>2.65</td>
<td>44.17%</td>
</tr>
<tr>
<td>Component Two</td>
<td>Manufacturing sector employees, travelling large commutes by private transit.</td>
<td>1.61</td>
<td>26.83%</td>
</tr>
<tr>
<td>Component Three</td>
<td>FIRE sector employees.</td>
<td>0.76</td>
<td>12.67%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>5.02</td>
<td>83.67%</td>
</tr>
<tr>
<td><strong>Dimension Six: Household Economy</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Component One</td>
<td>High levels of unpaid housework and childcare, households with children at home, single family households. Likely nuclear family household structure, one parent at home taking care of children and housework.</td>
<td>2.99</td>
<td>49.83%</td>
</tr>
<tr>
<td>Component Two</td>
<td>Highly educated, non-lone-parent households.</td>
<td>1.5</td>
<td>25.00%</td>
</tr>
<tr>
<td>Component Three</td>
<td>Lone parent families doing a large amount of childcare, but not a large amount of housework.</td>
<td>0.6</td>
<td>10.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>5.09</td>
<td>84.83%</td>
</tr>
</tbody>
</table>

Table 3.8: Eigenvalues of Principal Components
Statistical programs such as Stata will perform cluster analysis, however two subjective choices by the researcher are highly influential in modeling the cluster output. The first choice is the exact clustering method. One method is single-linkage clustering, which gives emphasis to observations closer to one another in terms of Euclidean distance. This is contrasted to the complete-linkage approach that looks instead to establish clusters based on the most dissimilar (largest separating distance) observations. While single-linkage often leads to a “chaining” (the joining of close observations, creating in some cases a thin, long cluster), the complete-linkage method creates extremely tightly bound and compact clusters. An effective third method (among many others) is Ward’s linkage, which formulates clusters based on a goal of creating a minimum increase in the error sum of squares, which is the sum of each squared difference between the group’s mean and each individual observation. One weak aspect of Ward’s linkage is that it performs poorly when dealing with an uneven number of observations distributed across cluster groups, however for this analysis, a subjective decision was made to have roughly equal-sized groups, making Ward’s linkage the best choice for a clustering method (StataCorp, 2009).

Once the exact clustering method was chosen, the 18 components created by the principal components analysis were clustered using Ward’s linkage in Stata. As seen in figure 3.13, this produced a cluster dendrogram that provided several options for a number of clusters to work with. Ten clusters were eventually chosen, based upon a low level of dissimilarity, however these ten clusters belong to three larger groups. Based on the relative scores for the 18 components, each census tract was placed into one of ten clusters (the grouping of Toronto CMA census tracts into each cluster by count and population is shown in table 3.9). As the discussion will later explain, the spatial organization of these clusters presents a strong challenge to traditional urban models, and speaks to the dramatic effects of neoliberal urban governance upon cities.

As illustrated by the cluster tree in figure 3.13, the narrative examines the ten clusters (or cities) of Toronto through the context of travelling through three main areas of the city, a research structure conceptualized in part by the cluster tree layout. In summary, this research structure of a principal components analysis and subsequent cluster analysis presents a multivariate method to advance the univariate research done by Hulchanski
(2010). With 36 wide-ranging census variables sorted into six key domains, this research model has sorted each census tract into one of ten groups, the foundation for the next chapter’s analysis of the Ten Cities of Toronto.

<table>
<thead>
<tr>
<th>Cluster Number</th>
<th>Number of Census Tracts</th>
<th>Cluster Population</th>
<th>Percentage of G.T.A.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>110</td>
<td>469,495</td>
<td>9.31</td>
</tr>
<tr>
<td>2</td>
<td>97</td>
<td>441,380</td>
<td>8.75</td>
</tr>
<tr>
<td>3</td>
<td>55</td>
<td>239,615</td>
<td>4.75</td>
</tr>
<tr>
<td>4</td>
<td>144</td>
<td>734,690</td>
<td>14.57</td>
</tr>
<tr>
<td>5</td>
<td>88</td>
<td>330,570</td>
<td>6.55</td>
</tr>
<tr>
<td>6</td>
<td>46</td>
<td>185,580</td>
<td>3.68</td>
</tr>
<tr>
<td>7</td>
<td>165</td>
<td>921,225</td>
<td>18.26</td>
</tr>
<tr>
<td>8</td>
<td>117</td>
<td>635,755</td>
<td>12.6</td>
</tr>
<tr>
<td>9</td>
<td>122</td>
<td>677,970</td>
<td>13.44</td>
</tr>
<tr>
<td>10</td>
<td>43</td>
<td>407,525</td>
<td>8.08</td>
</tr>
</tbody>
</table>

Table 3.9: Count and Population of Clusters

**Methodological Summarizations**

The observations made here through the exercise of “mega-city mapping” are only useful when considered within the context of their relative domains. The resulting map of the Ten Cities of Toronto (figure 4.19 on page 145) shows just that - ten distinct clusters of demographic and socio-economic data. In short, these ten cities are unique collections of the six domains and the 36 variables within them. Here, we see general spatial trends, positioned across a metropolis of almost six million people. Within each of these clusters are a series of debates and struggles over issues of housing and wealth. Trends of polarization and inequality are thus presented in ten very different ways, exposing a fragmented landscape. While the Ten Cities of Toronto are spatialized, the unique histories and circumstances of each individual “city” are considered, represented solely as a singular cluster with a common set of quantitative values. Although this representation is powerful for the discussion of citywide landscapes of inequality and polarization, a more intimate perspective of communities within each cluster is needed. Through reviews of background literature and experiences from a “walk-through” ethnography, we begin to understand how unique places in their own way contribute to general processes occurring across the
urban region. This gives greater depth to the research, as well as a foundation for intra-city links between local sites facing similar challenges. In the narrative that follows, communities belonging to the sub-group of “inner-city polarization” are discussed, illuminating landscapes increasingly defined by inequalities of wealth and contestations over the right to affordable housing in neighbourhoods throughout the Toronto CMA.

Figure 3.1: Conceptual Map of Principal Component Analysis

Figure 3.2: Conceptual Map of Ward’s Linkage Cluster Analysis
Chapter 4: Mapping the Megacity – The Ten Cities of Toronto

The sudden jolt of the train announces the start of the trip, as the Oshawa station quickly fades away. The commuter Go-Train lurches forward towards its downtown destination; the silence inside each train car is filled only by the folding of newspapers and brief casual conversations between strangers. Tears of rain streak across the window, a reminder of the grey exterior weather, dotting out the uniform roofs of suburbia that slip past. Accompanying the tracks for a while is the wide swath of Highway 401, however soon our path veers towards the waters of Lake Ontario. The scenery changes as suburban tract housing gives way to industrial plants and older two-storey brick duplexes. The core of Toronto, its historic centre, soon slips into distant view, the towering homes of the nation’s largest banks, defining both the sightline and substance of the central business district. In little time, the train passes over the Don River, and we are alongside the tall buildings and refurbished factories, pulling into the historic core by way of Union Station’s long dark tunnel. This brings us to the epicenter of the city: a transportation hub for much of the Greater Toronto Area (G.T.A.), forming multiple transportation linkages to the surrounding urban region. Much of the regional network of public transportation passes through here, and as such it seems a fitting place to start a narrative of the Ten Cities of Toronto.

This chapter will outline ten distinct geographies of the G.T.A., organized into three unique, yet internally diverse areas. Each of the three sub-regions is rich with narrative, saturated with the aforementioned analysis of 36 variables sorted into six constructed domains. These three sub-regions are: “The Polarized Inner City,” “Hedged Communities,” and “The Borrowed Frontier.” Each sub-region in turn challenges conceptual understandings of urban structure and form. New geographies of immigration and housing (among other patterns) bubble to the surface through this analysis provided by a principal component and cluster analysis. Each sub-region and its relative “cities” will be given exposure, allowing for key patterns to emerge from the diverse set of neighbourhoods that

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43 The 2006 Census of Canada data for the Toronto region is organized into a Census Metropolitan Area (CMA), which includes the vast majority of the Greater Toronto Area (GTA), however the municipality of Burlington in the west and the Durham Region in the east are both excluded from this analysis. Thus, the data in this chapter are collected from the regions and municipalities within the Toronto CMA, as defined by Statistics Canada.
make up these three areas. The first of the ten “cities” for discussion is a collection of communities defined by rising contestation over valued land, coupled with neighbourhoods caught in urban space of the “in-between” city, left behind by policy and municipal infrastructure provision. The green doors slide open, releasing a flurry of eager passengers. Shuffling through dark tunnels, we spill out as a crowd into the high ceilings of Union Station, welcoming newcomers and Torontonians alike in a grand beaux-arts style. Passing brass and marble ornaments, the front door opens to an audience of pigeons, taxis, and hot-dog vendors. Stepping out onto Front Street, I am immediately greeted with the blast of urban energy and noise, exploding off the façade of glass-plated skyscrapers. Union Station is the beating heart of the G.T.A.’s transportation system, and provides a central node and main point of departure for this chapter’s narrative, beginning with a description of “Inner City Polarization.”

**Inner City Polarization**

The neighbourhoods belonging to Inner City Polarization encompass much of the City of Toronto proper, occupying the central business district, spreading outwards in a wedged formation along the water and to the eastern and western boundaries of Steeles Avenue (the northern boundary of the City of Toronto). This sub-region also touches upon parts of Brampton and Mississauga, assigning identities traditionally reserved for a strictly inner city discourse to suburban places. As mentioned earlier, these communities are quite diverse, and require detailed investigation to explore their unique dynamics. Despite hosting a widely diverse set of demographics, these four areas are all joined by one similar dynamic: a massive level of economic polarization and inequality.

<table>
<thead>
<tr>
<th>The Cities of “Inner City Polarization”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Go-Go Gentrification</td>
</tr>
<tr>
<td>RthniCities</td>
</tr>
<tr>
<td>Creative Destruction</td>
</tr>
<tr>
<td>Insecurity Deposit</td>
</tr>
</tbody>
</table>

*Table 4.1: The Cities of Inner City Polarization*

---

44 See Figure 4.20 on page 146 for a narrative map of the Ten Cities.
In comparison to the rest of the Toronto urban region, two key aspects distinguish Inner City Polarization: housing and income. The housing stock of these neighbourhoods is much older on average, the majority of it in the form of apartment buildings.45 Much of the housing stock is represented by the first component of the physical form of housing (see table 3.8), creating a housing pattern unique to Inner City Polarization, characterized by higher levels of tenants, disrepair, and apartment units that were built either before 1971 or after 2000. A unique income dimension also defines this sub-region. On average, there are more low-income households in these communities compared to the average Toronto CMA census tract. This is not to say, however that every neighbourhood within Inner City Polarization hosts a high percentage of low-income households. Many of these neighbourhoods are marked with stark patterns of economic polarization and inequality, larger than levels found anywhere else in the Toronto CMA. While some neighbourhoods of Inner City Polarization have experienced extreme concentrations of wealth, many other communities are populated by working class households facing rising challenges.

45 EthniCities is one exception here, as only 27% of the housing stock is comprised of apartments.
<table>
<thead>
<tr>
<th></th>
<th>Creative Destruction</th>
<th>Go-Go Gentrification</th>
<th>EthniCities</th>
<th>Insecurity Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Built Prior to 1946</td>
<td>46.3%</td>
<td>4.6%</td>
<td>27.7%</td>
<td>6.7%</td>
</tr>
<tr>
<td>Renters</td>
<td>45.2%</td>
<td>29.9%</td>
<td>60.1%</td>
<td>60.3%</td>
</tr>
<tr>
<td>Housing in Need of Major Repair</td>
<td>10.7%</td>
<td>6.6%</td>
<td>6.6%</td>
<td>9.9%</td>
</tr>
<tr>
<td>Principal Component:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Apartment Housing</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stock not Built</td>
<td>1.62</td>
<td>1.22</td>
<td>0.72</td>
<td>0.67</td>
</tr>
<tr>
<td>Between 1971 and 2000 (Standardized)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low Income Households</td>
<td>13.5%</td>
<td>11.5%</td>
<td>11.2%</td>
<td>24.3%</td>
</tr>
<tr>
<td>Income Polarization</td>
<td>1.27</td>
<td>1.18</td>
<td>1.25</td>
<td>1.27</td>
</tr>
<tr>
<td>Income Inequality</td>
<td>0.33</td>
<td>0.29</td>
<td>0.33</td>
<td>0.34</td>
</tr>
</tbody>
</table>

**Table 4.2: Housing and Income Variables of Inner City Polarization**

**Figure 4.1: Inner City Polarization**
The City of Creative Destruction

The first collection of neighbourhoods to be mentioned in detail is classified under the chosen term “Creative Destruction,” encompassing Union Station and its surrounding gridded streets. At an earlier moment in history, Union Station was located at Lake Ontario’s edge, fenced from the city by rail yards and iron tracks leading both east and west away from the core. In the past century, the shoreline has been continuously pushed outwards, and today provides the foundation for many new waterfront condominiums that now define this “city” of Toronto. These condominiums account for much of the new housing stock evident in the city of Creative Destruction.

The geography of the city of Creative Destruction is traced by walking up the condo canyons along Bay Street, traversing the paths of taxis as cold bursts of air whip around faceless concrete pillars. The condominiums continue along the waterfront to the south of Union Station. These waterfront properties are separated from the rest of Toronto by the Gardiner Expressway, a highway dedicated to elevating the memory of an old visionary from a past era of urban planning. Today, its concrete columns mark an end to the central business district, and the beginning of a landscape largely filled by new glass residential towers separated by wedges of designated public space.46

A short subway ride north from Union to Spadina Station takes us to another neighbourhood of Creative Destruction, the Annex. This neighbourhood contributes to the older segment of housing stock found in this specific city, differentiated from many of the other Creative Destruction neighbourhoods by its relatively larger stock of single detached houses. This neighbourhood is also the former home to urbanist Jane Jacobs, and served as a centre of resistance in the late 1960’s and early 1970’s against the proposed Spadina Expressway and the modernist technocratic planning principles it represented (Bocking, 2006). Today, the communities of the Annex and others surrounding Spadina Avenue have been largely protected, resisting the construction of any expressway south of Eglinton Avenue West. The Annex also enjoys protective zoning, preserving many of the older

46 10% of all housing in the city of Creative Destruction was built between 2001 and 2006. The patterns of new condominium housing built along Bay Street and the Waterfront is also further visualized by the third component of the physical form of housing dimension (housing built between 2001 and 2006).
homes found in this neighbourhood. While these communities remain intact, many older neighbourhoods within Creative Destruction have faced rapid reconstruction as the inner city is recreated to better suit the consumptive interests of capital, housing F.I.R.E. sector workers whose careers are built around attracting capital to Toronto and keeping it there. The labour dimensions of the Annex provide a similar, yet altered story. Many residents of this neighbourhood earn wealthy salaries, yet work in the public and semi-public sector (the nearby University of Toronto being a major employer). These urban communities further support the lifestyle of the new middle class, providing a lived experience of downtown living, either in the older homes of the Annex or in the newer condominiums along the Harborfront (Ley, 1996). One final neighbourhood visit is necessary to gain a well-rounded view of Creative Destruction. For this we travel a few more subway stops north along the Yonge line to Eglinton Station.

Here, the narrative arrives in Davisville, a clustered set of rental apartment buildings classified as belonging to the city of Creative Destruction. Those living in the area of Davisville are mostly apartment renters, older than average, living in non-family household arrangements, with very few children at home on average. Turning to the first component of the Household Economy domain (the presence of the nuclear family), a clear pattern of non-family households emerges throughout the neighbourhoods of Creative Destruction. The extremely low scores for this component indicate the non-presence of the nuclear family in these areas. Instead, we find a largely “professional” class living alone or with partners, with no children. Not surprisingly, these areas score extremely low for any presence of domesticity. In addition, residents of Creative Destruction are largely mobile, as 58% moved between 2001 and 2006. This group is also extremely well educated, with over half possessing a university degree. Finally, this group, as mentioned above, is heavily employed in the F.I.R.E. sector (24%), and the managerial labour class (15%). In short, the neighbourhoods of Bay Street, the Waterfront, the Annex, and Davisville are shown here to house a largely “professionalized” class in relation to the rest of the sub-region of Inner City Polarization.

The presence of F.I.R.E. and managerial professionals in the historic core is not a new phenomenon in Toronto. However the spatialization of labour, income, and demographics
are intimately bound up in the construction of new socio-economic landscapes in the downtown core. This group represents a chapter (but not the entire story) of the creative destruction of Toronto’s downtown neighbourhoods. The development of towering residences on Bay Street and construction of condominiums on the waterfront represents multiple layers of restructuring in Toronto. On one level, the physical form of the area is being recreated and renovated. Neighbourhoods in the northern part of the city of Creative Destruction such as the Annex and the heavily gentrified Cabbagetown have retained much of their original structure, albeit at a much higher speculative exchange value. Meanwhile, the Bay Street corridor and the Waterfront communities have broken new ground, redefining the skyline into a silhouette cast under the shadow of capital, in a town under the guise of neoliberal urban governance (Kaika, 2010).

<table>
<thead>
<tr>
<th>Principal Component:</th>
<th>Creative Destruction</th>
<th>Inner City Polarization (Weighted Average)</th>
<th>Toronto Census Metropolitan Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nuclear Family Household Structure</td>
<td>-0.41</td>
<td>-0.95</td>
<td>0.00</td>
</tr>
<tr>
<td>Average Number of Children at Home (Standardized)</td>
<td>-1.85</td>
<td>-0.45</td>
<td>0.00</td>
</tr>
<tr>
<td>Mobility in Past 5 Years</td>
<td>58.0%</td>
<td>46.2%</td>
<td>43.9%</td>
</tr>
<tr>
<td>University Education</td>
<td>51.3%</td>
<td>25.3%</td>
<td>26.7%</td>
</tr>
<tr>
<td>Employed in F.I.R.E. Sector</td>
<td>23.5%</td>
<td>21.5%</td>
<td>23.4%</td>
</tr>
<tr>
<td>Employed in Managerial Sector</td>
<td>15.2%</td>
<td>8.7%</td>
<td>11.4%</td>
</tr>
</tbody>
</table>

Table 4.3: The Professional Class of Creative Destruction

On a second layer, the city is undergoing another process of creative destruction. Unionized manufacturing positions have been largely relocated to the fringes of the city,
while collective bargaining has simultaneously been cast to the margins of the Canadian labour imaginary. The managerial, financial, insurance and real estate career positions which employ many residents of Creative Destruction areas embody a new geography of wealth, sustained by the consolidation of more market-driven labour relations in major Canadian cities. Within the city of Creative Destruction, wealth is highly concentrated within this labour segment of the population. This population group can also be conceptualized as the “new middle class.” Described by David Ley (1996), this urbanite class represents an embourgeoisement of the inner city, gentrifying neighbourhoods amidst the renewed cultural, political, and social appeal of inner city communities. Rather than a move back from suburbia to the city, Ley (1996) argues that younger generations were making a conscious decision to stay urbanites as they took on well paying professional occupations, choosing inner city living over buying a home in the suburbs. This process traces its significant start to a Jane Jacobian postmodernist urbanism, attracting citizens through a set of cultural aesthetics presenting a landscape full of heritage, the arts, and cultural heterogeneity (Ley, 1996). Paradoxically, this search for an authentic experience of historic inner city urbanism recreates the landscape in a dramatic fashion, altering the symbolic meanings and uses of the neighbourhood so that any original use value is redefined with each dollar spent on renovation work (Ley, 1996).

In addition to a changing socio-cultural landscape, the geography of housing in the inner city has also experienced drastic change. Some neighbourhoods, such as Cabbagetown retained their original older housing through renovation projects, however by the mid-1980’s a large stock of condominium units emerged in the central city, bounded largely by Queen Street to the south and St. Clair Avenue in the north (Ley, 1996). Jumping forward twenty years, the “imagineering of an alternative urbanism to suburbanization” (Ley 1996: 15) has laid the foundation for the residences that today define the city of Creative Destruction. Condominiums have proven to be a powerful foothold for capital in the inner city, filling in waterfront properties and increasing their presence throughout the downtown core. With that said, the narrative of the new middle class addresses only one layer of labour dimensions within Inner City Polarization. In clear distinction to those

47 Specifically, I want to draw attention here to the use of “Back to Work” Legislation by the Federal Conservative Government, which has recently been moving from a responsive to pre-emptive strategy, forcing workers to go back on the job before they have even joined the picket line.
employed in the knowledge, managerial, and F.I.R.E. sectors are those working in the service sector, concentrated to a greater extent in the cities of Go-Go Gentrification, EthniCities, and Insecurity Deposit. The clearest distinction is found between the new middle class in the city of Creative Destruction and residents of Insecurity Deposit, who are employed to a much greater extent in the service sector, as shown in figure 4.5. In addition to the heightened presence of service workers, the population of Insecurity Deposit also has a much higher unemployment rate and lower average income.

<table>
<thead>
<tr>
<th></th>
<th>Go-Go Gentrification</th>
<th>EthniCities</th>
<th>Creative Destruction</th>
<th>Insecurity Deposit</th>
<th>Toronto Census Metropolitan Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed in F.I.R.E. Sector</td>
<td>19.2%</td>
<td>24.1%</td>
<td>23.5%</td>
<td>20.7%</td>
<td>23.4%</td>
</tr>
<tr>
<td>Employed in Service Sector</td>
<td>21.7%</td>
<td>21.3%</td>
<td>13.9%</td>
<td>24.1%</td>
<td>19.1%</td>
</tr>
<tr>
<td>Unemployment Rate</td>
<td>7.0%</td>
<td>7.2%</td>
<td>5.9%</td>
<td>10.2%</td>
<td>6.8%</td>
</tr>
<tr>
<td>Average Income (Standardized)</td>
<td>-0.52</td>
<td>-0.35</td>
<td>-0.04</td>
<td>-0.81</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Table 4.4: Labour and Unemployment within Inner City Polarization

Drawing on Sassen’s (2001) thesis of the Global City, entrenched divisions of labour (emboldened by lower unionization rates among service workers) are spatialized between the new middle class in the city of Creative Destruction, and those living in adjacent neighbourhoods, especially the communities of Insecurity Deposit. Adding to previous research on labour-related polarization in Toronto’s inner city, this discussion argues that trends found within the city of Creative Destruction are elemental towards an understanding of rising inequality in both the City of Toronto proper and the Greater Toronto region (Walks, 2001).

On a third and final layer, the processes of restructuring found in the city of Creative Destruction, as presented in the previous chapter, has been largely presented by policy discourse as a positive development. This is represented especially through the perspective of an urban planning discourse heavily glossed by the narrative of the creative class. The
processes of gentrification and displacement captured by Ley’s (1996) narrative of the new middle class have been bypassed as Toronto urban policy races towards a strategy of “revitalizing” many of the downtown neighbourhoods through redefining their cultural and residential landscapes. As a result, the theory of the new middle class is transformed into a capital-friendly story of the transformation of the inner city at the hands of the creative class (Florida, 2002; Peck, 2005).

Turning back for one last thought on the city of Creative Destruction, we are not simply witnessing a professionalization of the urban core. In addition to the concentration of specific classifications of workers in the central business district, Canadian urban society is experiencing the creative destruction of previous eras of labour, amidst the emergence of a greater separation between those with comfortable levels of income and housing security, and those without. This relationship increasingly creates divisions of wealth in the city, contrasting the new middle class with those in surrounding neighbourhoods who face significant levels of income and housing precariousness in the urban everyday.

The City of Go-Go Gentrification

Directly to the west and east of the city of Creative Destruction lay the neighbourhoods of “Go-Go Gentrification.” Stepping away from the aforementioned downtown core, I find myself standing on Queen Street West under an overcast sky, looking up at the Canadian National (CN) Tower as it peeks over the jumbled façade of small businesses lodged inside old commercial buildings. Looking towards the street, my gaze catches the streetcar tracks leading off towards the towering skyscrapers of the major national banks in the now distant central business district. Eventually, a streetcar pulls up with grinding complaint, and soon is ready to carry the narrative to its next destination, bundled up within its faux wood paneling interior. From here, the story of the Ten Cities of Toronto heads west towards a discussion of the city of Go-Go Gentrification.
This cluster of neighbourhoods derives its name from the regional commuter service, the “Go Train,” which transports passengers between city and suburb.\footnote{The naming of this cluster speaks to many outlying neighbourhoods of Go-Go Gentrification being linked to the downtown core by the commuter rail service. I do not argue that a direct causal link exists between the commuter rail service and patterns of gentrification, however some linkage is to be found as many of these areas face gentrification pressures as they grow into wealthy commuter suburbs.} In contrast to the city of Creative Destruction, this part of the city faces a different stage, or a different face, of gentrification. Within these communities (largely historic centres of first wave European immigration such as Little Italy, Little Portugal, and Greek Town), there exists a collection of single and semi-detached housing, coupled with a lower average income compared to Creative Destruction neighbourhoods and the CMA overall. Many residents in Go-Go Gentrification rely on public transit,\footnote{37.5\% of workers in Go-Go Gentrification neighbourhoods use public transit for their commute to work.} which is largely due to a close-by and accessible transportation network of buses, streetcars, and subway lines. Residents are employed largely in the service sector (21\%), although an important occupational mix exists here, with 19.2\% employed in the F.I.R.E. sector, and 10\% working as managers. Similar to the city of Creative Destruction, few people are employed in the manufacturing industry (5.7\%).
<table>
<thead>
<tr>
<th></th>
<th>Go-Go Gentrification</th>
<th>Inner City Polarization (Weighted Average)</th>
<th>Toronto Census Metropolitan Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed in F.I.R.E. Sector</td>
<td>19.2%</td>
<td>21.5%</td>
<td>23.4%</td>
</tr>
<tr>
<td>Employed in Service Sector</td>
<td>21.7%</td>
<td>21.5%</td>
<td>19.1%</td>
</tr>
<tr>
<td>Employed in Manufacturing Sector</td>
<td>5.7%</td>
<td>8.0%</td>
<td>6.9%</td>
</tr>
<tr>
<td>Employed in Managerial Sector</td>
<td>10.0%</td>
<td>8.7%</td>
<td>11.4%</td>
</tr>
<tr>
<td>Use of Public Transit for Work Commute</td>
<td>37.5%</td>
<td>35.0%</td>
<td>23.3%</td>
</tr>
</tbody>
</table>

**Table 4.5: Diverse Labour and Public Transit Dependence**

Although fewer communities in Go-Go Gentrification have been re-structured to the same extent as those within Creative Destruction, select neighbourhoods are indeed gentrifying, such as communities along Danforth Avenue in the east end, or High Park North is the west. Below, a select (but not full) table lists Go-Go Gentrification neighbourhoods that are either gentrifying, or are at risk of gentrifying, as identified by Walks and Maaranen (2007).

**Gentrified Areas**
- Roncesvalles
- The Junction (South-East Section)
- High Park North
- Danforth Village
- Trinity-Bellwoods
- Palmerston-Little Italy
- Wychwood

**Areas at Risk of Gentrification**
- South Parkdale (North End)
- Junction Triangle
- Little Portugal
- Dufferin Grove
- Greenwood Coxwell*
- Woodbine Corridor
- Briar Hill-Belgravia

*Between Commuter Rail Line and Gerrard Street East

**Table 4.6: Select Neighbourhoods in Go-Go Gentrification**
In tandem with a large stock of older, single detached housing, these areas host heightened levels of economic polarization and inequality. Furthermore, positive kurtosis, or a leptokurtic distribution is found in the set of average incomes, accompanying a strongly positive skew in the distribution curve. While the presence of polarization may simply indicate middle-class households locating affordable housing in an area with relatively poorer residents, the presence of such high average income levels indicates the presence of some extremely wealthy outliers – namely a number of relatively wealthy residents in a select number of census tracts. This represents a move by wealthier residents to close the wide rent gap found in Go-Go Gentrification, a gap currently representing low rent, older homes on land with potentially high speculative land value, as shown in table 4.7 (Smith, 1979 & 1996).

### MARKERS OF GENTRIFICATION

<table>
<thead>
<tr>
<th>Principal Component: Highly Mobile Renters with Core Housing Need. Crowded Housing in Need of Major Repair. Owners Paying Large Percentages of Income on Housing (Standardized)</th>
<th>Go-Go Gentrification</th>
<th>Inner City Polarization (Weighted Average)</th>
<th>Toronto Census Metropolitan Area</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1.73</td>
<td>0.91</td>
<td>0.00</td>
</tr>
<tr>
<td>Housing Built Before 1946</td>
<td>46.3%</td>
<td>18.7%</td>
<td>11.9%</td>
</tr>
<tr>
<td>Single Detached Housing</td>
<td>22.7%</td>
<td>23.3%</td>
<td>44.8%</td>
</tr>
<tr>
<td>Housing in Need of Major Repair</td>
<td>10.7%</td>
<td>8.9%</td>
<td>6.0%</td>
</tr>
<tr>
<td>Income Polarization</td>
<td>1.27</td>
<td>1.24</td>
<td>1.10</td>
</tr>
<tr>
<td>Income Inequality</td>
<td>0.33</td>
<td>0.33</td>
<td>0.28</td>
</tr>
</tbody>
</table>

Table 4.7: Markers of Gentrification

Many of the census tracts classified as Go-Go Gentrification are located within Toronto’s inner city. However to the west, neighbourhoods both along the shores of Lake Ontario and in downtown Brampton show up with this designation. These neighbourhoods
will come up in later discussion, once the narrative has made its way up to the Peel Region. Jumping back on the westbound streetcar, the story leads a bit further west. What follows is a description of Toronto’s inner suburbs, the in-between city of the galactic metropolis.

**Insecurity Deposit**

South Parkdale is very different from other neighbourhoods in Toronto’s inner suburbs, especially in terms of built form. The construction of its first houses traces back to the late 1800’s, shortly after it was annexed by Toronto in 1889 (Slater, 2004). For some time, it enjoyed a comfortable status as a commuter suburb, connected to the central business district by new streetcar lines. In its early years, the “Village by the Lake” became defined primarily by its wealthy residents and large family houses. However, beginning with the Great Depression, the neighbourhood began a long process of change. The large Victorian and Edwardian terraced homes became increasingly sub-divided up for non-family households. As the attached identities of family housing began to fade, the residential stock became more diverse with the construction of apartment and row house units (Slater, 2004). Over time, the demographics of the area drifted further towards non-family households as more houses were converted to serve their needs. Increasingly, South Parkdale also took on a growing negative stigma, labeled by the local media as a “slum.” In the 1960’s, the community was further isolated, this time by the physical presence of the Gardiner Expressway, excluding the Village from the Lake (Slater, 2004). The de-institutionalization in the early 1980’s of the nearby Queen Street Centre for Addictions and Mental Health and the closure of the Lakeshore Provincial Psychiatric Hospital in 1979 discharged a number of former patients into the community, increasing the demand for affordable housing stock (Slater, 2004). Although labeled as an area of undesirable urbanism, South Parkdale increasingly became an important cluster of affordable housing stock for the low-income inner city community.

Currently, South Parkdale represents a “last stand” of low rent affordable residential properties in the older neighbourhoods of Toronto. Despite a negative stigma, the former Village by the Lake hosts much of the few remaining housing units that can be purchased for those who earn minimum wage employment, receive Ontario Works social assistance,
or depend on disability income support. This housing stock is far from secure however, and faces a strong gentrification front moving in from the neighbourhoods of Creative Destruction and Go-Go Gentrification nearby. This represents a serious challenge to affordable housing provision in downtown Toronto, a challenge made more difficult by urban growth discourses of creative and competitive cities mentioned in the previous chapter (Boudreau et al., 2009). As Slater (2004) argues, South Parkdale is no stranger to this process, experiencing “municipally managed gentrification” at the hands of municipal bylaw enforcements and evictions, in addition to a removal of rent controls by the “Common Sense” Progressive Conservative provincial government in the 1990’s. For an example of a polarized contrast between this Insecurity Deposit neighbourhood, and an adjacent area of Creative Destruction, the narrative takes us a few blocks east to the nearby industrial area, recently rebranded as “Liberty Village.”

The redevelopment of Liberty Village directly east of South Parkdale is a stark example of the power of creative competitiveness in Toronto’s urban planning discourse, mentioned in the previous chapter. A former industrial district, Liberty Village is a developing agglomeration of firms involved in various forms of the media industry, housed in the old factories of a bygone industrial manufacturing era. Catungal et al. (2009) write that the recent history of Liberty Village is one tied up in the entrepreneurial city’s insatiable appetite for new markets of capital consumption:

“In the creative city agenda, as in entrepreneurial regimes, the focus in policy-making is on particular forms of place-making that are geared towards the construction of spectacular spaces of consumption.”

- Catungal et al. (2009: 1098)

Backed by its driven local business improvement association (the L.V.B.I.A.) Liberty Village has been branded as a site of the “creative class,” promptly redeveloped to provide space for creative individuals and firms, as defined by Floridean urban policy paradigms. This place branding exercise has been one that has sought to detach the creative hub of Liberty Village from its surrounding urban environment. To the east, Liberty Village seeks
to distance itself from the central business district, arguing for a sense of place associated with an insular “urban campus” (Catungal et al., 2009: 1110). Meanwhile, Dufferin Street to the west acts as a borderline between the creative industrial sector and the adjacent low-income neighbourhood of South Parkdale. Workers within Liberty Village described Dufferin Street as an “impenetrable wall,” marking clear distinctions between “safe” creative territory and the perceived dangers of the surrounding neighbourhoods (Catungal et al., 2009: 1105). This identity of place is securitized through efforts by the L.V.B.I.A., ranging from private security to strategic environmental design, a wrenching twist to Jane Jacob’s idea of “eyes on the street” (Catungal et al., 2009: 1105; Jacobs, 1961). In short, this represents a physical manifestation of the creative class thesis, creating a semi-privatized insular zone that forcefully excludes a peripheral “non-creative” class.

An important note in this story is that it is not only “non-creatives” who are excluded from the creative hub of places like Liberty Village. The community’s original vanguards, artists and photographers, have themselves been displaced over the years, pushed out by rising rent costs and replaced by new media, advertising, television, and marketing firms (Catungal et al., 2009). Likewise, the last pieces of an earlier industrial era have also packed and left town. Canada Bread, the final industrial firm, left the area earlier this year for a new location in Hamilton (Liberty Village Business Improvement Association, 2012).

Catungal et al. (2009) argue that these aforementioned processes in Liberty Village represent the ascendance of the corporatized creative class, interesting more in creating Liberty Village as a space of consumption rather than a space of artistic production. The L.V.B.I.A. has been the primary agent in this process, leading a constant rebranding of the area towards a place of elite creatives, protected from external influences through a highly securitized environment. The claiming of Liberty Village and subsequent growth of the privatization and gentrification of space directly threatens its neighbour to the west, South Parkdale. Close in proximity, these two neighbourhoods exist in radically different cities; Liberty Village existing in the city of Creative Destruction, and South Parkdale belonging to the city of Insecurity Deposit. In terms of social and economic landscapes, South Parkdale has much more in common with other neighbourhoods of its relative cluster, even though these neighbourhoods are spread out across the inner suburbs to the north and northeast.
With this geography in mind, the narrative now leaves these zones of contestation just west of the central business district, building a narrative link between the embattled community of South Parkdale and the clustered rental housing high-rises of the inner suburbs. Although these two areas materialized in different eras of planning and schematic technologies of economic development and redistribution, they collectively belong to the city of Insecurity Deposit, and are home to residents who face similar challenges of accessing affordable housing options in Toronto. A final trip east along the Queen Street streetcar line trundles the narrative to the Spadina subway station, where the story of the Ten Cities of Toronto will carry on. Here, a transfer allows the narrative to continue, examining the remaining cluster of Insecurity Deposit, nestled throughout the heterogeneous landscape of the in-between city.

At the time of writing, streetcars are responsible for emitting a rattling chatter of noise, not just down the busy street corridor of Spadina Avenue, but also in the council chamber of Toronto City Hall. A plan, named “Transit City,” to bring more rapid transit to Toronto, and largely to the inner suburbs (where poverty levels are rising at rapid rates), was initially scuttled by the orthodox conservative Mayor, Rob Ford, a day after his politically polarizing 2010 election victory. The left wing of city council has recently hit back, a surge against Ford’s alternative plan of a new subway constructed via a public-private partnership agreement (Grant, 2012). New incarnations of Transit City are now underway, with plans to bring light rail mass transit to underserviced inner suburban areas.

The political battle mentioned above is crucial in the context of a narrative describing the in-between city. As the following description will show, the neighbourhoods of the in-between city have been largely left behind by public infrastructure provision, mass public transit being a core example. The revival of Transit City is, however, only one new (and tentative) bridge in a city full of ravines gouged by neoliberal urban governance policies. Travelling into Spadina Station, the windows of the streetcar suddenly become black as the car slips up to its subterranean platform. The now familiar rush of shuffled feet carries towards an eastbound subway car on the Bloor line. From here, the story is transported to its next destination of Kingston-Galloway in the eastern suburbs of Scarborough, taking us
to the heart of the in-between city. Using this community as a local empirical site, a continuation of the discussion of Insecurity Deposit will take place.

Like many neighbourhoods belonging to the city of Insecurity Deposit, there is currently no efficient mass transportation link to the community of Kingston-Galloway. As discussed in the previous chapter, this is a key element of the in-between city, a region caught between the built forms of a walkable, dense, downtown core, and the autocentric dispersal of suburbia (Boudreau et al., 2009; Keil and Young, 2011). These neighbourhoods are largely characterized by a mixed housing stock, illuminated by epicentres of tall apartment buildings. Constructed during an era of Metropolitan Keynesianism and modernist technocratic planning, these apartments represent a landscape not entirely “downtown,” yet at the same time far from “suburban” (Boudreau et al., 2009; Fiedler, 2011; Keil and Young, 2011).50

It is not only in the physical and public infrastructure spheres that the city of Insecurity Deposit finds itself in a space of “in-betweeness.” Government policy at all levels has traditionally favoured homeowners (Hulchanski, 2007), funneling capital towards new downtown development projects and the continued expansion of suburban tract communities on the fringe of the G.T.A. In the context of this discussion of the in-between city, it is vital to better understand the communities within it. This can perhaps be best explained through looking at the communities described by the city of Insecurity Deposit. One of the defining characteristics of these communities is an older, residential housing stock. Much of this pattern is captured by the first component of the domain: “Physical Form of Housing.” As shown in figure 4.9, there is a dispersal of older apartment housing stock in the inner suburban areas of Etobicoke, North York, and Scarborough, a manifest of centrifugal motions of Metropolitan Keynesian mentioned in the previous chapter.

50 As a quick point of clarification, the “in-between city” is not a group of census tracts formed by the cluster analysis mentioned earlier, but a conceptual approach used by Keil and Young (2011) to explain communities of heterogeneous housing stock within Toronto’s inner suburbs.
Figure 4.2: Older Apartment Units in the Toronto Census Metropolitan Area

Broadening the analysis, this landscape of apartment housing is also tied to a specific geography of citizenship, ethnicity, and language. Within the principal components, another key pattern defining the communities of Insecurity Deposit is seen with the concentrated presence of immigrant households. As drawn out by both the first and second components of the “Citizenship” domain, a clear pattern emerges of ethnically diverse households populated largely by immigrant households and persons self-identifying as visible minorities speaking a primary language other than French or English. This geography is deeply entrenched in the inner suburbs, closely replicating the outlines of Hulchanski’s (2010) city number three.

Furthermore, the geography of housing, ethnicity, language, and citizenship is strongly embedded with patterns of labour and economic wealth. A significant percentage of labourers within Insecurity Deposit are employed in lower wage service sector jobs (as
spatialized by table 4.8). These jobs have some of the lowest unionization rates across
Canada compared with other major occupational categories.\textsuperscript{51} This issue of precarious
labour in the inner suburbs is further compounded by provincial labour union figures. In
comparison to all ten provinces, Ontario’s overall labour unionization rate is greater only
than that of Alberta (Uppal, 2011). These labour statistics suggest weak levels of collective
bargaining power for service sector employees, suggesting a highly precarious status of
service sector employee labour rights. Table 4.8 displays a concentration of service sector
labourers in the inner suburbs as well as in some of the Go-Go Gentrification
neighbourhoods. From this discussion, labour is thus shown to be an important factor of
polarization within the City of Toronto.

\begin{table}
\centering
\begin{tabular}{|l|c|c|c|}
\hline
& Insecurity Deposit & Inner City Polarization & Toronto Census Metropolitan Area \\
\hline
Principal Component: Many Immigrant Households, Members of Visible Minority Communities Speaking a Primary Language Other Than French or English at Home (Standardized) & 1.11 & 0.12 & 0.00 \\
Principal Component: Levels of Ethnic Diversity (Standardized) & 0.11 & -0.04 & 0.00 \\
Immigrant Households & 60.5\% & 49.4\% & 44.5\% \\
Employed in the Service Sector & 24.1\% & 21.5\% & 19.1\% \\
\hline
\end{tabular}
\caption{Labour and Ethnicity in the City of Insecurity Deposit}
\end{table}

\textsuperscript{51} In 2011 figures, the unionization rate for sales and service labourers was 20.3\%, with a minimal percentage of unionized workers in the sub categories of wholesale (5.2\%), retail (10.7\%), and food and beverages (9\%). Overall, the sales and service occupational category had a much lower unionization rate compared to other occupational categories, such as business, finance, and administration (24.6\%), health (61\%), social and public Services (55.3\%), and manufacturing (33.4\%) (Uppal, 2011).
The domain of “income” is a fourth important part of this discussion. Component one of the income domain represents high levels of unemployment, large percentages of low-income families (both couples and lone parents), and a high level of income inequality. What emerges from this discussion then is a unique set of economic, labour, and housing relations that describes a specific sector of immigrant households in the G.T.A. This will be analyzed to a greater extent in the next chapter, where a more specific discussion of the relationship between immigrant status and housing will take place. While these findings point to a specific segment of the relationship between citizenship and housing in the inner suburbs, this analysis will repeatedly argue that in the face of risking an overgeneralization of the immigrant population, many diverse patterns exist in terms of how immigrant households experience the domains of income, housing, and labour.

With this in mind, an analysis of the city of Insecurity Deposit identifies a specific segment of immigrant households, one bound to a geography of apartment rental housing,
service sector labour, and serious economic pressures. This observation is similar to the local narrative of precarious housing for immigrant households described by Preston et al. (2009), and speaks to a trend of rising polarization argued by the narratives of the global and entrepreneurial city (Boudreau et al., 2009; Harvey, 1989; Sassen, 2001; Walks, 2001). Similar to the arguments found in chapter 2, the city of Insecurity Deposit illustrates movements towards greater socio-economic polarization, witnessing the creation of greater situations of precarious housing and income for many households. With a general discussion of Insecurity Deposit in hand, the narrative now transfers from subway car to public bus, transporting the story to a localized discussion of Kingston-Galloway in Scarborough.

Like many other communities in both Scarborough and the city of Insecurity Deposit, the concentration of low-income households in Kingston-Galloway grew sharply between 1980 and 2005 (Cowen and Parlette, 2011; Hulchanski, 2010). More specifically, Stapleton et al. (2012), writing for the Metcalf Foundation, point to rapid increases in the “working poor”52 in Toronto’s inner suburbs. The number of census tracts with 15-20 percent of the population classified as the “working poor” rose from 4 to 29 between 2000 and 2005 alone (Stapleton et al., 2012). Much of this change was centred in the eastern suburbs of Scarborough. The findings here are similar to those discussed earlier: immigrants working in service occupations, mostly renters, who are earning relatively low incomes. This relationship between Insecurity Deposit and the “working poor” is extremely strong in the neighbourhood of Kingston-Galloway, which includes some census tracts showing more than 20 percent of the population classified as the “working poor.”

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52 The Metcalf Foundation defines the working poor as an individual with the following qualifications: has an after-tax income below Statistics Canada’s median Low Income Measure, earns at least $3,000 per year, is between the ages of 18 and 64, is not a student, and lives independently.
The challenges facing communities such as Kingston-Galloway and other communities are bound up in their occupation of a space of “in-betweeness” in the urban imaginary. In terms of physical infrastructure provision, these communities are largely underserviced by public services such as mass transit. Furthermore, these areas receive limited housing financial assistance, as many of them are renters, and do not receive the same level of support reserved for government homeowner mortgage lending (Hulchanski, 2007). As such, planners, policy makers, and politicians need to take heed, and push for more infrastructure support for these areas. This is not to say that the inner suburbs have been completely ignored by urban policy. In a program initiated by the City of Toronto and Toronto United Way in 2005, thirteen communities were designated as “priority neighbourhoods,” targeted for community development support by the municipal government (Cowen, and Parlette, 2011). Other important programs also exist, such as the Mayor’s Tower Renewal Program.\footnote{The Mayor’s Tower Renewal Program is a municipal program started by former Mayor David Miller in 2008. The program’s main goals are based upon retrofitting older rental apartments in the greater context of lowering heating and cooling emissions, expanding rapid transit, creating economic development schemes, and greater social service provision in Toronto’s inner suburbs. Although the program contains many progressive elements, no municipal funds are available for assisting with costs of retrofitting older apartment buildings, leaving all capital costs up with the private landlord.} The final chapter of this thesis will argue that these programs are important, however much more needs to be done in way of social service provision for the in-between city.

As mentioned earlier, Toronto currently finds itself at a crossroads between those who wish to maintain the provision of municipal public services and those who believe in a
route towards the continued privatization of city resources. The central topic of mass transit in this struggle between an ultra-orthodox conservative mayor and the left wing of City Council raises some high stakes in the context of the earlier discussion of Insecurity Deposit. These debates hold great importance for the inner suburbs, as the provision of state resources needs to be more focused on the communities within the neighbourhoods of Insecurity Deposit, those facing rapidly rising rates of poverty. As Cowen and Parlette (2011) argue, more assistance for local community groups is also essential, building off the limited support currently provided via the Priority Neighbourhoods strategy. More on urban policy implications will be discussed in the final chapter, however this discussion (in coordination with arguments found in the previous chapter) suggests an urban policy approach that blurs the dichotomy between government service downloading and local community control of resources. Community planning should be an essential part of the provision of services, however the conceptualization of the issue needs to move past the false choice of either centralized state control or the complete downloading of services to dispersed community groups. Instead, levels of state government need to get re-involved, such as providing a National Housing Program at the federal scale. This must all take place in coordination with a simultaneous movement of reorganizing urban governance scales so that cities and their diverse communities are able to confront issues in the present neoliberal city, entertaining viable alternatives to current urban policy in the process.

Back from a visit to the neighbourhood of Kingston-Galloway, the narrative is able to now travel onwards with a glimpse of how wealth, housing, citizenship, and labour domains are playing out in the inner suburbs, through the city of Insecurity Deposit. Waiting for the next elevated train at a suburban shrine to commodities, the Scarborough Town Centre Mall, the familiar screeching of brakes announces the arrival of the westbound train, taking me back to Union Station. As the doors slide shut, so closes the narrative of the city of Insecurity Deposit, and the larger story of Inner City Polarization. While these neighbourhoods of the sub-region are both internally and externally diverse, one common strand links them. All experience extraordinarily high rates of economic inequality and polarization. Appearing in different physical and social landscape manifestations, these inequalities highlight some of the major challenges facing residents who call these places home. The elevated train slips into its subterranean path and lets out
a complaining groan, rattling on its westward tracks. I glance up at the colourful map of Toronto’s subway lines plastered on the car wall, picking out the route towards the next narrative destination, the Hedged Communities of the Toronto region.

**Hedged Communities**

In 1949, construction began on Canada’s first subway, located underneath Yonge Street, one of Toronto’s most iconic avenues. By 1954, the first trains began to run, ushering in the age of urban modernism to much local fanfare (Bow, 2011). This line, expanded at several points in its history, runs much of the length of the City of Toronto’s borders, from the base of its “U” structure at Union Station upwards to two points in the former municipality of North York. Back at Union Station, I rush into the impatient subway car, hearing the iconic three chords signaling a prompt closing of the doors behind me. Soon I am again underway, this time heading north underneath the bustling Yonge Street. There is a certain sense of ambiguous space underground, sites being localized only through the recorded announcement of each station, places distinguished only by their names tiled onto platform walls. The stations belonging to the neighbourhoods of Hedged Communities are largely unknown to me. Compared to the other two cities of this sub-region, “the Citadel” is the most connected to mass transit routes, and thus will serve as the first stop for discussion. Relative to other areas of Toronto, the urban landscape of the Citadel (and the sub-region of Hedged Communities overall) is characterized by its wealthy established residents. As such, the city of the Citadel is a collection of residential neighbourhoods characterized by spaces closed off to surrounding neighbourhoods. Pulling into Lawrence station, the narrative turns to explore the unique domains of Hedged Communities. The story will begin with a focus on the Citadel, before considering adjacent areas classified as “Demography is Destiny” and “The Edge.”

In general, the Hedged Communities are made up of stable and secure homeowners. Across all three cities of the sub-region, we see a large percentage of non-indebted homeowners, living in well-maintained single detached dwellings. In relation to other areas, the Hedged Communities have very low levels of ethnic diversity, coupled with a minimal presence of immigrant households, visible minorities, and those speaking a
primary language other than French or English. These observations draw close parallels with the stable and secure residents found within Hulchanski’s (2010) city number 1. The distinctions between the Hedged Communities and the rest of the Toronto C.M.A. are shown in figure 4.10 below.

THE STABLE, SECURE, AND HOMOGENOUS RESIDENTS OF THE HEDGED COMMUNITIES

<table>
<thead>
<tr>
<th>Principal Component: Many Immigrant Households, Members of Visible Minority Communities Speaking a Primary Language Other Than French or English at Home (Standardized)</th>
<th>Hedged Communities</th>
<th>Toronto Census Metropolitan Area</th>
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<td>0.00</td>
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<th>Principal Component: Levels of Ethnic Diversity (Standardized)</th>
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<th>Average Income (Standardized)</th>
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<th>Homeowners</th>
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<td>70.0%</td>
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<th>Homeowners Paying 30 Percent or More of Income on Housing</th>
<th>Hedged Communities</th>
<th>Toronto Census Metropolitan Area</th>
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<td>19.0%</td>
<td>27.2%</td>
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<th>Toronto Census Metropolitan Area</th>
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<td>17.2%</td>
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<table>
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<th>Unemployment Rate</th>
<th>Hedged Communities</th>
<th>Toronto Census Metropolitan Area</th>
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</thead>
<tbody>
<tr>
<td>5.0%</td>
<td>6.8%</td>
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</tbody>
</table>

*The standardized values refer to the average number of standard deviations from the C.M.A. mean.

Table 4.10: The Stable, Secure, and Homogenous Residents of the Hedged Communities
The Citadel

In many ways, Marcuse’s (1997) description of the “citadel” describes many of the communities organized under this analytic title (Forest Hill, Bridle Path, Lawrence Park). These are the communities of the established - landscapes of privilege embedded in both social and physical form across the Citadel’s landscape:

“A citadel is a spatially concentrated area in which members of a particular population group, defined by its position of superiority, in power, wealth, or status, in relation to its neighbors, congregate as a means of protecting or enhancing that position.”

- Peter Marcuse (1997: 247)

Following Marcuse, the communities of the Citadel present a socially homogenous and elite collection of neighbourhoods for wealthy, well-educated homeowners. These trends of privilege also spill over to the income domain. Whereas many other “cities” in Toronto house a large proportion of service sector workers, over 20 percent of Citadel workers are employed in managerial roles. A further 24 percent work within the F.I.R.E. sector, suggesting an overall concentration of labour positions that heavily influence local and global flows of capital. This concentration of wealth thus allows these highly educated elites to afford to reside in exclusive neighbourhoods, mostly populated by older single detached housing estates.54 As drawn out by the third component of the income domain, the wealthiest census tracts are concentrated largely within the boundaries of the Citadel. In figure 4.4 below, this phenomenon is spatialized, representing areas with an extremely high average income and elevated levels of economic polarization within the given census tract.

54 A further note: these areas host an incredibly “stable” resident class, with a low five year mobility rate (36%), and a relatively old housing stock (42% of housing was built before 1946).
Demography is Destiny

In spatial terms, the communities of the Citadel lie proximal to the neighbouring city, Demography is Destiny. While these two cities have many things in common, a set of key social, demographic, and economic indicators set them apart. Although average income in the city of Demography is Destiny is higher than the Toronto CMA average, it lacks the fortified characteristics found in the Citadel (Marcuse, 1997). Specifically, a housing stock built largely between 1946 and 1970 and low presence of children indicates a concentration of “empty nesters,” older baby-boomer residents living in the post-war suburban homes they purchased decades ago. Although these communities are on average wealthier than the average census tract, they lack the immense concentrations of wealth seen in the Citadel. Furthermore, the communities of Demography is Destiny host a more diverse population, compared to the extremely low levels of immigrant households and ethnic diversity seen in the former city. In short, the communities of Demography is
Destiny present a collection of fairly wealthy postwar suburban areas, providing a good contrast to the massive concentrations of wealth and power in the older estate communities of the Citadel.

The Edge

A third and final city to mention in this narrative is the Edge. As a “city,” it is by far the most expansive cluster, consisting largely of exurban developments beyond the suburban-rural fringe. Defined by similar characteristics of high average income, single detached dwellings, and labourers employed in the managerial and F.I.R.E. occupations, this city speaks to a dispersed process of rural gentrification. The movement of the upper-middle class to these areas is a growing trend in the Greater Toronto Area, as inner city and suburban residents alike leave to buy large homes in the smaller towns outside of the urban core. This flight to the exurbs has become recently entrenched in popular media in Toronto, documenting bourgeoisie success stories in the frontier exurbs, perhaps most
succinctly captured by one author's sub-title:

"Screw Jane Jacobs. We’re Outta Here."

- Philip Preville (September, 2011: 1)

This text, found within a 2011 edition of the magazine Toronto Life, encapsulates a desire by the upper-middle class to utilize their full socio-economic mobility, trading an urbanist lifestyle for the privatized "crabgrass governance" lifestyle discussed in the previous chapter (Peck, 2011). According to Phillips (2004), this exurban exodus represents a geography of gentrification not fully developed in urban studies. Phillips (2004) writes that processes of rural gentrification are linked to cycles of capital whereby the devaluation of the countryside landscape over time receives rapid revalorization via the intrusion of a new wealthy residential class. Similar to Ley’s (1996) thesis of the new middle class in the inner city, these new rural residents bring quick change to the built landscape, supported by popular culture vehicles such as gentrified lifestyle magazines, and fuelled by a strong rejection of the urbanist lifestyle (Phillips, 2004). Although rural gentrification represents an important research stream, the analytical distance involved in travelling to these currently distant communities is not within the full reach of this thesis. As such, a full examination cannot be unpacked here, however following Phillips’ (2004) lead, urban geographical research must begin to include rural revalorization within its conceptualization of gentrification processes.

This closes the narrative of the Hedged Communities, a set of stable, wealthy homeowners in various stages of the life-cycle clustered throughout the G.T.A. Thinking ahead to the next section, an important conceptual linkage is found between the The Edge, and the suburban communities within the sub-region of the Borrowed Frontier. These areas are linked by a strong presence of the nuclear family, patterns of domesticity, children at home, and one-family households. Through this nuclear family principal component, the discussion bridges over to the final sub-region of analysis. One final ride on the Toronto subway takes me away from Lawrence station, and back down the Yonge line south to the transportation epicenter of Union Station. From here the story buys one more
Go-Train ticket, and hops on the commuter rail towards the suburban municipality of Brampton.

**The Borrowed Frontier**

In comparison with the previous two narratives, this discussion leaves municipal boundaries, taking a combination of commuter trains, subways, and buses to reach its various destinations. These communities hold a far more “suburban” identity in the traditional cultural imaginary, characterized by low density residential use, and sprawling commercial and industrial space, connected by an autocentric transportation network consisting of multi-lane roads dividing space by way of paved asphalt and dashed lines of white paint. A suburban identity is further identified with a longstanding conception of the nuclear one-family household, embedded deeply within society's understanding of suburbia. As mentioned earlier in the discussion of the domain of the household economy in chapter 3, this suburban identity is created through multiple layers of constructs, formed by patriarchal relationships in society (England, 1991; Wyly, 1999). In turn, communities become defined by deeply embedded gendered landscapes. These societal constructs have very real material forms in postwar suburbia, such as the single family dwelling with a specific gendered role for the homemaker wife, or the garage built to house a private vehicle for the full-time male wage labourer (England, 1991). As such, these gendered roles shape and maintain the built landscape, and in the context of suburbia, ensure the continued production of single family dwellings which uphold the “traditional” nuclear family and all of its expected gender norms (England, 1991). Observing the spatial patterns of component one of the household economy (figure 4.6) gives a clear sign that the nuclear family is alive and well, strongly present in most suburban neighbourhoods. This pattern is shared both by The Edge and the final sub-region, The Borrowed Frontier. Moving onward with this spatialization of the nuclear family in mind, the narrative carries to an in-depth and localized analysis of The Borrowed Frontier through a trip to the suburban municipality of Brampton.
From Union Station, the neighbourhoods of Brampton are reached by way of the Commuter Go train, a rapid transit option between the suburbs and the central business district. It is important to note here that the suburban work commute is increasingly defined by trips to destinations other than the central business district. As described by Joel Garreau (1991), these suburbs act more as “Edge Cities” than they do as residential satellites of the urban core. In the context of the Greater Toronto Area, this is emphasized by the lack of a united metropolitan government. Especially in the case of Brampton, these cities act as large employment centres, with the manufacturing sector being one local example of this growing trend. Between 2001 and 2006 alone, Toronto’s central business district lost 40.2 percent of its manufacturing jobs, a drop from 4,900 to 2,900 positions (Bourne et al., 2011). While manufacturing became a silent industry in the downtown core, these jobs were either outsourced to international locations or have relocated to the suburban municipalities of the G.T.A., Brampton being one key example (Bourne et al.,

55 Manufacturing currently accounts for just 0.7% of jobs in Toronto’s CBD.
2011). In opposition to a suburban-to-downtown job commute, many drives to work are now characterized by inter-suburban commutes to the east or west along the long highways that stitch these autocentric communities together.

This pattern of autocentrism in suburbia is illuminated through examining the spatialization provided by the labour domain’s second component, shown in figure 4.7. This component represents manufacturing workers commuting long distances to work by private transportation. Many of the census tracts within suburban municipalities scored high on this component, notably Ajax, Markham, and Brampton. This visualizes the concepts of suburban employment centres put forward by Garreau (1991), and spatializes the local discussion of labour in the GTA, as put forward by Bourne et al. (2011). Furthermore, this analysis provides a conceptual leap: setting the foundation for an altered discussion of the Greater Toronto Area, a narrative now detached from a mandatory downtown Toronto central reference point.

Figure 4.7: Manufacturing Labour and Long Commutes


**Linking Intra-urban Sites of Gentrification**

Pulling into downtown Brampton on the Go-Train, some strong patterns become quickly apparent, linking the outer suburbs to the inner city discussed earlier. Drawing attention back to figure 4.19 (the map of the Ten Cities), downtown Brampton is classified in the same category as much of the inner city, belonging to the city of Go-Go Gentrification. A walk through these older Brampton neighbourhoods confirms this trend. A massive redevelopment of the downtown core is underway, titled as a revitalization plan involving a private-public partnership to expand city hall and redesign the surrounding blocks (Douglas, 2011). The surrounding residential streets are also indicative of a changing landscape. Many older larger homes are in a process of being redeveloped and renovated to serve a new wave of wealthy residents moving into the area, an example of which is shown in figure 4.8.

**Figure 4.8: Upgrading of Home in Downtown Brampton**
Figure 4.9: Contrast of Larger New Home with Older Postwar Suburban Home in Port Credit

Travelling south down to the shores of Lake Ontario, a similar trend is occurring in Port Credit. Here capital is increasingly moored in the harbour, recreating the former middle class suburban neighbourhoods by way of demolishing houses and commercial space to make way for larger single detached homes and large glass condominiums (see figure 4.9). This development is taking place with amazing swiftness. Walking down Lakeshore Road, a closed gas station stood adjacent to a new condominium, gated off by metal fences. In the time it took to round a nearby block, the gas station had been completely torn down by an eager backhoe and construction crew (see figure 4.10).

Figure 4.10: Before and After Scenes of a (re)Urbanization Wave in Port Credit
The case examples of downtown Brampton and Port Credit showcase a trend that bridges out from the inner city of Toronto. In addition to the gentrification pressures of renovation and recreation in the inner city neighbourhoods, an additional narrative of “suburban gentrification” appears. The evidence shown by these two older suburban communities follows the research of Suzanne Lanyi Charles (2011), who has identified the correlation of small homes possessing low floor area-to-to size ratios (F.A.R.s) with the incidence of housing being torn down to be redeveloped into larger residences.56 This process of redevelopment induces a rising swell of gentrification flows, as high-value homes race to fill in a gap between actual and potential land rent, driving up the average housing price in the process (Charles, 2011). As no real devaluation of land has taken place, this represents the situation of a value gap rather than a rent gap in these suburban communities (Hamnett and Randolph, 1984; Ley, 1996). In addition, municipal governments looking to expand their property tax base often warmly welcome these projects of residential reconstruction at the level of both corporate and individual developer (Charles, 2011). In the context of Canadian cities, this is incredibly important, as the centralized governance abilities at the federal and provincial scale leave municipal governments with little flexibility in their taxation policies. In the final chapter, this issue will be drawn out more, addressing the revenue challenges faced by Canadian municipalities. As various forms of gentrification proceed in both the inner city and suburban communities, urban policy must look for paths to ensure that displacement does not become an accepted trade-off for new capital revenue, regardless of the neighbourhood typology. With this argument in hand, the narrative leaves the communities of Port Credit and downtown Brampton, heading towards a discussion of The Borrowed Frontier, and its three cities: The Yesterburbs, Former Suburban Frontiers, and The New Ethnoburbia.

56 Although Lanyi Charles’ research applies to both communities, Port Credit deserves specific mention as a large process of gentrification involves tearing down smaller homes, whereas in downtown Brampton gentrification follows more of a pattern of renovating older, larger homes.
Fordism on Display: The Yesterburbs

Taking a bus from the downtown Brampton hub, the discussion of the Yesterburbs is localized by way of a visit to the southwest segment of Brampton. The demographic and economic indicators of the Yesterburbs drive home one of the key messages of this chapter, that the traditional iconic designations of “city” and “suburb” are overly simplistic. In similar fashion to the concept of the in-between city, the neighbourhoods of the Yesterburbs occupy a mixed space, caught between inner city apartments and outer suburban single detached housing. Compared to the other two cities of The Borrowed Frontier, the Yesterburbs have fewer homeowners, a relatively older housing stock, and a large percentage of apartment building units. Demographic and economic indicators also add uniqueness to the older suburban neighbourhoods of the Yesterburbs. As displayed in

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57 See figure 4.20 on page 146 for the exact location within the narrative map.
table 4.11, there are a higher percentage of immigrants (62%), and more labourers depending on public transit for their work commute, suggesting a slightly less autocratic society than a suburbanist community would commonly imply. These neighbourhoods also experience higher levels of economic inequality and polarization compared to the rest of the outer suburbs. In addition, these areas have higher concentrations of low income families, suggesting some socio-economic similarities with the city of Insecurity Deposit. In short, the communities of the Yesterburbs portray intriguing social, demographic, and economic qualities that challenge many of the societal assumptions attached to suburban communities.

<table>
<thead>
<tr>
<th>SPACES OF ‘IN-BETWEENESS’ IN THE OUTER SUBURBS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yesterburbs</td>
</tr>
<tr>
<td>----------</td>
</tr>
<tr>
<td>Homeowners</td>
</tr>
<tr>
<td>Single Detached Housing Units</td>
</tr>
<tr>
<td>Apartment Building Units</td>
</tr>
<tr>
<td>Housing Built Between 1946 and 1970</td>
</tr>
<tr>
<td>Housing Built Between 1971 and 2000</td>
</tr>
<tr>
<td>Housing Built Between 2001 and 2006</td>
</tr>
<tr>
<td>Immigrant Households</td>
</tr>
<tr>
<td>Use of Public Transit for Work Commute</td>
</tr>
<tr>
<td>Income Inequality</td>
</tr>
<tr>
<td>Income Polarization</td>
</tr>
<tr>
<td>Low Income Households After Tax</td>
</tr>
</tbody>
</table>

Table 4.11: Spaces of In-Betweeness in the Outer Suburbs
The mix of older apartment buildings and single detached housing becomes quickly apparent with the first steps through the southwestern Brampton neighbourhood cornered by the busy intersection of Main Street and Steeles Avenue West. A set of tall, modernist apartment buildings take up the immediate sightline, their grounds surrounded by blank concrete walls, parking lots, and a comforting sign that reads: “rent with confidence.” Walking north, across the street lie a collection of avenues with modest split-level homes, bungalows, and two story detached housing complete with protruding brick-clad garages. Considering the multiple styles of residences found in this area, the Yesterburbs become largely associated with a mixed housing stock. This housing on average is relatively new in the context of the G.T.A., however the brick and vinyl sheeted residential stock is relatively old compared to housing built closer to the suburban-rural fringe. About three quarters (74%) of housing in the Yesterburbs traces its building date between 1971 and 2000, while only 8% of the housing stock was built between the years of 2001 and 2006. The period of neighbourhood construction is also available outside of the census datasheets, through construction dates etched into the sidewalks. Crouching down, various years of construction in the community appear: 1991, 1994, and a more recent date of 2008 found in front of a nearby shopping mall under construction.

Figure 4.12: The Housing Mix of the Yesterburbs
Travelling a few blocks further north, I stumble across a second shopping mall, where the flatlands of asphalt parking lots host the beginning of an antique classical car show. Held in the cradle of the local shopping mall, this display of classic Fords and Cadillacs is part of a larger montage: Fordism on display. Looking around the surrounding community, the entire landscape of the Yesterburbs seems constructed of ideals, policies, and memories from the Fordist period. Modernist concrete slabs form a massive stock of concentrated housing, surrounded by avenues of post-war suburban homes. Centred by the local “Shopper’s World” strip mall complex, this neighbourhood displays many components of the Fordist era, held together by wide concrete avenues and a largely autocentric structure. In many ways this area represents Toronto’s experience of Fordism, a unique mix of built form that played an influential role, affecting the way of life in the Fordist G.T.A.\textsuperscript{58}

Crossing the parking lot, I navigate busy Tim Horton’s drive-through traffic and cross Main Street to catch the next bus north. Here, the story moves out of the Yesterburbs and into a more modern manifestation of suburbia, contemplating both the Former Suburban Frontier and the New Ethnoburbia.

**Former Suburban Frontiers**

So far, this narrative has travelled across much of the G.T.A., observing so far eight of the Ten Cities of Toronto. The introduction of the ninth begins with a bus ride north, passing downtown Brampton and navigating multiple routes, finally dropping the narrative off in the neighbourhood of Bramalea Woods (for reference, see figure 4.20). This community is situated northeast of the older core, just a few bus stops away from the apartments of Bramalea, an Insecurity Deposit neighbourhood which serves as an important link between city and suburb in terms of the challenges of the in-between city found in various urban settings of the G.T.A. The community of Bramalea Woods itself is classified as belonging to the city of Former Suburban Frontiers, a set of communities that hold some explanatory middle ground between the Yesterburbs and the New Ethnoburbia neighbourhoods sitting on the fringe of urban space in the G.T.A. The Former Suburban Frontier consists of communities built just beyond the slightly older neighbourhoods of the

\textsuperscript{58} For more thoughts on this, see the discussion of Metropolitan Keynesianism in chapter 2.

\[132\]
Yesterburbs, while sharing many socio-economic commonalities with the far-flung neighbourhoods of the New Ethnoburbia. This discussion will wander through these distinctions, before preparing for its final narrative stop: the neighbourhoods of the New Ethnoburbia.

As stated, the city of Former Suburban Frontiers shares many similarities with the Yesterburbs, however its demographic and economic indicators are far more aligned with traditional conceptions of suburbanism. In comparison to the last set of communities, the Former Suburban Frontier has a greater percentage of homeowners, mixed with a less mobile group of households. Residents of the Former Suburban Frontier also live in homes with more recent construction dates, and reside in twice as many single detached houses. Drawing back to the nuclear family component (see figure 4.6), these communities fall neatly into the long-standing definition of the nuclear family, hosting a high average number of children at home in a collection of households that are vastly defined by a one family structure (80%). Furthermore, a greater percentage of residents are employed in the F.I.R.E. sector,\textsuperscript{59} part of a labour force in this city that depends heavily on private transportation for their commute to work. A final point is explored with the income domain. Measured by census tract, these neighbourhoods have some of the lowest indexes of economic polarization and inequality, indicating a strong homogeneity of middle-class households. Taking these factors into consideration, these indicators visibly distinguish the city of Former Suburban Frontiers from the city of the Yesterburbs. Thus, the “Former” is identified with a heightened presence of the traditional idea of suburban society: economic middle-class homogeneity, autocentrism, homeownership, and the nuclear family. This demographic is further entwined with a substantial level of successful suburban upward mobility and economic security, centred on high employment levels in the F.I.R.E. sector.

\textsuperscript{59} The percentage of workers in the Former Suburban Frontier employed in the Finance, Insurance, and Real Estate sector (F.I.R.E.) is higher than any other of the Ten Cities.
CLASSIC SUBURBANISM WITHIN THE FORMER FRONTIERS

<table>
<thead>
<tr>
<th>Principal Component: Nuclear Family Household Structure</th>
<th>Yesterburbs</th>
<th>Former Suburban Frontiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td>70.9%</td>
<td>88.1%</td>
</tr>
<tr>
<td>Mobility in Past 5 Years</td>
<td>46.8%</td>
<td>37.7%</td>
</tr>
<tr>
<td>Housing Built Between 1971 and 2000</td>
<td>73.9%</td>
<td>85.0%</td>
</tr>
<tr>
<td>Housing Built Between 2001 and 2006</td>
<td>7.9%</td>
<td>8.6%</td>
</tr>
<tr>
<td>Single Detached Housing Units</td>
<td>30.5%</td>
<td>59.7%</td>
</tr>
<tr>
<td>Employed in F.I.R.E. Sector</td>
<td>24.4%</td>
<td>26.6%</td>
</tr>
<tr>
<td>Use of Public Transit for Work Commute</td>
<td>24.0%</td>
<td>14.0%</td>
</tr>
<tr>
<td>Income Inequality</td>
<td>0.30</td>
<td>0.23</td>
</tr>
<tr>
<td>Income Polarization</td>
<td>1.10</td>
<td>0.95</td>
</tr>
</tbody>
</table>

Table 4.12: Classic Suburbanism within the Former Frontiers

With the Brampton Transit bus pulling away, I begin a walk through the neighbourhood of Bramalea Woods. Passing through the first set of avenues, a culture of suburbanism quickly appears embedded in the landscape, joining the existing narrative with a discussion informed by quantitative figures. Signage posted in a multitude of locations enforces a panoptic gaze of the community watch eye, reminding every passer-by of a “community protected neighbourhood.” Walking is discouraged by the lack of sidewalks along residential streets. The housing architecture also reveals an interesting dynamic to the area’s definition. Each few blocks, the style of housing changes: from two story brick homes with two car garages, to Georgian and Greek revival models. The concentrated implementation of these architectural styles implies tract development, the construction of suburban housing blocks in a single swoop of the developer’s architectural blueprint pen. This design arrangement, in coordination with the securitization-by-signage and a clear enforcement of naming streets with words that start with the letter “L,”

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60 The use of the letter “L” for naming streets helps to indicate the period of initial construction for each street. Surrounding neighbourhoods with first letters earlier in the alphabet indicate older neighbourhoods, while streets with first letters appearing later in the alphabet share a more recent construction date. The houses on these streets were mostly constructed by Wycliffe Homes between the late 1970’s and early 1980’s (Stropus, 2012).
presents the strongly embedded imprints of a consciously structured, socially homogenous residential landscape.

Further meandering in this neighbourhood reveals a careful project of constructing a very specific kind of landscape, enforced by multiple supervising actors (neighbourhood watch communities) and the threat of financial penalty (bylaw fines). Walking further on, the strict controlling of the landscape is embedded in the threats of fines for swimming in the human-made lake, or among the plethora of restrictive community signage. These warnings ranged from strict parking restrictions to signs making it absolutely clear that the community “play area is for resident children only.” Non-resident children need not apply.\textsuperscript{61}

These features of the landscape have deeper meaning than the segregation of play structures. Embedded within these strict regulations of the suburban landscape is the increased materialization of “crabgrass governance,” forming links between suburban community identity and a political strategy of privatizing resources (Peck, 2011). The politics of crabgrass governance also extends to the decisions made by suburban municipalities such as Brampton as to how services are distributed. Here, Peck (2011) points towards a strong movement towards supporting the privatization of resources that were previously conceived of as belonging to a public sphere. As various powers of governance shift towards the private sphere, the tools used by planners and policy makers to redistribute wealth lose their effectiveness (Peck, 2011). Thus, the private walls put up by many residents are shored up by the retrenched state, leaving little if any space for redistributive policies such as affordable housing or public transportation.

\textsuperscript{61} See figure 2.1.
Although the past two cities have clear distinctions between them, one key aspect links them. Both the Yesterburbs and the Former Suburban Frontier have largely reached physical build-out limits for residential housing. The years between 2001 and 2006 added only 8 percent of new housing for The Yesterburbs, and 9 percent for the Former Suburban Frontier. This observation sets the context for the final city, where the rapid construction of new residences is fiercely intertwined with the defining social, demographic, and economy aspects of these new communities. The last destination point is thus the suburban-rural fringe, where the narrative takes on an analysis of the New Ethnoburbia.

**The New Ethnoburbia**

The final segment of this story starts in the confines of a rain coated bus shelter, awaiting a bus to the northwestern fringe of Brampton. In many ways, this final city of the New Ethnoburbia shares striking similarities to the Former Suburban Frontier.
Demographic and economic indicators present a clear link: both host autocentric societies consisting of single family households with many children, living mostly in single detached housing. Similar to the Former Suburban Frontiers, these observations indicate a continuation of similar suburban cultural landscapes on the suburban-rural fringe.

![Map of The Borrowed Frontier](image)

**Figure 4.14: The Borrowed Frontier**

Although many similarities link these two cities, the New Ethnoburbia is unique. In contrast to the other two cities of the Borrowed Frontier, the communities of the New Ethnoburbia have not yet reached build-out. Between 2001 and 2006, a massive inflow of households flooded into these areas, as 70 percent of housing was constructed during these years alone. This is visualized through the third component of the physical form of housing domain, describing areas where most of the housing was constructed between 2001 and 2006 (see figure 2.1 for this visualization). This pattern however is not restricted solely to the suburban-rural fringe. In addition to fringes of Brampton and Markham, this component is heavily present along the downtown Toronto harbourfront, and in the neighbourhoods of Go-Go Gentrification directly to the east and west of the central
business district. This geography of new housing construction is also largely a geography of new homeownership. Within the New Ethnoburbia, 94 percent of households own their home, which are overwhelmingly single and semi-detached housing units.62

A final important domain is that of citizenship (including measures of language, race, and ethnicity). As the first and second components of the citizenship domain explain (the first component is shown in figure 4.15 below, the second component is visualized in A8 on page 214), the New Ethnoburbia is home to a large number of immigrant households identifying as visible minorities, speaking a language other than French or English. The principal component analysis also points to a significantly high level of ethnic diversity in these neighbourhoods. These observations support earlier research on the suburbanization of immigration, locating these social relations both in the inner suburbs and suburban-rural fringe (Murdie, 2008).

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62 Within the New Ethnoburbia, only 2% of the housing stock is in the form of apartment units.
Many Immigrant Households, Members of Visible Minority Communities, Speaking a Primary Language other than French or English at Home

Figure 4.15: Visible Minority, Immigrant Households Speaking a Primary Language Other than French or English

Keeping the inner suburbs in mind, the New Ethnoburbia represents a very different segment of immigrant households in the Greater Toronto Area, a segment associated with the ownership of single detached dwellings. After a long bus ride along the wet roads of north Brampton, the narrative arrives at its final destination, the residential construction site of Mount Pleasant.\textsuperscript{63} Walking down a main road of the community, some similar development patterns seen in the Former Suburban Frontier emerge, namely in the form of urban design implemented uniformly under a singular suburban tract layout. This homogenous construction indicates some similarities with the recent past, though it breaks new ground as these subdivisions are being constructed on a much larger scale, complete with an integrated commercial sector and school. Standing on the adjacent Creditview Road, an excellent view of housing built upon credit capital is captured, amidst the filling of concrete foundations and timber frames falling into place along the suburban-rural fringe. Land is quickly turned from farmland to front lawn, as the frontier continually pushes

\textsuperscript{63} See figure A2 on page 211 for this site’s location.
outwards. With the extension of each new avenue, the frontiers of capital markets simultaneously swell, expanding the horizons of potential consumption with every new foundation laid (Smith, 1996).

![Figure 4.16: Making the Frontier](image)

Implicit in this expansion of the housing stock is the use of housing mortgages to finance these long-term purchases. Recent work by Preston et al. (2009) argues that many immigrant households take significant risks in the move to become homeowners, often paying upwards of over half their income on housing costs. This phenomenon of extremely large portions of income going towards housing payments has been presented both here in the New Ethnoburbia, and in the communities of Insecurity Deposit, both of which have sizable immigrant populations. In the case of the New Ethnoburbia, 34 percent of owning households spend 30 percent or more of their income on mortgage payments and other housing related costs. This suggests a class of precarious homeowners in the outermost suburbs, prone to the possibility of foreclosure due to sudden and unexpected
financial circumstances. Walking through this “frontier” town, it is clear that capital is racing to expand markets of housing consumption at a rapid pace, much as it is along the downtown waterfront, Bay Street, and in other gentrifying neighbourhoods across the G.T.A.

<table>
<thead>
<tr>
<th></th>
<th>The New Ethnoburbia</th>
<th>The Borrowed Frontier (Weighted Average)</th>
<th>Toronto Census Metropolitan Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td>94.2%</td>
<td>83.2%</td>
<td>70.0%</td>
</tr>
<tr>
<td>Homeowners Paying More than 30</td>
<td>34.4%</td>
<td>31.4%</td>
<td>27.2%</td>
</tr>
<tr>
<td>Percent of Income on Housing</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing Built Between 1971 and 2000</td>
<td>28.4%</td>
<td>67.5%</td>
<td>48.9%</td>
</tr>
<tr>
<td>Housing Built Between 2001 and 2006</td>
<td>70.0%</td>
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<td>9.1%</td>
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<tr>
<td>Single Detached Housing Units</td>
<td>60.6%</td>
<td>49.1%</td>
<td>44.8%</td>
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<td>Use of Public Transit for Work Commute</td>
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<td>Income Inequality</td>
<td>0.21</td>
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<tr>
<td>Income Polarization</td>
<td>0.75</td>
<td>0.96</td>
<td>1.10</td>
</tr>
</tbody>
</table>

Table 4.13: Precarious Housing on the Borrowed Frontier

The new frontier of the Toronto urban region implies a fragile balance, walking a line between financially successful subdivisions and a wave of foreclosures pre-empted by a climate of easy credit, reminiscent of the recent foreclosure crisis in many American suburbs. The fast-paced speed of capital growth is evident both through theory and on the ground. The new houses under construction expose a model of “hyper-planning,” the use of pre-set designs, taking various de-contextualized revival period styles and tacking them onto different segments of the structure (Relph, 1981). As such, the landscapes described by this narrative speak to a dangerous and precarious rush of opportunistic housing developers, rapidly pushing the margins of the city to their limit.
Passing back through the construction sites of exposed storm drains and pre-turfed lawns, the narrative stops in a place much like where it began, on the rain-soaked platform of the Mount Pleasant Go Train station. The story of the Ten Cities of Toronto has passed through multiple sites by way of public transit, picking up the diverse sets of challenges facing each collection of communities. In the sub-region of Inner City Polarization, the narrative described two processes of gentrification: renovation and recreation. While some areas are being recreated through massive projects such as condominiums on Toronto’s waterfront, others such as South Parkdale face the rising presence of the revalorization of surrounding land, pushed onwards by the creative hub of neighbouring Liberty Village.

In contrast to areas of valorization, the narrative also passed through communities such as Kingston-Galloway, where the phenomenon of “vertical poverty” is exacerbated by
the often ignored needs of many neighbourhoods in the inner suburbs, conceptualized as the places in-between the urban policies aimed towards traditional notions of city and suburb. The narrative also showed that Inner City Polarization is not limited to a discussion of the physical inner city. While the modernist apartments of Bramalea indicated the presence of the city of Insecurity Deposit in Brampton, the downtown areas of Port Credit and Brampton indicated gentrifying processes as part of the city of Go-Go Gentrification. These linking narratives accept that many urban processes are spatialized in a clustered pattern, however remind urban geographers to look for commonalties across space as well.

The story also addressed the neighbourhoods within the city of Hedged Communities. Largely portrayed as stable elite areas, these places embody a continuing concentration of capital - one tied up in geographies of citizenship and ethnicity, and undoubtedly stabilized by the social mobility allowed through high status employment and advanced levels of education.

Finally, the story travelled through The Borrowed Frontier, pulling apart distinctions between the three cities, while tying together an argument of capital continuing to push the margins of the city outward, operating on borrowed finance, and borrowed time. These outermost areas, characterized as the New Ethnoburbia, will play a huge part in the formulation of the G.T.A.’s future. These areas highlight the need for a serious discussion about the financial long-term viability of such developments, both for lending institutions and individual homeowners.

In conclusion, these descriptions have provided a cross-section of the diversity contained within the Greater Toronto Area, exploring how the landscape of the neoliberal, competitive city is characterized by a fragmenting reality of socio-economic inequality and polarization, both within communities and between them. These divisions, mapped through the collection of 36 variables, have shown this inequality and polarization to be playing out in multiple domains of housing, citizenship, income, and paid and unpaid labour. The discussion of the Ten Cities ends here on the Mount Pleasant commuter rail platform; however it has placed us at the point of origin for the next substantial discussion. If there are distinctly spatial effects found within the restructuring of the metropolis – from
the dense inner city to “living on the edge of something magical” in the outer suburbs (figure 4.18), then we should expect drastically different outcomes for new Canadians who reside in the varying “cities” of the Greater Toronto Area.

Figure 4.18: Living on the Edge in the New Ethnoburbia
Figure 4.19: The Ten Cities of Toronto (With Assistance from Eric Leinberger)
Figure 4.20: Greater Toronto Area Narrative Map
Chapter 5: Immigration and Housing Stress in the Toronto Region

Introduction: Housing and the Ten Cities

Looking back at the Ten Cities narrative, the previous discussion has illustrated a landscape powerfully fragmented by neoliberal urban governance. Travelling through each of the cities, the narrative has given witness to spatial divisions of housing, income, labour, and citizenship. Within the sub-region of Inner City Polarization, we have seen materializations of gentrification and deprivation. Within the downtown neighbourhoods of Creative Destruction and Go-Go Gentrification, different stages of upgrading and displacement are at play. Along the condo canyons of the financial district and the harbourfront, this is a largely completed process, whereas the contestation of space continues within inner city neighbourhoods such as South Parkdale (Slater, 2004). These processes have also been taking place outside of the City of Toronto, renovating older building stock in downtown Brampton while recreating plots of land in Port Credit to serve mansion-like dwellings. In the northern part of Inner City Polarization, much different processes are at work. Found especially within the city of Insecurity Deposit is the phenomenon of “vertical poverty,” low-income households concentrated in neighbourhoods with low rents found in high-rises (United Way of Toronto, 2011).

Drawing back to the foundational research that inspired much of this thesis, these communities fall largely within the classification of David Hulchanski’s city number 3, where income levels have been falling since 1970 (Hulchanski, 2010). In summation, the cities of Inner City Polarization suggest rising tensions characteristic of an increasingly unequal urban society.

Relative to Inner City Polarization, the cities within the sub-region of Hedged Communities enjoy a stability provided by their high status positions within society. This collection of wealthy, well educated and mostly white labourers employed in the F.I.R.E. and managerial sector comprise another chapter of the tale of three cities. Described as city number 1, these communities have seen a continuous rise in income over the same time period that the average individual income shrank in other parts of Toronto (Hulchanski,
Wealth is sustained by the ownership of single detached dwellings and secure jobs that provide more stability than those in the service or manufacturing sectors. In the previous chapter, the core concentration of wealthy communities was found to be in the city of the Citadel, where household income levels far outpaced any other set of communities in the Toronto C.M.A.

Finally, the Borrowed Frontier contained a wave of suburban developments, expanding outwards from the 1970’s to the present day. While the individual cities within this sub-region held many differences between them, a few key observations were directly present. The first two cities, the Yesterburbs and Former Suburban Frontiers, were largely created by waves of suburbanization between 1970 and 2000. Today, these areas have reached build-out, expanding to the borders of available development lots and reaching limits of potential surplus absorption of capital. Lastly, the final frontier was seen in the city of the New Ethnoburbia, where an astronomically high homeownership rate has intermingled with the ubiquity of single detached housing, immigrant status, and homeowner financial stress.

These observations have already been explored. However, this chapter delves deeper, considering the geographies of immigration and housing throughout the Ten Cities. At a preliminary scale, some patterns of immigrant housing subgroups have been explained (most notably through the cities of Insecurity Deposit and the New Ethnoburbia), but the stories of immigration and housing in the Greater Toronto Area (G.T.A.) deserve a more thorough analysis. The context for this research comes from literature emerging in the past decade on the Toronto region. Similar to the story of economic polarization, research has explained an unequal urban landscape where rising levels of poverty are centred in neighbourhoods with a concentration of immigrant households. Whereas the previous chapter left us with an understanding of a splintered urban landscape, this chapter will tie out the specific subgroups that describe how immigrant households access housing across the Toronto Census Metropolitan Area. Before this can be analyzed in depth, the discussion turns to a literature review of immigration and housing in the Toronto region.
The Landscape of Housing

The discussions of inequality and polarization in Toronto have taken place in the context of an urban landscape that has become increasingly restless over the past four decades, changes partly initiated by the decline of Fordism in the 1970’s (Walks, 2001; Wyly, 1999). As this landscape has tossed and turned, the foundations of a supportive housing stock have experienced fractures, making housing an increasingly divided resource between those with capital and those without. The reasons for these changes in the city are as numerous as they are debatable, however Bunting et al. (2004) provide a helpful trialectic for understanding the shift towards greater housing affordability stress in the G.T.A, consisting of changes in Canada’s economic structure, demography, and policy frameworks.

Economic Change

First, economic change has presented a post-industrial landscape characterized by polarization between labour classes. On an international scale, the position of Toronto as a “global city” is maintained through entrepreneurial city policy and an increased presence of the F.I.R.E. sector, which is reliant upon a non-unionized low wage service sector, creating a severe occupational divide reinforced by serious wage differentials (Bunting et al., 2004; Harvey, 1989; Sassen, 2001; Walks, 2001). A second component of economic change is found with uneven metropolitan growth rates, as cash-strapped suburban municipalities compete to capture the attention of developers who can attract new residents, and the new tax revenue they bring (Bunting et al., 2004). During Ontario’s Common-Sense Revolution, discussed in more detail in chapter 2, suburban growth controls were done away with in an attempt to secure urban growth at all costs. Today, the provincial government has taken far more initiative to curb growth by way of a G.T.A. greenbelt, but massive pressure from housing developers continues to put an expansive push on the urban region’s margins (Boudreau et al., 2009). From a demand-side perspective, the growing market for housing, driven by wealthy F.I.R.E. labourers, fuels spiraling housing prices both on the suburban fringe and in the inner city (Bunting et al., 2004). The supply-side explanation provides a second angle of consideration. Here,
housing stress is explained by uneven divisions of labour alongside the segmentation of the residential market due to the concentration of capital investment in new suburban housing over other types of the existing housing stock. As chapter 2 argued, this is a large part of the process of uneven development, creating extreme rifts of polarization in the residential stock (Bunting et al., 2004, Smith, 2008).

**Demographic Change**

A second force of rising housing unaffordability is found with shifts in the social and demographic fabric of the city. Bunting et al. (2004) argue that the dissolution of the family supportive wage characteristic of the Fordist economy has pushed most households towards a dual income wage earner structure. This has created movements of both continuity and change across the metropolis. While the traditional suburban nuclear family has retained economic stability with both households heads working, financial stress has fallen increasingly on the shoulders of single-parent families (Bunting et al., 2004; Wyly, 1999). This can also be said for an increasing segmentation of immigrant households between business class applicants and individuals who have faced immense challenges having their work credentials recognized. This latter example of a housing stress dialectic will be drawn out more in later discussion in this chapter.

**Changes in Government Policy**

The third and final factor of housing affordability stress is found in policy change at all levels of government (Bunting et al., 2004). This involves the neoliberalization of housing policy, where the state has initiated a roll-back process, cutting social programs and services to balance budgets. A subsequent process of roll-out neoliberalism followed, led by the downloading of services from the federal government to the provinces (Bunting et al., 2004; Peck and Tickell, 2002). As discussed in chapter 2, the Harris provincial government continued the roll-out process, downloading services to cities and transferring economic controls from public to private regulators. This manifested itself in provincial governance policy through the removal of suburban development limits, and in the elimination of rent controls (Boudreau et al., 2009). Furthermore, whatever was left of
social housing at the federal and provincial government scales was quickly hollowed out, packaged up, and either downloaded to cities or shifted to the private sector (Bunting et al., 2004). Municipal governments have done their best to cope in the restructured neoliberal city. Toronto Community Housing, created by the City of Toronto, houses 164,000 people, comprising 58,500 households overall, making it the second largest social housing provider in North America (Toronto Community Housing, 2010). Overall, these three broad themes of change help to explain the growing levels of affordability stress in Toronto. This is an important discussion, however the same three patterns have occurred in most other major Canadian cities, leading to increased economic and social polarization across urban Canada (Walks and Bourne, 2006). What is needed then, is an explicitly geographical discussion of how a specific landscape of housing has been crafted in Toronto. For this, the narrative turns to a focused discussion of municipal housing policy, keeping in mind the multitude of other forces mentioned so far in this thesis that act to shape and mold the residential stock.65

Canada’s Dual Housing Policy

The face of Canada’s housing policy has two sides, divided between homeowners and renters. Unlike most other nations in the “global north,” Canada’s housing system is based almost completely on the private market (Hulchanski, 2007). This creates a setting where housing subsidization is carried out in the name of service market demand rather than social need. Hulchanski (2007) argues that this leads to a housing system that leaves the most disadvantaged in society behind, a system ultimately unable to use market mechanisms to serve social need effectively. The state of Canadian housing has thus been increasingly shaped by market-centred policies over the past few decades. To follow the development of this dual system, we turn to the historic development of Canadian housing policy since the postwar era.

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64 New York City is the largest social housing provider in North America (Toronto Community Housing, 2010).
65 One important force outside the bounds of this thesis narrative is that of international speculative capital. Undoubtedly this international capital (and the actors who wield it) has a large impact on the G.T.A.’s residential market, and warrants attention in further research on this topic.
In the aftermath of the Second World War, Canada was awash with both surplus capital, and housing demand from young adults looking for family housing. In response, the Canadian government established the Canada Mortgage and Housing Corporation (C.M.H.C.) in 1946. The responsibility of the C.M.H.C. was to provide assistance for new homeowners through programs such as mortgage insurance to facilitate lending between banks and potential homeowners (Hulchanski, 2007). While municipal governments provided the necessary land and zoning measures, the provincial and federal governments created the state institutions that would create a favourable environment for homeownership (Hulchanski, 2007). The federal state’s involvement in housing ownership quickly became a supporting column of the welfare state, ensuring continual economic growth through the purchase of housing units facilitated by debt-financed home mortgages. During this time of rapid postwar economic expansion, funds were also available for federal and provincial-backed public rental housing. Despite the available funding, only 12,000 units were constructed between 1949 and the early 1960’s (Hulchanski, 2007). Thus, as suburban neighbourhoods began to take form, private homeownership became a reality for a larger percentage of residents, a direct outcome of the postwar federal housing strategy.

Although homeownership has remained a constant avenue for capital accumulation, rental units became a large focus of federal housing policy during the height of the Keynesian welfare state. Between 1963 and the early 1970’s, the federal government worked closely with provinces to construct and subsidize rental housing, managed by corporations until the control of the provincial governments. The Ontario Housing Corporation was one such body, bringing a large amount of new subsidized rental units to Toronto (Hulchanski, 2007). This period of large-scale state involvement would be limited however to a single decade. In response to the perceived failure of state housing projects like Pruitt-Igoe in St. Louis and Regent Park in Toronto, and backlash against modernist technocratic planning, the state turned towards a decentralization of support for renting households, shifting away from the actual construction of subsidized rental units (Bocking, 2006; Martin et al., 2011). By the time this switch had occurred, about 200,000 rental units had been constructed by the state, representing about 2 percent of Canada’s housing stock today.
This era of housing policy is crucially important for a discussion of housing in Toronto, as it represents the era where a majority of rental units were constructed. The construction of state-subsidized public housing in Toronto between 1963 and the mid-1970’s rapidly changed the identity of the city, creating clusters of high-rise rental apartment buildings throughout the inner suburbs (Hulchanski, 2007). During this favourable period for rental unit construction, the “City of Neighbourhoods” became associated with the “City of Towers,” as vertical communities emerged in clustered form across the landscape (United Way of Toronto, 2011). Between 1960 and 1969 alone, 730 rental apartment buildings were constructed, compared to just 141 that have been built since 1980. As such, much of the inner suburbs have become associated with high-rise apartment buildings, shown by the huddled concentrations of apartment units five stories and higher in figure 5.1. This era continues to have a lasting imprint on the landscape; Toronto’s inner suburbs currently have 126,103 apartment buildings units five stories and higher, compared to the 86,593 high-rise apartment buildings units found within the downtown boundaries of the old City of Toronto (United Way of Toronto, 2011).
addition to creating a unique built environment, this era of affordable rental housing construction created a number of affordable housing nodes for low-income households, an observation that has specific importance for the analysis of immigrant housing subgroups (Ley and Smith, 2000).

![Bramalea Apartment Cluster in Brampton](image)

**Figure 5.2: Bramalea Apartment Cluster in Brampton**

**Housing in the Ten Cities**

Keeping the history of housing policy in mind, the narrative now explores the concentration of different typologies of housing throughout the Ten Cities explored in chapter 4. Table 5.1 shows a general taxonomy of housing type. Cities within the sub regions of Hedged Communities and the Borrowed Frontier have clearly benefitted to a large extent from state-assisted homeownership. While the neighbourhoods of Hedged Communities possess on average the private capital for homeownership, cities within the Borrowed Frontier (namely the Former Suburban Frontier and the New Ethnoburbia) have benefitted largely from government assisted ownership, allowing middle-class households to secure mortgages backed on personal debt and insurance measures from the C.M.H.C. (Hulchanski, 2007). Ownership is also seen within the inner city, through the form of
condominium owners in the city of Creative Destruction, and the ownership of older, renovated, single detached dwellings in Go-Go Gentrification. Drifting to another part of the table, we see extremely high percentages of tall apartment housing in the inner suburban cities of EthniCities and Insecurity Deposit. This pattern is also present in the Yesterburbs, adding fuel to the challenge of a conceptual city/suburb dichotomy mentioned in chapter 4. These three cities also experienced a large rate of housing construction in the 1960’s and 1970’s, suggesting these areas to be the direct benefactors of a past era of state-led rental housing support. Looking to table 5.2, these suspicions are confirmed. The variegated state housing policies over time have had strong impacts on the region’s housing stock. In terms of homeownership, the outer suburbs (alongside the Hedged Communities) have extremely high levels of ownership, reaching almost 95 percent in the New Ethnoburbia, the suburban fringe communities built largely between 2001 and 2006. On the other end of the spectrum, concentrations of rental housing are seen in the communities of EthniCities and Insecurity Deposit, and are also seen to a lesser extent in the Yesterburbs which hosts a more mixed form of housing style. This shows the impacts of state housing policy, creating concentrated communities of either owned single detached housing or high-rise rental apartment units.66 What is lacking however is a discussion of why difference of tenure is important in a conversation about urban inequality and polarization.

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66 It also needs to be mentioned that since the 1970's, private ownership in Toronto has also been concentrated in the high-rise condominium market within the inner city (seen within the city of Creative Destruction). This will be drawn out more later on in the chapter.
<table>
<thead>
<tr>
<th>Area</th>
<th>Single Detached Housing</th>
<th>Semi-Detached Housing</th>
<th>Row Housing</th>
<th>Duplex Housing</th>
<th>Apartment Unit with 5 or More Stories</th>
<th>Apartment Unit with Fewer than 5 Stories</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Go-Go Gentrification</td>
<td>22.7%</td>
<td>14.5%</td>
<td>5.2%</td>
<td>6.0%</td>
<td>16.1%</td>
<td>35.3%</td>
<td>99.8%</td>
</tr>
<tr>
<td>EthniCities</td>
<td>48.8%</td>
<td>9.1%</td>
<td>6.9%</td>
<td>8.2%</td>
<td>16.5%</td>
<td>10.5%</td>
<td>100.0%</td>
</tr>
<tr>
<td>Creative Destruction</td>
<td>5.3%</td>
<td>5.1%</td>
<td>5.0%</td>
<td>1.6%</td>
<td>59.4%</td>
<td>23.3%</td>
<td>99.7%</td>
</tr>
<tr>
<td>Insecurity Deposit</td>
<td>14.2%</td>
<td>6.4%</td>
<td>7.3%</td>
<td>3.1%</td>
<td>58.2%</td>
<td>10.7%</td>
<td>99.9%</td>
</tr>
<tr>
<td>Demography is Destiny</td>
<td>64.2%</td>
<td>2.6%</td>
<td>8.2%</td>
<td>4.2%</td>
<td>14.5%</td>
<td>6.2%</td>
<td>99.9%</td>
</tr>
<tr>
<td>The Citadel</td>
<td>63.3%</td>
<td>5.6%</td>
<td>1.0%</td>
<td>3.2%</td>
<td>11.2%</td>
<td>15.5%</td>
<td>99.8%</td>
</tr>
<tr>
<td>The Edge</td>
<td>76.6%</td>
<td>6.0%</td>
<td>8.2%</td>
<td>3.4%</td>
<td>1.7%</td>
<td>4.0%</td>
<td>99.9%</td>
</tr>
<tr>
<td>The Yesterburbs</td>
<td>30.5%</td>
<td>7.1%</td>
<td>12.0%</td>
<td>7.1%</td>
<td>34.7%</td>
<td>8.6%</td>
<td>100.0%</td>
</tr>
<tr>
<td>Former Suburban Frontiers</td>
<td>59.7%</td>
<td>7.8%</td>
<td>16.2%</td>
<td>6.0%</td>
<td>6.4%</td>
<td>3.9%</td>
<td>100.0%</td>
</tr>
<tr>
<td>The New Ethnoburbia</td>
<td>60.6%</td>
<td>21.2%</td>
<td>14.3%</td>
<td>2.0%</td>
<td>0.8%</td>
<td>1.0%</td>
<td>99.9%</td>
</tr>
</tbody>
</table>

* Other forms of housing comprise the rest of the cumulative total for housing types.

Table 5.1: The Ten Cities by Housing Type
Vertical Poverty and the Renter-Owner Divide

Housing serves as one of the most powerful indicators of wealth in Toronto. It is a coveted and costly resource, taking up a large percentage of wealth expenditure. For most households, homeownership represents a greater level of housing certainty and affordability in comparison to renting. In Canada, households that have paid off their mortgage (about 50 percent of owners) on average pay 11 percent of their income on housing costs, a figure far lower than renting households which often pay more than a third of their income towards the monthly rent (Hulchanski, 2007). While income stress is a growing concern with new suburban homeowners (Preston et al., 2009), a clear divide exists between homeowners and renters. This divide points to growing rates of poverty and housing financial stress within the renting population. Within Hulchanski’s (2010) study of Toronto, the census tracts marked by decreasing levels of income were also those
with highest concentrations of renters. With the assistance of favourable state policy, the average homeowner has grown much wealthier in relation to renters. In 1960 homeowners had an average income about 20 percent higher than tenants; by 1999 this gap had exploded to 208 percent (Hulchanski, 2007). Seeking a spatial understanding of this divide, growing attention has been drawn to the clusters of high-rise rental apartments in Toronto’s inner suburbs. As mentioned earlier, these are the nodes of clustered affordable housing, built during a Metropolitan Keynesian era under a relatively pro-tenant housing policy (Ley and Smith, 2000). As older affordable housing stock in the inner city has been gentrified, the choices available to low-income households have become increasingly limited (Bunting et al., 2004). The passage of condominium ownership legislation by Ontario in the 1970’s also played a large role in removing inner city rental stock, as the surplus values available through private ownership condominiums far outpaced the potential surplus found in proposals for new high-rise rental stock (Hulchanski, 2007). The outcome has been the growth of “vertical poverty” in the inner suburbs, low-income households seeking shelter in high-rises which provide the last significant stock of affordable rental housing throughout Toronto (United Way of Toronto, 2011). Local research on Toronto’s inner suburbs points to a growing concentration of households paying at least half of their income on housing, with a spatial concentration of poverty in areas with many affordable rental high-rise units (Bourne and Walks, 2006; Bunting et al., 2004). This represents a rising crisis of concentrated poverty. Between 1981 and 2006, the median income of high-rise tenants fell by $6,000 dollars, while the percentage of low-income families living in high-rise rental apartment buildings rose from about 30 to 43 percent (United Way of Toronto, 2011). This suggests that Hulchanski’s (2010) observations of declining income are not simply spread across the landscape of city number 3, but densely concentrated as a form of vertical poverty within Toronto’s rental high-rises.

These observations of vertical poverty speak to the materialization of an unfair and unequal housing policy, one that puts heavy favour towards the homeowner. This imbalance is not a chance set of policies, but a continuous outcome due to the structure of the C.M.H.C., arguably the most powerful actor within Canadian housing provision today. Found within the funding structure of the Canada Mortgage and Housing Corporation is an
“80/20 split,” where 80 percent of Canadians can have their needs met by the private market, and 20 percent cannot. While the 80 percent comprise of homeowners and high-end renters receiving housing assistance via mortgage loan insurance and securitization, the remaining 20 percent are treated as external to the modern economy. Housing assistance for this latter group encompasses the subsidization of housing for renovation and repair, pre-1994 social housing units, affordable housing programs (which provide stabilized market and just below market rent units), seniors’ assistance, and crisis housing for victims of violence (Canada Mortgage and Housing Corporation, 2010). These programs are undoubtedly vital, but they take a secondary role to funding for homeownership. More individual homeowners (746,157) were given mortgage assistance in 2005 than the entire number of social housing units (633,300) given funding between 1970 and 2005 (Hulchanski, 2007). This points to a deeply embedded dual policy within Canada’s housing system. Although the welfare state has disappeared in many sectors of life, it is arguably alive and well through the homeowner assistance provided by the C.M.H.C., maintaining a high level of housing ownership (at least two-thirds of the housing stock) even through times of economic downturn. In essence, this leaves us with a bifurcation of housing provision in Canada. On one side, housing is provided to homeowners through a “social security welfare state model”, whereby state institutions are directly responsible in the subsidization of housing ownership to ensure continued capital accumulation. A second side of housing provision in Canada is through a model of social assistance. This provides housing on a means-tested and selective basis in the form of social housing, affordable housing programs, seniors housing, and crisis housing (Hulchanski, 2007). This leaves us with a housing program divided by ideologies rooted deeply in the free market. The state is more than willing to subsidize homeowners and wealthier renters to ensure a healthy flow of capital surplus investment, but holds large reservations towards housing subsidization for the 20 percent of households not directly involved in the process of capital accumulation (Canada Mortgage and Housing Corporation, 2010; Hulchanski, 2007). These observations give a bleak outlook, suggesting that divisions between homeowners and renters will take on an increasing role in the social and economic polarization of Toronto.

67 In the 1996 Federal Budget (following a large downloading of services in the Canadian Health and Social Transfer in the year prior) the Liberal majority government formally ended its funding support of social housing. Currently, the only spending by the federal government on housing is the subsidization of social housing units built before 1993. On a further note, the federal government plans to completely eliminate any spending on social housing by 2030.
Patterns of immigration represent a second context in which the G.T.A. has become an increasingly restless landscape. As mentioned in chapter 4, immigrants have traditionally moved directly to the inner city neighbourhoods of Toronto, establishing the ethnic enclaves of Little Italy, Greektown, and Little Portugal. As suburbanism became an increasing way of life in Toronto, the pattern of immigration began to change. This change can be attributed to two key factors: the adoption of a “points-based” immigration system, and the suburbanization of immigrant settlement (Hiebert, 2000; Murdie, 2006). Prior to the 1960’s, a long-standing and racist immigration system largely favoured selecting a majority of white Europeans into Canada. With a changing political and economic landscape, the federal government adopted a “points-system” in 1967 that shifted preference from ethnic background to educational training, benefitting white-collar worker applicants rather than those of British and European nationality (Hiebert, 2000). A second change has been the suburbanization of immigrant households, as new residents settle directly into suburban neighbourhoods rather than within downtown areas. All together, these changes have brought about an altered urban ecology defined by increased socio-demographic diversity, manifested through immigrant households living in a diverse arrangement of housing stock (Bunting et al., 2004).
One important aspect defining the landscape of immigration is a high desirability among many immigrant households to become homeowners. Research on the housing careers of immigrants in the Toronto region has found a surprisingly high percentage of homeowners among new residents. This trend of high homeownership rates accompanies a pattern of large multi-family immigrant households, suggesting a “pooling” of financial resources in order to pay the large capital costs of affording a mortgage (Hiebert et al., 2006; Murdie et al., 2006; Preston et al., 2006; Preston et al., 2009). Those households able to attain homeownership without crippling debt enjoy long-term financial security, however for many other immigrant households, this goal of homeownership within an increasingly polarized and unequal residential market leads to a “geography of risk,” placing many immigrant households within severe financial stress, creating a very real possibility of homelessness in the face of significant and sudden financial loss (Preston et al., 2009: 303).
Thinking still about the points system, this goal of homeownership is easily attainable for some classes of immigrants, and much more difficult for others. Again, within the literature, this has been conceptualized through the creation of three broad classes of immigrants, each with a varying degree of homeownership agency. The first class are the “millionaire migrants,” affluent immigrants who have arrived under the business class categorization, who carry the upfront capital for immediate or short-term housing purchase (Ley, 2010, Murdie et al., 2006; Preston et al., 2009). A second class of immigrants is comprised of skilled worker and family class applicants. This class is able eventually to progress through a housing career to eventually become homeowners, but they take on significant risk in the process, often paying over half of their income to attain a mortgage (Murdie et al., 2006; Preston et al., 2009). A final class of immigrant households is characterized as “blocked movers,” renters unable to move up the housing ladder towards ownership. These households also often find themselves paying large shares of income towards rental costs. In many cases, an extra vulnerable group of “blocked movers” are in situations where housing accounts for over half of income earned. These cases characterize households not just stuck in a stagnated housing career, but individuals and families incredibly vulnerable to becoming homeless in the face of job loss or economic downturn (Murdie et al., 2006; Preston et al., 2009).

This conceptualization of immigrant housing classes helps to explain the various outcomes of housing for new Canadians. Upon arrival, recent immigrants (with the exception of wealthier business class applicants) face extremely high levels of housing affordability stress. Within Toronto, 43.5 percent of all recent immigrants face core housing need (Murdie et al., 2006). Many immigrants in Toronto stay within the rental sector for at least ten years before they are able to move onwards in their housing career towards ownership (Preston et al., 2006). As Robert Murdie et al. (2006) note, mobility through the housing career is heavily tied to a household’s labour position. Interviewing a number of recent immigrants, Preston et al. (2006) found extremely low levels of employment, with just 47.7 percent of interviewees over 15 working. This speaks to a

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68 Core housing need is a measure used by the Canada Mortgage and Housing Corporation to identify three types of housing stress: adequacy (no major repairs required), suitability (enough bedrooms for residents), and affordability (housing costs less than 30 percent of household income before tax). If a household does not meet all three of these criteria in regards to their housing, they are considered by in core housing need.
barrier of job credential recognition and employer discrimination, fuelling further patterns of housing financial stress concentrated among recent immigrants, and especially among refugees (Preston et al., 2006). In the context of challenges presented by rising housing costs in the owned and rental sector, language and cultural barriers, and discrimination by landlords, immigrant households face a large uphill climb towards homeownership (Preston et al., 2009). The end result is a bifurcation of the geography of immigrant housing, divided between those able to attain homeownership and the “blocked movers” stuck in rental units.69

The geography of this split between immigrant homeowners and renters can be understood by looking to table 5.4, which is taken from a tabulation of the 2006 Canadian hierarchical public use microdata file. Thinking back to the previous section, nodes of affordable rental stock were constructed in the form of high-rise rental apartments across the inner suburbs. Currently, this building stock of apartments five stories and higher comprise just under half of the housing supply for immigrant renters, housing built during an era of favourable municipal zoning for rental apartment units - before zoning ordinances started to allow for homeowner condominium units in the early 1970’s (Hulchanski, 2007). Thinking back to the geography of housing discussion, most of this housing is concentrated within the inner suburbs surrounding the city’s downtown neighbourhoods (United Way of Toronto, 2011). In the present day of federal retrenchment and the downloaded restructuring of state housing (from roughly 1981 until the present day) new rental stock has largely dried up, no longer backed by higher forms of government and in competition with private ownership condominiums which can draw in a far higher level of surplus capital. In short, we see a large, and growing gap between immigrant renters and immigrant households able to attain private homeownership. As the next section will show however, ownership does not guarantee housing security. Up to this point, housing tenure has been shown to heavily impact class divisions within the general population. The next part of this discussion considers the more detailed relationships between the geographies of housing and immigration, drawing out the effects of tenure

69 It needs to be addressed here that the argument is based upon an assumption that immigrant households will strive towards homeownership over being renters. Undoubtedly, many examples may conflict with this assumption, however in the context of growing inequality in the G.T.A, many more favourable conditions for housing stability for immigrant households are found with homeownership over tenancy.
status on class divisions between immigrant subgroups throughout the Ten Cities of Toronto.

<table>
<thead>
<tr>
<th>Era of Housing Construction</th>
<th>Immigrant Households Renting</th>
<th>Immigrant Households Owning</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percent</td>
<td>Percent</td>
</tr>
<tr>
<td>Social Assistance State Housing (Pre 1920-1960)</td>
<td>21.3%</td>
<td>14.8%</td>
</tr>
<tr>
<td>Social Welfare State Housing (1960-1980)</td>
<td>48.8%</td>
<td>25.3%</td>
</tr>
<tr>
<td>Federal Retrenchment and Restructuring of State Housing (1981-2006)</td>
<td>29.9%</td>
<td>59.9%</td>
</tr>
<tr>
<td>Total</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Table 5.4: Immigrant Owned and Rented Housing Stock by Era of Housing Policy

**Associating Patterns of Housing and Immigration**

Laid out in the discussion above are a number of challenges embedded in the geographies of housing and immigration throughout the G.T.A. Local research by geographers has outlined growing segmentations of the housing market, with strong links to different immigrant classes. Some immigrant households are able to attain homeownership in the outer suburbs, while others stay “blocked movers,” renting out apartment units in the inner suburbs.\(^70\) This literature opens the discussion of a relationship between immigration and housing, a relationship that is complex and incredibly important for understanding housing stress among new residents. As shown in table 5.5 below, the relationship has a uniquely spatial pattern. Within the cities of Insecurity Deposit and the Yesterburbs, a high percentage of immigrants face both renter and owner financial stress, with a large average number of persons per bedroom, suggesting multi-family housing arrangements to afford rent and ownership costs. A high level of housing financial stress is also seen among homeowners in the fringe communities

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\(^70\) An additional (and important) research agenda here needs to also consider the difference in housing situation for immigrant households living in public rental units (such as the Jane and Finch neighbourhood) and private rental units (such as St. James Town).
of the New Ethnoburbia. As discussed in chapter 4, this suggests a group of immigrant homeowners facing precarious housing situations as they put large percentages of income towards housing ownership.

<table>
<thead>
<tr>
<th>Area</th>
<th>Immigrants</th>
<th>Recent Immigrants</th>
<th>Renter Financial Stress*</th>
<th>Homeowner Financial Stress*</th>
<th>Average Number of Persons Per Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Yesterburbs</td>
<td>62.5%</td>
<td>14.4%</td>
<td>48.3%</td>
<td>33.2%</td>
<td>1.14</td>
</tr>
<tr>
<td>Insecurity Deposit</td>
<td>60.5%</td>
<td>17.6%</td>
<td>46.9%</td>
<td>34.9%</td>
<td>1.35</td>
</tr>
<tr>
<td>The New Ethnoburbia</td>
<td>52.1%</td>
<td>9.5%</td>
<td>39.7%</td>
<td>34.4%</td>
<td>1.06</td>
</tr>
<tr>
<td>Former Suburban Frontiers</td>
<td>51.3%</td>
<td>7.3%</td>
<td>45.6%</td>
<td>27.8%</td>
<td>1.01</td>
</tr>
<tr>
<td>EthniCities</td>
<td>48.3%</td>
<td>8.4%</td>
<td>41.8%</td>
<td>24.3%</td>
<td>1.01</td>
</tr>
<tr>
<td>Go-Go Gentrification</td>
<td>40.6%</td>
<td>6.2%</td>
<td>46.7%</td>
<td>28.3%</td>
<td>1.07</td>
</tr>
<tr>
<td>Creative Destruction</td>
<td>34.8%</td>
<td>6.9%</td>
<td>44.6%</td>
<td>29.2%</td>
<td>1.13</td>
</tr>
<tr>
<td>Demography is Destiny</td>
<td>33.0%</td>
<td>3.9%</td>
<td>43.0%</td>
<td>20.1%</td>
<td>0.89</td>
</tr>
<tr>
<td>The Edge</td>
<td>26.3%</td>
<td>2.3%</td>
<td>39.2%</td>
<td>21.1%</td>
<td>0.93</td>
</tr>
<tr>
<td>The Citadel</td>
<td>23.4%</td>
<td>2.9%</td>
<td>38.3%</td>
<td>15.8%</td>
<td>0.89</td>
</tr>
</tbody>
</table>

*Housing stress refers to household paying more than 30 percent of income towards housing costs.

Table 5.5: Immigration and Housing Stress

Inferring Method

These observations are made cautiously, raising some key points about the use of agglomerated spatial and detailed non-spatial tabulated data. In the context of this research, agglomerated spatial data refers to information from the 2006 census collected by census tract. As such, each variable is tied to a unique boundary throughout the Toronto C.M.A. This brings the benefit of exploring spatial patterns, although it is limited by the
agglomeration of census responses into an absolute figure for each tract. This means that persons within a census tract cannot be analyzed individually: we can record the percentage of immigrants and the percentage of homeowners in an area, but we cannot derive the exact percentage of immigrants who are homeowners. On the other hand, a second source of data is found in non-spatial tabular data, taken from the 2006 Canadian census public use microdata file (P.U.M.F.). Based on a sample of the population, the P.U.M.F. ties each respondent to their answer for each category. This provides information linking immigrant status, housing type, and many other variables, however is also limited in its non-spatial presentation. Since the P.U.M.F. is much more descriptive, it classifies all respondents only as living within the Toronto C.M.A. to prevent any privacy infringements by way of targeted use of census information. This presents a challenge for answering Preston et al.’s (2009) call for more research on housing subgroups for immigrant groups, while also following Filion et al.’s (2004) statement that more spatial research needs to be done on affordable housing in Canada. Thus, this research seeks to make statements about the spatiality of immigrant housing subgroups while keeping in mind the risks of spatial inference. Building from these concerns, the method of bivariate local indicators of spatial association (L.I.S.A.) is used, with complementary research angles provided by the non-spatial P.U.M.F. Following the use of a bivariate L.I.S.A. to explore poverty and housing subsidy in New York by Elvin Wyly and James DeFilippis (2010), this method will be used to explore immigrant groups and levels of housing affordability stress. The bivariate L.I.S.A. examines the distribution curve of each variable, and identifies those spatial locations where values are correlated with nearby values, compared to a random spatial pattern at a given level of significance (Anselin, 2005; Wyly and DeFilippis, 2010). This provides a spatialization of both housing and immigration indicators, allowing for an in-depth analysis not directly available through the two previous forms of census data mentioned.

To examine the specific subgroups of housing for immigrants, two bivariate L.I.S.A.’s were conducted. The first looks at the relationship between the percentage of immigrants in a census tract and the percentage of renters paying more than 30 percent of their income on rent (indicating housing financial stress). The second bivariate L.I.S.A. examines the homeowner angle, plotting percentage of immigrants against owners in housing financial stress. Both analyses use a significance level of 0.05. In addition, a six nearest
neighbours spatial weights matrix was used to find correlations between census tracts (Anselin, 2005; Wyly and DeFilippis, 2010).

**Immigrant-Renter Stress and Housing Career Stagnation in the In-Between City**

The first bivariate L.I.S.A. examines the relationship between immigrant households and renter financial stress. Earlier, the discussion made note of heightened core need for renters, and gave special focus to immigrant renters classified as “blocked movers”. This section gives greater detail to these patterns, using a bivariate L.I.S.A. to draw out concentrations of housing stress among immigrant households. Looking to table B1 (found on page 220), the concentration of high levels of immigrants and households paying over 30 percent of their income towards rent is found within the cities of Insecurity Deposit and the Yesterburbs. In addition to both cities having a high percentage of immigrants, both of these areas share similarity in that they have a large housing stock of apartment buildings five stories and taller (58.2% within Insecurity Deposit, 34.7% within the Yesterburbs). While the communities of EthniCities and Former Suburban Frontiers also have a high presence of immigrant households, they present a different residential stock, with immigrant households living in more houses and apartment buildings under five stories. Thinking about the relationship of immigrant households and renting stress, the two cities of Insecurity Deposit and the Yesterburbs have a good deal in common, however the Yesterburbs represent a slightly more a modern and more “suburbanized” form of Insecurity Deposit. The measures of high inequality and economic struggles are still present in the Yesterburbs, although manifest in a built form slightly closer to the suburban imaginary: more autocentric communities largely built between 1971 and 2000, with a greater number of single detached dwellings. Although these differences exist, the two sets of communities are linked by the levels of immigrant-blocked movers residing in situations of “vertical poverty,” clustered in the high-rises located throughout inner suburbia.

Turning to figure B5 on page 224, these patterns are spatialized, showing the concentrations of “vertical poverty” in the inner suburbs of Mississauga and Toronto. Closing in to a more localized view, the clusters of high immigrant population and high
rental stress in the City of Toronto (figure B6 on page 225) and in the Peel Region (figure B7 on page 226) construct a more detailed perspective of inner suburbia throughout the Toronto C.M.A. Coming out of this analysis is the existence of the “in-between city,” represented largely through the census tract clusters of “Insecurity Deposit” and the “Yesterburbs,” physically located throughout the inner suburbs of the City of Toronto, Mississauga, Brampton, Markham and Richmond Hill (Keil and Young, 2011). Left behind by a housing policy that favours private ownership of single detached dwellings over rental assistance for older high-rise apartments, many immigrant households within this “in-between city” face a precarious and stagnant housing career, coupled with economic indicators portraying significant disadvantage (see table 5.7). At the scale of the G.T.A., this becomes increasingly problematic, as the lack of a just housing policy is combined with fragmented regional governance, putting little structure in place to coordinate social policy between municipalities. The final chapter will address this in greater detail.

In addition to this immigrant housing subgroup of vertical poverty in the inner suburbs, the bivariate L.I.S.A. shows a number of other immigrant housing markets with more comfortable renters. The distribution of census tracts with significantly high levels of immigrants, but low levels of financially stressed tenants is much less concentrated than the patterns of vertical poverty, spread out instead between the cities of EthniCities, the Yesterburbs, Insecurity Deposit, and Former Suburban Frontiers (see table B1 on page 220). The placement of these high immigrant-low rental stress areas shows a geography similar to the first group (high immigrant, high renter stress), as both groups speak to a suburbanization of immigration. While many neighbourhoods of low rental stress are nestled within those experiencing vertical poverty, some expand out towards the fringe, part of the Former Suburban Frontier. In short, these communities are very similar to those facing the pressures of vertical poverty while some hold key differences. First, these areas with lower renter financial stress have a greater percentage of non-apartment housing stock. Looking at table 5.6, just over half of these households living in areas of high immigrants and low financial renter stress reside in single or semi detached housing, 10 percent higher than residents living in areas of vertical poverty. Furthermore, these areas of low tenant stress have fewer high-rise apartment buildings, suggesting overall the concentration of immigrant-renter stress in high-rise apartment clusters, surrounded by
other immigrant households living in less dense housing units with lower rates of housing stress. These immigrant households also live in slightly wealthier areas with lower levels of unemployment and a lower degree of economic inequality and polarization (see table 5.7). This difference may be accounted for by multi-family households living in single and semi-detached housing to pool resources, however such answers require more qualitative approaches not available within the scope of this research.

<table>
<thead>
<tr>
<th></th>
<th>Single Detached Housing</th>
<th>Semi-Detached Housing</th>
<th>Row House</th>
<th>Duplex</th>
<th>Apartments with Five or More Stories</th>
<th>Apartments with Fewer than Five Stories</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Immigrant, High Renter Stress</td>
<td>31.3%</td>
<td>7.6%</td>
<td>9.1%</td>
<td>5.1%</td>
<td>39.6%</td>
<td>7.3%</td>
</tr>
<tr>
<td>Low Immigrant, Low Renter Stress</td>
<td>64.2%</td>
<td>6.0%</td>
<td>7.3%</td>
<td>3.1%</td>
<td>9.0%</td>
<td>10.1%</td>
</tr>
<tr>
<td>High Immigrant, Low Renter Stress</td>
<td>40.8%</td>
<td>10.2%</td>
<td>11.7%</td>
<td>8.9%</td>
<td>18.4%</td>
<td>9.8%</td>
</tr>
<tr>
<td>Low Immigrant, High Renter Stress</td>
<td>49.2%</td>
<td>6.0%</td>
<td>7.4%</td>
<td>3.1%</td>
<td>21.3%</td>
<td>12.7%</td>
</tr>
</tbody>
</table>

Table 5.6: Housing and the Immigrant-Renter L.I.S.A.

**Vertical Poverty and Horizontal Stability**

In summation, the bivariate analysis of immigrant renters leaves us with two subgroups. Within the first housing group, we find immigrants characterized as blocked movers, paying large percentages of income towards tenancy in high-rise apartment buildings. This group experiences the phenomenon of vertical poverty, stagnating the progression of a housing career path towards homeownership. Living in proximal communities is a second subgroup of immigrant tenants who represent more of a pattern of “horizontal stability.” Here, immigrant households are renting from a more
heterogeneous housing stock, filled with fewer high-rise apartments and more single and semi-detached housing units. The ability for immigrants to live here comfortably as tenants suggests that these households are far more successful at securing affordable housing, and are thus better positioned to save capital to make the next vital move towards homeownership.71

<table>
<thead>
<tr>
<th></th>
<th>Unemployment Rate</th>
<th>Economic Low Income Families (After Tax)</th>
<th>Lone Parent Low Income Families (After Tax)</th>
<th>Standardized Household Income</th>
<th>Gini Coefficient of Inequality</th>
<th>Walks Index of Economic Polarization</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Immigrant, High Renter Stress</td>
<td>8.4%</td>
<td>17.5%</td>
<td>26.3%</td>
<td>-0.44</td>
<td>0.30</td>
<td>1.15</td>
</tr>
<tr>
<td>Low Immigrant, Low Renter Stress</td>
<td>5.1%</td>
<td>5.5%</td>
<td>11.9%</td>
<td>0.79</td>
<td>0.23</td>
<td>0.99</td>
</tr>
<tr>
<td>High Immigrant, Low Renter Stress</td>
<td>8.0%</td>
<td>14.5%</td>
<td>25.0%</td>
<td>-0.26</td>
<td>0.28</td>
<td>1.11</td>
</tr>
<tr>
<td>Low Immigrant, High Renter Stress</td>
<td>5.6%</td>
<td>7.9%</td>
<td>18.3%</td>
<td>0.18</td>
<td>0.27</td>
<td>1.12</td>
</tr>
</tbody>
</table>

Table 5.7: Economic Indicators for Immigrant-Renter L.I.S.A.

**Homeowner Stress throughout the Subgroups of Immigrant Housing**

The second bivariate L.I.S.A. in this analysis shifts focus towards the homeownership sphere, examining in depth the relationship between immigrant households and financial stress occurring from housing owner payments. In table B2 (on page 221), three of the ten cities immediately show up for a significant presence of both immigrant households and individuals paying more than 30 percent of their income towards housing costs. While a

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71 One other interesting point to note here is the high level of renter financial stress among non-immigrant groups in the city of the Edge, pointing towards patterns of unaffordable rental accommodations throughout the exurbs of the Greater Toronto Area.
few other cities show events of immigrant-owner stress, this phenomenon is strongly
concentrated among Insecurity Deposit, the Yesterburbs, and the Former Suburban
Frontier. At first glance, this presents a geography of immigrant homeowner stress similar
to that found in the inner suburbs with renting immigrants facing housing financial stress.
Some strong similarities do occur, however a few key differences exist, differences that are
crucial for an understanding of the challenges facing immigrant homeowners.

Thinking about the geography of ownership among immigrant groups, we see
financial stress concentrated within the inner suburbs of Toronto and Mississauga, similar
to the patterns exhibited for renter financial stress. In addition to this pattern, a clear trend
also positions a significant number of events of housing financial stress within the outer
suburbs. Events of housing stress are high within the Yesterburbs and the Former
Suburban Frontier, indicating that while immigrant owner stress is concentrated within
the inner suburbs, it is a growing reality for first generation residents settling in relatively
newer suburban communities. This mix of both inner and outer suburban communities is
indicated by a more heterogenous housing stock for financially stressed immigrant
homeowners compared to the concentration of high-rise units seen for financially stressed
renting immigrants (see table 5.8). Another important housing item to note is the ratio of
people to number of bedrooms. Within census tracts with significantly high levels of
immigrant households and owner financial stress there was an average of 1.21 persons per
bedroom. Compared to the values for the other three groups (which ranged from 0.93 to
1.07), this ratio suggests a large number of multi-family households, with many individuals
living in a shared space. Together with a heterogeneous housing stock, a subgroup of
“patchwork ownership” emerges, spread out largely across single detached homes, row
housing, and apartment buildings five stories and taller. This pattern among some
immigrant households (as mentioned earlier) provides a homeownership strategy, pooling
resources to muster the capital necessary to successfully move through the housing career
and afford the costs of ownership (Hiebert et al., 2006).
### HOUSING AND EVENTS OF IMMIGRANT-OWNER FINANCIAL STRESS

<table>
<thead>
<tr>
<th></th>
<th>Single Detached Housing</th>
<th>Semi-Detached Housing</th>
<th>Row House</th>
<th>Duplex</th>
<th>Apartments with Five or More Stories</th>
<th>Apartments with Fewer than Five Stories</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Immigrant, High Owner Stress</td>
<td>31.4%</td>
<td>8.4%</td>
<td>11.8%</td>
<td>6.6%</td>
<td>33.9%</td>
<td>8.0%</td>
</tr>
<tr>
<td>Low Immigrant, Low Owner Stress</td>
<td>62.6%</td>
<td>6.3%</td>
<td>6.8%</td>
<td>3.1%</td>
<td>10.9%</td>
<td>10.0%</td>
</tr>
<tr>
<td>High Immigrant, Low Owner Stress</td>
<td>45.2%</td>
<td>10.0%</td>
<td>6.6%</td>
<td>6.2%</td>
<td>23.2%</td>
<td>8.7%</td>
</tr>
<tr>
<td>Low Immigrant, High Owner Stress</td>
<td>37.4%</td>
<td>5.7%</td>
<td>9.2%</td>
<td>3.1%</td>
<td>28.3%</td>
<td>16.0%</td>
</tr>
</tbody>
</table>

Table 5.8: Housing and the Immigrant-Owner L.I.S.A.

Looking at table 5.9, this is clearly not an easy progression. Even under a multi-household sharing arrangement with other individuals, the economic and cultural barriers facing most immigrants limit the recognition of job credentials and severely limit labour revenue. A high unemployment rate and low average income quantifies these challenges, showing them to be much more drastic than those faced by non-immigrants also dealing with significant levels of owner housing stress. Furthermore, the large percentage of low-income lone parent families indicates another substantial challenge towards successful homeownership for single parent families, immigrant and non-immigrant alike. With this all in mind, we find a subgroup of housing populated by the second class of immigrants (as classified by Murdie et al. and Preston et al.) who are slowly attaining homeownership, albeit at a great financial cost and risk of homelessness from a rapid change in economic position (Murdie et al., 2006; Preston et al., 2009). This subgroup, a “patchwork homeownership” of multi-family households, speaks to the need for strategic paths towards successful housing ownership. These housing career paths present difficult
challenges for most immigrant households, placing them at substantial risk of homelessness in the event of unforeseen economic changes (Preston et al., 2009). A final point to note is that only 8 census tracts of the New Ethnoburbia showed significant levels of housing stress. While this does not directly support a widespread level of housing stress across all new fringe suburban communities, it does draw attention to a small cluster of neighbourhoods (such as those in north Brampton) that are putting significant proportions of income towards homeownership. In summation, we can think of three geographies at play in the subgroups of immigrant-owner stress (see table B4 on page 223). The first subgroup is found within the inner suburbs of Toronto, found mostly within the city of Insecurity Deposit amongst a largely heterogenous housing stock. A second subgroup is found moving towards the outer suburbs, in the communities of the Yesterburbs and Former Suburban Frontiers. Here, the housing stock becomes more defined by the single detached dwelling (especially for the Former Suburban Frontier). Lastly, a smaller cluster of neighbourhoods sits on the margins of the built environment, built largely between 2001 and 2006. These frontier towns of suburbia indicate high proportions of housing stress among new homeowners living in recently constructed single detached dwellings.

ECONOMIC INDICATORS AND EVENTS OF IMMIGRANT-OWNER STRESS
<table>
<thead>
<tr>
<th></th>
<th>Unemployment Rate</th>
<th>Economic Low Income Families (After Tax)</th>
<th>Lone Parent Low Income Families (After Tax)</th>
<th>Standardized Household Income</th>
<th>Gini Coefficient of Inequality</th>
<th>Walks Index of Economic Polarization</th>
</tr>
</thead>
<tbody>
<tr>
<td>High Immigrant, High Owner Stress</td>
<td>8.6%</td>
<td>17.6%</td>
<td>27.3%</td>
<td>-0.42</td>
<td>0.30</td>
<td>1.12</td>
</tr>
<tr>
<td>Low Immigrant, Low Owner Stress</td>
<td>5.0%</td>
<td>5.2%</td>
<td>12.4%</td>
<td>0.75</td>
<td>0.24</td>
<td>1.01</td>
</tr>
<tr>
<td>High Immigrant, Low Owner Stress</td>
<td>7.1%</td>
<td>12.6%</td>
<td>21.4%</td>
<td>-0.18</td>
<td>0.29</td>
<td>1.16</td>
</tr>
<tr>
<td>Low Immigrant, High Owner Stress</td>
<td>6.7%</td>
<td>11.9%</td>
<td>22.3%</td>
<td>-0.38</td>
<td>0.30</td>
<td>1.23</td>
</tr>
</tbody>
</table>

Table 5.9: Economic Indicators for Immigrant-Owner L.I.S.A.

A second important segment of the housing market is explored by quickly examining owner immigrant households without significant housing stress. As described in figure B8 on page 227, these neighbourhoods often belong to the same cities facing housing stress (with the exception of EthniCities, which has relatively fewer households facing immigrant-owner stress). An examination of these patterns (shown in figures B8, B9, and B10 on pages 227, 228, and 229 respectfully) highlights more financially secure immigrants households with “strong foundations” nestled in amongst areas with higher rates of immigrants living in multiple family arrangements, struggling to keep up with housing ownership costs. This second, more secure, subgroup of immigrant ownership is also characterized by far more single and semi-detached housing, indicating a relationship between secure homeownership and a movement out of high-rise apartment buildings and row houses. The economic indicators of income and employment rate are also more favourable for this second group, indicating that these households have been able to move towards more “suburbanized” housing stock, aided by an improved economic condition. A final point to note here is the greater presence of recent immigrants within census tracts of
high owner stress and immigrant status (15.2% of residents, compared to 10.8% in areas with high immigrants but low rental stress). This is complemented by a higher percentage of second generation Canadians in neighbourhoods with more secure immigrant owners (20.5% compared to 14.9% in high stress areas). These variables of recent immigrants and second generation Canadians calls attention to the generally improved status of immigrants as they find stability in their housing, labour, and income situations (Preston et al., 2009). All together, the data found in table 5.9 illustrates a partitioning of immigrant groups into separate classes of wealth and housing tenure. In turn, the Greater Toronto metropolis is increasingly partitioned by the wealth and tenure status of immigrants arriving into the region. While some neighbourhoods become associated with new Canadians finding comfortable tenure status, others become associated largely with immigrants finding less secure rental status in the high-rise apartments of the inner suburbs. The end result is a city region progressively more divided along lines of wealth and tenure status for newly arrived residents.

**Patchwork Ownership and Strong Foundations**

The discussion of immigrant homeowners has brought up two main subgroups: patchwork ownership and strong foundations. The first subgroup is defined by immigrant households incorporating a multi-family household composition in their homeownership strategy. Even with this pooling of resources, these households still face serious financial stress, placing them in a precarious housing situation in the event of job loss or economic downturn. This subgroup has its own internal differentiations as well, divided into three geographies ranging from the inner suburbs of Toronto to the fringes of development in Brampton. In contrast, a number of communities exist wedged in between areas of high immigrant-housing stress in the inner suburbs. These communities of “strong foundations” represent immigrant households that have secured an affordable housing unit, largely due to greater levels of success in finding both labour and housing security (Preston et al., 2006).

**Conclusion: New Directions in the Geographies of Immigration and**
Housing

This discussion has examined the complex geographies of both housing and immigration through the G.T.A., providing insight on patterns of settlement and housing stress. At its very core, Canadian housing is built upon an unequal balance between homeowners and renters. Following Preston et al.’s (2009) argument for an analysis of immigrant housing subgroups, this chapter has explored the various housing arrangements for immigrant households, and the financial stress found within each subgroup. For renters, this inequality is shown through the subgroups of “vertical poverty” and “horizontal stability.” The housing subgroup of vertical poverty requires specific attention, as it contains many financially stressed households living as “blocked movers” in the Metropolitan Keynesian high-rise units of the inner suburbs. For owners, unequal relationships were seen through the difference between the subgroups of “patchwork ownership” and “strong foundations.” The housing subgroup of patchwork ownership showed a diverse group of homeowners facing high levels of risk as they pool resources through multi-family household structures in an effort to sustain ownership costs. These housing challenges are further compounded by the economic, social, and cultural barriers facing immigrants (especially recent immigrants) within society.

Chapter Six: Steps Towards a More Just Metropolis

176
A Summary of the Research

Travelling through the Ten Cities of Toronto, a number of patterns have come to light that illuminate a landscape with widening tears. Pulled apart by the tensions of changing economic circumstance and a neoliberal urban governance strategy, the Greater Toronto Area (G.T.A.) has changed dramatically. Using census data to portray a still frame of Toronto in 2006, ten distinct patterns were defined by their unique combinations of housing, income, citizenship, and labour domains. The difference between these Ten Cities showed a stark contrast, indentifying concentrations of wealth and stability for some, while portraying stories of extreme housing and financial stress for many others. In this last chapter, the narrative will touch upon the previous chapters and their main findings before synthesizing the results and making a set of key recommendations for both urban policy and urban planners.

Chapter One: Welcome to a Divided City

In chapter one, the scene was set for studying both the City of Toronto, and the Toronto Census Metropolitan Area (C.M.A.). The research of David Hulchanski (2010) was used as a launching point for a discussion of economic inequality and polarization in Toronto. Branching out, the research identified a multitude of contexts for rising inequality in Toronto, exploring such areas as housing, citizenship, wealth, labour, and political landscapes. Under this research agenda, the Toronto C.M.A. was shown to be heavily divided, with a concentration of housing and financial stress in the inner suburbs of the city of Toronto, conceptualized through the phenomenon of “vertical poverty” (United Way of Toronto, 2011). Downtown neighbourhoods presented various stages of gentrification, while the rural-urban fringe faced constant expansion via rapid suburban tract development. Lastly, the urban region (and specifically the City of Toronto) was polarized along political lines as well. Drawing from the experience of recent elections at all three scales of governance (federal, provincial, and municipal), a clear divide emerged between the power bases of right-wing candidates in the suburbs and centrist and left-wing
candidates in the inner city, portraying vastly different ideologies of governance in different areas of the urban region (Walks, 2006).

The introductory chapter also focused on why increasing divisions in society were problematic. Drawing from research by Richard Wilkinson and Kate Pickett (2010), this chapter built an explanation that industrial countries in North America and Europe had largely passed through the period of postwar Fordism, where economic growth translated into rising wellbeing for all members of society. The research provided by Wilkinson and Pickett (2010) indicated that in contemporary society, a rising level of inequality was strongly correlated to a multitude of societal challenges for the low-income population, such as poor health, obesity, and crime. This drew attention to an argument to re-conceptualize societal divisions, looking towards the relative differences within our societies rather than between them (Wright, 1994). Lastly, the growing recognition of an unequal society was connected to a level of growing unrest among many within Canada. Seen most strongly through the Occupy movement, voices for change echoed along the corridors of major Canadian cities, arguing for a more just urban society. In the context of trends of division and a collective voice of dissent, this research set out to understand what inequality and polarization looked like in Toronto, and how urban regions could work towards recalibrating society to be more fair and responsive to the needs of households regardless of wealth, labour status, gender, housing tenure, or citizenship.

Chapter Two: Rob Ford and the Political Economy of Housing

In chapter two, the discussion picked up a detailed theoretical analysis, exploring the mechanics of inequality and polarization in Toronto’s housing market. Through a Marxist critical analysis, the chapter took on a theory of uneven development within capitalist markets, using the residential market as a key example. The ongoing process of the uneven development of the residential landscape was shown to involve the creative destruction and/or gentrification of older housing stock, along with the continued appeal of urban sprawl where cheap countryside or farmland could be purchased. This culminated in the production of an unequal residential landscape, where a portion of the housing stock (new condominiums, redeveloped older homes, and new suburban homes) was “celebrated”
whereas housing stock that presented less of an opportunity for surplus value investment (public housing, clusters of low-cost rental apartments) was “left behind,” leaving it in a neglected space in-between the revalorized inner city and suburban frontier.

The discussion then moved to a consideration of the production of capitalist space. Using Henri Lefebvre’s dialectic of space, the analysis argued that a lived experience of space was part of a carefully constructed process, crafting the normative experiences and values associated with the urban landscape. In the context of contemporary Toronto, it was argued that space had become increasing produced and re-created under a neoliberal regime, creating a lived experience associated with an environment of fiscal austerity and competition. All together, it was argued that the suburbs of the Greater Toronto Area had provided excellent sites for the harbouring of neoliberal values and rationalities, centring a political ideology of individualization and privatization. These neoliberal spaces and the lived experiences embedded within them provided a view towards explaining Ford’s right-wing populist election strategy, capturing the heart of suburbia. This analysis observed that although the urban region of Toronto is facing rising inequality and division, the production of neoliberal spaces, located largely (but not solely) in the suburbs is driving an urban governance strategy that serves to widen instead of to narrow inequalities between residents.

Chapter Three: Constructing Method

In chapter three, a methodology was introduced to quantify the diverse array of changes experienced through the rise of landscapes of neoliberal governance. First, the chapter positioned itself by considering the history of quantitative measures within urban geography. This led to an outline of the proposed methodology: a principal components analysis followed by a Ward’s linkage cluster analysis. In essence, this set up a two-step methodology. The principal components analysis would identify key latent patterns existing between selected variables, while a cluster analysis would group census tracts together in space, dependent on the level of dissimilarity between principal components. The discussion also moved towards an argument for a closer relationship in geography between quantitative and critical methods of thought.
After the method was both outlined and positioned in an urban critical and quantitative stream, the domains for measurement were outlined. Backed by a brief literature review, six domains were introduced and operationalized, with six census variables assigned to each domain. With these domains in place, the narrative turned towards an empirical discussion of the urban region, using the six domains to explore the diverging landscapes created by a polarizing neoliberal urban governance strategy.

Chapter Four: Mapping the Megacity

In chapter four, the six domains introduced in the previous chapter were mapped out, according to arrangements produced by the principal components analysis and subsequent cluster analysis. Using public transportation lines as a narrative guide, the story of the Ten Cities of Toronto travelled through a diverse array of neighbourhoods, describing the various situations of housing, wealth, citizenship, and labour throughout the urban region.

Starting in the sub-region of Inner City Polarization, the narrative considered a collection of neighbourhood largely within the boundaries of the City of Toronto. While the cities within this sub-region held vastly different attributes, they all shared high levels of economic inequality and polarization within their census tracts. Within the city of Creative Destruction, the narrative looked to sites such as the Harbourfront and Bay Street to describe a gentrification process driven by a professional class of F.I.R.E. employees living in non-family households. These individuals had largely shaped the city of Creative Destruction through their demand for the condominium housing units that had emerged throughout the residential districts within and surrounding the central business district (see figure 4.3). Meanwhile, a second process of gentrification was taking place in the nearby neighbourhoods belonging to the city of Go-Go Gentrification. Referring to figure 6.1, these communities directly east and west of the central business district were characterized by a specifically high level of economic polarization (the highest of all ten cities) between households at either pole of the income distribution. This pointed to the emergence of a large rent gap, as an older housing stock faced waves of renovation and recreation, bringing a wealthier class of residents to the neighbourhoods of Little Portugal and the Danforth, among many others. The city of Go-Go Gentrification also was present in
the suburban areas of downtown Brampton and Port Credit. These communities were similarly shown to be experiencing the renovation of older building stock (see figure 4.18), along with the recreation of new homes, replacing the smaller postwar houses that had previously occupied the suburban plot (see figure 4.19). Finally, the narrative stopped in Kingston-Galloway to explore the city of Insecurity Deposit. Compared to all other cities, this collection of neighbourhoods had the most pressing economic pressures, characterizing many immigrant households deriving income from low-wage service jobs and obtaining their housing in the form of tall rental apartment buildings. This phenomenon of “vertical poverty” would be further explored in chapter five (United Way of Toronto, 2011).

The second sub-region consisted of cities identified as the Hedged Communities, defined by the presence of economic wealth, low diversity, and housing security. Older neighbourhoods just north and west of downtown Toronto (such as Bridlepath and Forest Hill) were largely classified as belonging to the city of the Citadel, estate-like housing hosting the greatest concentration of income levels across the census metropolitan area. As well, households within the Citadel (and Hedged Communities in general) were populated by highly educated individuals working in the F.I.R.E. or managerial sectors. In short, the Citadel represents the extreme concentration of wealth and overall security in comparison to the rest of the urban region (see average income levels in figure 6.1). These trends were also apparent throughout many of the Toronto C.M.A.’s exurban census tracts. As captured by a recent article in the local magazine Toronto Life, this represents a growing and celebrated trend of many Toronto elites moving out to exurban communities in order to secure ownership of large privatized reserves for their families, a research stream of rural gentrification that opens space for further investigation (Phillips, 2004; Preville, September 2011).
Table 6.1: Summary Characteristics of the Ten Cities of Toronto

The final sub-region was defined by the presence of the nuclear family, marking traditional societal conceptions of the suburban household. This sub-region, named the Borrowed Frontier, was comprised of three cities, each representing a different era of suburban growth and development in the Toronto C.M.A. The first city of the Yesterburbs was a product of Toronto's postwar suburbia, a heterogenous mix of housing constructed largely between the early 1970's and 2000. Although the Yesterburbs were located largely outside of the City of Toronto boundaries, they hosted many of the same demographics found in the city of Insecurity Deposit, with many immigrant households working in the service industry and facing housing financial stress. Looking back to figure 6.1, a further similarity was found in terms of economic inequality and polarization measures. While the Yesterburbs and Insecurity Deposit both had high levels of polarization, their levels of inequality (relative to the rest of the Toronto C.M.A.) were higher. In opposition to the trends of gentrification found in the city of Go-Go Gentrification, this indicated a spread of income across a number of income sub-groups, rather than the polarization of very low and very high incomes. Combined with a low standardized average income for both the cities of Insecurity Deposit and the Yesterburbs, this suggested the diverse presence of many middle and low-income groups, with a high concentration of challenges involving wealth and housing security. Moving further outwards from the core, the narrative came across the city of the Former Suburban Frontier. Here, traditional notions of suburbia were found through the concentration of one family households, single detached houses, homogenous
income levels, high ownership, and a largely autocratic society. While the Former Suburban Frontier and the Yesterburbs had many differences between them, they both held commonality in that they had largely reached build-out by the mid-2000’s. This observation set the stage for discussion on the final city, the New Ethnoburbia. This final city consisted of single detached and owned dwellings constructed largely between 2001 and 2006 on the suburban rural fringe of the Toronto C.M.A., concentrated in municipalities such as Brampton, Markham, and Milton, and populated by many immigrant households. While the overwhelming presence of ownership suggested a fairly secure hold on housing, there was a definite presence of precarious homeownership, with a large percentage of owners in a situation in housing financial stress. Following the work of Preston et al., (2009), this suggested a pattern of many recent immigrant households entering situations of high economic stress, often spending 30, or upwards of 50 percent of their income on homeownership costs. These trends would be further explored through the bivariate local indicators of spatial association tests in chapter five.

Chapter Five: The Intersecting Geographies of Immigration and Housing

In the final chapter, the discussion turned towards an analysis of different housing submarkets for immigrants. This narrative was rooted in the context of rising housing unaffordability for many immigrant households, as established by Preston et al.’s (2009) work on housing in York Region (part of the G.T.A.). To give a greater amount of background for this discussion, the chapter began by considering the landscape of housing throughout the Toronto C.M.A. Overall, it was argued that housing was presenting an increasing challenge to residents, driven by three key shifts. Outlined by Bunting et al. (2009), these changes were characterized as the emergence of a post-industrial and more entrepreneurial landscape, a shift in the social and demographic composition of households, and a neoliberalized housing policy. All together, these changes were argued to have crafted greater challenges in the housing market, as shifts in labour composition were compounded by a greater polarization of households that could and could not afford housing, as well as a housing market that was increasingly driven towards private rather than public modes of consumption.
In tandem with a changing landscape, the discussion of housing also considered Canada’s dual housing policy, creating large economic divides between owners and renters. While renters were left with fewer means of state supported housing, homeowners were seen to have enjoyed widespread support from the Canadian Mortgage and Housing Corporation through subsidization and mortgage insurance (Hulchanski, 2007). As such, it was argued that a systematic “80/20” split existed within Canada’s housing system, disproportionately assisting homeowners over renters (Canadian Mortgage and Housing Corporation, 2010; Hulchanski, 2007). Seen in figure 5.2, the housing division between homeowners and renters was evident throughout the Ten Cities. While the inner suburban neighbourhoods of Insecurity Deposit were comprised of about 60 renters, all but 6 percent of households were owners in the outer suburban neighbourhoods of the New Ethnoburbia. The concept of “vertical poverty” was also considered here, locating the fastest growing rates of poverty in Toronto within the high-rise rental apartment buildings throughout the inner suburbs, earlier identified as city 3 by David Hulchanski (Hulchanski, 2010; United Way of Toronto, 2011).

Following a discussion of housing, the chapter also considered the landscape of immigration across the Toronto C.M.A. This landscape was characterized as one greatly different to that seen in the 1950’s and 1960’s, due to the adoption of the points system and a new geography of immigrant settlement. In addition, background research also identified the high desirability of homeownership among many immigrants, usually attained through multiple families living together to afford housing costs (Hiebert et al., 2006; Murdie et al., 2006; Preston et al., 2006; Preston et al., 2009). All immigrant households however are not equally successful in their progressive housing career towards ownership. The literature review also identified three “classes” of immigrants: the business class (wealthy immigrants who obtained homeownership quickly), skilled workers and family class immigrants (those who eventually became owners after a long period and with a large percentage of income devoted to housing costs), and immigrant households labeled as “blocked movers.” This final class sparked the largest need for further research; a group of households stuck with a heavy financial burden as renters, with little chance of homeownership in the future (Murdie et al., 2006; Preston et al., 2009).
With this literature review of housing and immigration in hand, the discussion moved towards using a bivariate local indicator of spatial association (L.I.S.A.) to identify the intersections of housing stress for various immigrant groups. This test was conducted twice: once for renters and once for homeowners. In the bivariate L.I.S.A. for immigrant renters, a unique collection of census tracts were identified based on the significant presence of immigrants and renters paying over 30 percent of their income towards housing costs. Concentrated largely between the cities of Insecurity Deposit and the Yesterburbs, the intersection of immigrant households and rental stress was labeled as a case of “vertical poverty.” Building off research from the United Way of Toronto (2011), the results of the L.I.S.A. test indicated the concentration of financially stressed immigrant households living in large scale rental apartments built during an era of state redistribution, characterized earlier as “Metropolitan Keynesianism.” In addition to these results, a second group of immigrant renters were discovered to be in a more favourable position. This group, labeled “horizontal stability” had found more secure housing situations, living in a more heterogeneous housing stock and using a multiple-family strategy to afford rental costs. This group was more spread out relative to those in situations of “vertical poverty,” with many census tracts located in the cities of the Yesterburbs, the Former Suburban Frontier, Insecurity Deposit, and EthniCities.

Following these results, the second bivariate L.I.S.A. measured the association of immigration and homeowner financial stress. A number of census tracts, located in both the inner and outer suburbs of the C.M.A. indicated the presence of precarious homeownership for many immigrant households. This group, labeled as “patchwork ownership,” consisted largely of multi-family households struggling to make mortgage payments. This group of immigrant households were located mainly within the cities of Insecurity Deposit and the Yesterburbs, however a select number of census tracts in this category were found to be on the suburban-rural fringe, indicating the recent construction of precarious communities. This group was contrasted with households belonging to the group “strong foundations,” a classification consisting of home owning immigrants with low financial stress. It was further suggested that these areas (located largely in the cities of EthniCities, Insecurity Deposit, and the Former Suburban Frontier) provided the homes for many “millionaire migrants,” or business class immigrants who had migrated to Canada.
with significant assets in hand (Ley, 2010). A second explanation is that these areas are home to many immigrant households that have slowly progressed towards a successful housing career over many years. Taking these observations to mind, the chapter’s narrative concluded by drawing attention to the polarization of immigrant households. While some (especially recent immigrants and refugees) faced extreme housing pressures, others were able to access homeownership, acquiring housing stability in the process. Although housing security for immigrant households does increase with ownership, it was argued throughout that many owner households still faced precarious situations, putting unsustainable proportions of their income towards affording their mortgage payments. These observations of immigrant housing careers, and the effects of housing markets and state housing policies, provided some open space for many of the recommendations that follow in this chapter.

**Concluding Thoughts**

Looking back at the first five chapters, the various narratives have picked up on a diverse set of patterns describing a diverging landscape. The Toronto region has experienced continual economic growth, however the benefits of this growth have been anything but uniform. On one side, the neighbourhood enclaves within Hedged Communities have been able to hold onto long-standing stability with ownership of high-value homes supported by professional high-paying careers in the F.I.R.E. and managerial sectors. In contrast, high levels of inequality and polarization between residents characterize a large portion of the urban region. High levels of economic polarization were present in the inner-city neighbourhoods of Go-Go Gentrification and Creative Destruction, indicating various incarnations of a housing rent gap and gentrification by members of the new middle class (Ley, 1996). In addition to the issues of displacement at stake in the downtown neighbourhoods, the narrative continually drew attention to the struggles of immigrant households to attain housing, struggles that were concentrated through the phenomenon of “vertical poverty” in the cities of Insecurity Deposit and the Yesterburbs. Finally, the story also considered the intense development pressures on the suburban-rural fringe, where a select, but likely growing number of immigrant households are placing themselves in high-risk situations, committing to the ownership of homes in the New
Ethnoburbia through the payment of significant proportions of their income. These trends are all outcomes of economic shifts, demographic movements, and evolution in state policy. As housing policy and governance models have changed in the Toronto region, they have had lasting effects on residents. As these discussions have shown, the policies and decisions of governments at all scales (aided by changes in the economy) have moved towards neoliberal models. The landscape has become splintered with the removal of each public commodity, and as a result trends of polarization and inequality have risen, crafting the very different realities between the Ten Cities of Toronto that we see today. From here, the discussion moves into its final stage, using the observations from the past five chapters to give a series of recommendations, aimed at both urban geographers and urban policy makers.

**Five Recommendations for Ten Cities**

Throughout the process of this research, the region of Toronto has proven to be an incredibly resilient collection of areas. Many communities in the Toronto C.M.A. however have seen a considerable worsening in conditions, as a changing economy and neoliberal governance strategy has deepened socio-economic divides. This research argues that Toronto currently is on a path to widening inequality and polarization over time, trends that will surely tear the urban fabric apart in an increasingly dramatic fashion. This does not need to be the case. Taken from the previous discussions are five key recommendations for a discourse that will hopefully lead to more equal urban areas. The first two recommendations are aimed at policy makers, while the third and fourth are geared towards those working in the field of urban geography. The fifth and final recommendation is aimed towards both groups, arguing for a need to confront the hegemonic discourse that underpins neoliberal governance strategies.

**The Need for a National Housing Strategy**

The first key point to take out of this chapter is the need for a turn in Canadian housing policy. In chapter two, a theory of uneven development was drawn out, showing that the capitalist market is ultimately geared towards creating gross inequalities of
housing allocation between residents (Harvey, 1973 & 1978; Slater, 2004; Smith, 1996 &
2008; Soja, 2010; Walker, 1981). These divisions were mapped throughout the next
chapters, embodied in the large divisions between each of the Ten Cities. These
observations spoke strongly towards the need to recalibrate the provision of housing in
major Canadian cities, with greater levels of non-market involvement to ensure
widespread accessibility to affordable housing. In regards to the current regime of state
housing provision in Canada, attention was drawn to a national and provincial dual
housing policy that assists homeowners while neglecting renters (Hulchanski, 2007).
Canadian housing policy at higher levels of government has historically been focused on
providing homeowner support through the creation of housing institutions such as the
Canadian Mortgage and Housing Corporation, while moving further away from public
rental housing support with each passing budget. The analysis of the Ten Cities of Toronto
showed that in select cities, housing stress was concentrated among both owners and
renters. This turn towards a more equitable housing policy must then be twofold,
improving both the situations of homeowners and renters.

For homeowners, there is a clear need to reshape federal and provincial housing
strategies to give greater assistance to immigrant households, taking their progressive
housing career paths into greater consideration. Housing policy must work towards
altering the built housing stock, creating larger multi-family dwellings without falling into a
sprawling built form model. This altered form of housing would allow immigrant families
to host larger multi-family households, which will provide the opportunity to pool capital
to pay for housing without creating conditions for overcrowding. This requires overturning
a fixed societal conception of housing, which over the past six decades has been heavily
materialized as the single detached home. For renting households, there is a strong need to
reverse the long-term decline of rental housing construction. Housing policy needs to place
rental housing construction at a higher priority, and must create favourable conditions for
the building of rental units to prevent the complete displacement of existing rental stock by
new private condominium units. Associated with this is a real need to overcome the
negative stigma of rental housing within Canadian cities. As the United Way of Toronto
(2011) argues, the high-rise apartments of inner suburbia are in many ways strong
community epicentres, and should be considered as such. These communities need to be
incorporated into housing policy, rather than dismissed as a relic from a past housing policy era of Metropolitan Keynesianism.

These suggestions overall lead to a call for a national housing strategy. This would consist of more involvement at both the provincial and federal scales, increasing support for tenants through working directly with municipalities to ensure both renters and owners are living in affordable, adequate, and suitable housing. Such a policy would need to cement real long-term responsibilities for federal and provincial funding in tandem with a flexible implementation program at the local scales of governance. Toronto has very different housing needs from cities such as Vancouver or Montreal, and as such will need a large degree of local flexibility to implement both rental and homeowner housing programs. This approach will also need to be integrated with other government services. Adequate housing is a foundational resource for a household’s wellbeing, and any new housing policy must establish strong ties between housing provision and the provision of other community services such as health. In short, a National Housing Program must be built upon significant funding from all levels of government, with an increased amount of control (but not the complete downloading of funding responsibilities) to local levels of municipal and regional government. The creation of such a program is needed immediately, in light of both rising housing needs and a current federal government decision to phase out financial support for pre-1994 social housing by 2030 (Brown, January 19th, 2011). In Canada continues down this path, it will quickly find itself increasingly defined by radically polarized and cruelly unequal cities.

A New Scale of Governance

Next, this discussion calls for the need to rework the governance scale of the Greater Toronto Area to implement a region-wide housing strategy. In 1996, a task force set up by the outgoing provincial New Democratic Party released a set of key recommendations pivoting around the creation of the Greater Toronto Area as a political entity. As shown in figure 6.1, the Province of Ontario would deal directly with the Greater Toronto Area as a political region. Lower tiers would consist of individual municipalities, which would be given a considerably larger amount of power, yet still be bound by regional planning
policies created at the G.T.A. regional level of government (Golden et al., 1996). The report was promptly scuttled by the Harris regime, however the recommendations provide some guidelines for dealing with the challenges facing the Toronto region today. A housing strategy operating at the regional scale would set planning strategies for the entire G.T.A., and would provide a forum for planning the development of both rental and owner housing stock in a similar format to the defunct Metro Toronto model (although on a much larger scale). This would also ease the pressures of inter-municipal competition for single detached private housing units, allowing for more sustainable practices of urban planning and development. This in turn would guarantee more room for affordable rental housing stock, shown through this research to be in dire need by many immigrant households. Furthermore, the competitive tax policies of suburban municipalities such as Vaughan and Markham would be curbed, stopping a race-to-the-bottom of non-residential tax policies (Lorinc, 2011). This would help establish a balance of coordinating regional governance while still giving municipalities the flexibility to deal with their unique housing challenges. Further points to support a regional governance model come from the need for more regional environmental protection (especially of the Oak Ridges Moraine Watershed) and better regional transportation options (Lorinc, 2011). In short, such a governance structure would increase regional cooperation, allowing progressive approaches towards housing strategies that decrease, rather than exacerbate unequal relationships between various population subgroups. This transformation in governance would also work to ease political tensions, especially those arising between the City of Toronto and the surrounding suburban municipalities of the “905 belt,” working towards urban solution that incorporates downtown, inner suburban, and outer suburban communities.
A New Urban Ecology: Incorporating Suburban Diversity into the Discussion of Housing

This third discussion prompts urban geographers to move towards a discourse of housing need that reaches beyond the city limits of Toronto. While the City of Toronto has serious housing needs, immense pressures for housing are also growing elsewhere in the region, compounded by high immigration rates in municipalities such as Markham and Brampton. Within the region of Peel alone (encompassing the cities of Mississauga, Brampton, and Caledon), 15,000 households are currently on the waitlist for subsidized housing units. Wait times in Peel Region are the second longest (after Toronto) in Ontario. Single applicants wait on average 12-15 years for a subsidized unit, while a similar wait time exists for a family to access a three or four bedroom home (Menard, 2011). These observations of a severe housing backlog embody the structural 80/20 split between a welfare state approach to homeownership and a selective social assistance model for tenants (Hulchanski, 2007). This forms the basis for new conceptualizations of Canadian urban ecology, one that recognizes a concentration of poverty and a large affordable
housing need within the “in-between” cities of inner suburbia (Keil and Young, 2011). As this discussion has shown, inner suburbia is not constrained to the limits of the central city (such as the City of Toronto), but stretches into municipalities traditionally conceptualized as strictly middle-class suburbia. To achieve a stronger conception of the ecology of Canadian cities, urban research must continue to break up the concept of suburbia into smaller bits, recognizing the diversity of suburban areas and the extreme differences that exist between them. This involves incorporating the narratives of a gentrifying exurbia, precarious suburban frontiers, Fordist-era mixed housing, and the disadvantaged inner suburbs into stories of gentrification, renewal, displacement and resistance in the inner city. Undoubtedly, while this model (seen in figure 6.2) follows the case of the Toronto region, it also opens potential conversations for similar analysis in other Canadian cities. Overall, this allows for a more effective conversation about the housing stress of immigrant households, thinking about the differences between such conceptualized cities as Insecurity Deposit, Former Suburban Frontiers, and the New Ethnoburbia.

Figure 6.2: A New Urban Ecology for Canadian Regions
The Need for More Critical Urban Studies Based in Quantitative Analysis

The fourth suggestion returns to chapter three, arguing for a greater use of quantitative analysis in the field of critical urban studies. The reaction of geographers in the 1970’s against a largely non-revolutionary quantitative revolution were largely valid, however too large a gap has remained between critical geography research streams and the quantitative methods that can help illustrate stories of urban injustice.

"Using ‘positivism’ as a banner to unite the diverse alliances and tensions of the nonpositivist movements of the social sciences and humanities made sense forty years ago. Today it is counterproductive."

- Wyly, E. (2010: 13)

Geographers using quantitative methods must of course take heed of the subjectivities involved in their research, however this does not need to be a limiting factor. This research has argued that a collection of geographers have been employing quantitative work towards critical urban research, however this stream needs to continue to grow. As this research has shown Canadian cities such as Toronto are becoming increasingly divided upon unequal levels of wealth. This progression of society into deeper levels of polarization and inequality is often shrouded by discourses of economic growth and competition. Without critical measurement, these claims will continue to stand as urban populations become increasingly divided. The field of critical urban studies must continue to adopt the use of quantitative measures, which will help to produce a strong and heterogeneous mix of methods to look for new and radical solutions toward equal cities. The recent cancellation of the long-form mandatory 2011 Canadian Census is an extra incentive to take on this project, as the only accurate and contemporary data available will be provided through the private sphere, working for the interests of profit rather than public accessibility. By quantifying the unequal changes in our society, urban geographers and those within the larger field of urban studies can produce and share multiple perspectives of the challenges facing urban society today. This in turn will deepen a discourse of urban inequality, making more conversations public, placing greater pressure
upon governance structures to provide more services and overall, more equal urban societies.

**The Need to Confront the Hegemonic Discourse of Neoliberal Governance**

The final argument of this thesis is an argument for shifting the discourse in society towards deeper understandings of structural inequity. This thesis has outlined a number of planning and housing policies at the federal, provincial, and municipal scales, policies that have had extreme effects upon the continued polarization of the Toronto urban region. Although many of these strategies are aimed towards providing essential services, they are all capped by the necessity of playing to continual capital accumulation. In the light of this research, and a growing understanding about the negative aspects of our neoliberalized society, we are now at a place where this growth imperative needs to be challenged. In our current economy, there is no harmonious relationship between a rise in wellbeing and the creation of larger profits. Throughout the G.T.A., surplus value is channeled in unequal patterns, concentrating gross amounts within the neighbourhoods of the Citadel or Creative Destruction, while residents in the inner suburbs struggle to make ends meet. Although the unregulated market proves to inevitably create these unequal relationships, it remains the gold standard for urban policy. Any programs, such as those geared towards affordable housing provision, must prove their market worthiness over the actual functional elements of the project. As such, we are left with initiatives that are extremely limited in terms of what they can provide. The Mayor’s Tower Renewal Program depends on voluntary capital investment from landlords, while the Priority Neighbourhoods Strategy operates on a very limited budget, despite its role supporting some of Toronto's most vulnerable neighbourhoods (Cowen and Parlette, 2011). Meanwhile, the nation’s most influential housing provider, the Canada Mortgage and Housing Corporation, is able to commit just 20 percent of its resources to assist poorer tenants, designated as households “outside” of the market (Hulchanski, 2007). If policy and theory wish to truly work towards more equal societies, then it is time to strike at the heart of inequality.

In chapter two, the conflicting strategies of a liberalist and socialist approach were outlined. Although each entail very different routes, both approaches are necessary in
working towards a more equal city. Although changes will likely occur, the market system in its current form will be around for a long time. As such, one part of a strategy for greater equality needs to involve a policy of social liberalism. This approach needs to follow the earlier model of Metropolitan Keynesianism, redistributing a greater percentage of resources towards those disadvantaged by a heavily skewed and unfair system. This would involve ambitious strategies (such as the National Housing Policy) that would at least reverse troubling patterns of growing inequality and polarization in Canadian cities. The second piece of this strategy involves turning towards a socialist formulation, using more social democratic methods to cut directly to the unequal social relationships that reproduce inequality in urban space. In tandem with a greater level of resource distribution, select services that are designated as essential (as determined by a democratic process) should be “taken” off the market, removing the profit motive from their operation. At this point it is clear that an essential service such as housing cannot be provided by the capitalist market in any form that resembles a full and equal distribution (Marcuse, 2012b). The inability to break away from the market imperative (combined with the election of populist right-wing politicians) has limited Toronto’s true potential, as synthesized by John Lorinc:

“Six decades after the beginning of its epochal postwar transformation, it’s fair to say that Toronto has become a very big city, and a somewhat accommodating city, but not a great city – at least not yet.”

- Lorinc, J. (November 2011: 33)

Toronto is far from the end of its history. This research has shown that it is indeed barreling towards the defining elements of inequality and polarization. However, alternative paths are more than possible. Shifts in governance, assisted by a more honest discourse about the creation of inequality, will guide us towards new conversations about the kind of urban society we want, and who should have a Right to the City (Harvey, 2008). Toronto has the potential yet to truly become a great city, and an integral part of an important urban region. These changes require a drastic shift in discourse, entailing far more difficult, but far more honest conversations about what kind of city we want to live in.
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APPENDICES

Appendix A

Highly Mobile, Renting Households in Core Housing Need. Many Homeowners in Housing Financial Stress

A1: Dimension One, Component One

Tenants Paying More than 30 Percent of Income on Housing Costs. Housing in Good Physical Condition

A2: Dimension One, Component Two
A5: Dimension Two, Component Two

A6: Dimension Two, Component Three
Many Immigrant Households, Members of Visible Minority Communities, Speaking a Primary Language other than French or English at Home

A7: Dimension Three, Component One

Areas of High Ethnic Diversity

A8: Dimension Three, Component Two
Second Generation Canadians, Speaking a Primary Language Other than French or English at Home

A9: Dimension Three, Component Three

High Unemployment, Many Low Income Families. High Level of Income Inequality at Census Tract Level.

A10: Dimension Four, Component One
Very Low Levels of Economic Polarization

A11: Dimension Four, Component Two

Very High Household Income, Large Levels of Economic Polarization within Census Tract.

A12: Dimension Four, Component Three
A13: Dimension Five, Component One

Service Sector Employees, Few Individuals Employed as Managers

A14: Dimension Five, Component Two

Manufacturing Sector Employees, Travelling Long Commutes to Work by Private Transit
A15: Dimension Five, Component Three

The Nuclear Family: High Levels of Unpaid Housework and Childcare, Many Children at Home, Single Family Households

A16: Dimension Six, Component One
Highly Educated Households, Dual Parent Family Structure.

A17: Dimension Six, Component Two

Lone Parent Families, Reporting High Levels of Unpaid Childcare and Low Levels of Unpaid Housework

A18: Dimension Six, Component Three
Appendix B

CENSUS TRACT COUNTS FOR EVENTS OF IMMIGRANT-RENTER FINANCIAL STRESS

<table>
<thead>
<tr>
<th>Category</th>
<th>High Immigrants, High Renter Financial Stress</th>
<th>Low Immigrants, Low Renter Financial Stress</th>
<th>High Immigrants, Low Renter Financial Stress</th>
<th>Low Immigrants, High Renter Financial Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Go-Go Gentrification</td>
<td>8</td>
<td>6</td>
<td>2</td>
<td>11</td>
</tr>
<tr>
<td>Ethnicities</td>
<td>18</td>
<td>3</td>
<td><strong>22</strong></td>
<td>1</td>
</tr>
<tr>
<td>Creative Destruction</td>
<td>0</td>
<td>10</td>
<td>0</td>
<td>14</td>
</tr>
<tr>
<td>Insecurity Deposit</td>
<td><strong>54</strong></td>
<td>2</td>
<td><strong>22</strong></td>
<td>4</td>
</tr>
<tr>
<td>Demography is Destiny</td>
<td>5</td>
<td>8</td>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>The Citadel</td>
<td>0</td>
<td><strong>20</strong></td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>The Edge</td>
<td>1</td>
<td><strong>63</strong></td>
<td>0</td>
<td><strong>36</strong></td>
</tr>
<tr>
<td>The Yesterburbs</td>
<td><strong>55</strong></td>
<td>0</td>
<td><strong>31</strong></td>
<td>4</td>
</tr>
<tr>
<td>Former Suburban Frontiers</td>
<td>12</td>
<td>3</td>
<td><strong>24</strong></td>
<td>4</td>
</tr>
<tr>
<td>The New Ethnoburbia</td>
<td>4</td>
<td>3</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Total Census Tracts</td>
<td>157</td>
<td>118</td>
<td>108</td>
<td>100</td>
</tr>
</tbody>
</table>

*Cities with at least 20 census in a given quadrant are in bold.

**B1: Census Tract Counts for Immigrant-Renter L.I.S.A.**
### CENSUS TRACT COUNTS FOR EVENTS OF IMMIGRANT-OWNER FINANCIAL STRESS

<table>
<thead>
<tr>
<th></th>
<th>High Immigrants, High Owner Financial Stress</th>
<th>Low Immigrants, Low Owner Financial Stress</th>
<th>High Immigrants, Low Owner Financial Stress</th>
<th>Low Immigrants, High Owner Financial Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Go-Go Gentrification</td>
<td>6</td>
<td>8</td>
<td>2</td>
<td>9</td>
</tr>
<tr>
<td>EthniCities</td>
<td>12</td>
<td>2</td>
<td><strong>25</strong></td>
<td>2</td>
</tr>
<tr>
<td>Creative Destruction</td>
<td>0</td>
<td>16</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>Insecurity Deposit</td>
<td>61</td>
<td>1</td>
<td>16</td>
<td>5</td>
</tr>
<tr>
<td>Demography is Destiny</td>
<td>0</td>
<td>17</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>The Citadel</td>
<td>0</td>
<td><strong>31</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>The Edge</td>
<td>0</td>
<td>90</td>
<td>2</td>
<td>10</td>
</tr>
<tr>
<td>The Yesterburbs</td>
<td><strong>78</strong></td>
<td>3</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Former Suburban Frontiers</td>
<td><strong>24</strong></td>
<td>2</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td>The New Ethnoburbia</td>
<td>8</td>
<td>4</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Total Census Tracts</td>
<td>189</td>
<td>174</td>
<td>74</td>
<td>48</td>
</tr>
</tbody>
</table>

*Cities with at least 20 census in a given quadrant are in bold.

**B2: Census Tract Counts for Immigrant-Homeowner L.I.S.A.**
### SUBGROUPS OF RENTER STRESS AMONG IMMIGRANT HOUSEHOLDS

<table>
<thead>
<tr>
<th>Vertical Poverty: High Levels of Renter Stress</th>
<th>Main Cities Involved</th>
<th>Households in Renter Financial Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>The Yesterburbs (55)</td>
<td>54.1%</td>
</tr>
<tr>
<td></td>
<td>Insecurity Deposit (54)</td>
<td>50.6%</td>
</tr>
<tr>
<td></td>
<td>EthniCities (18)</td>
<td>52.0%</td>
</tr>
<tr>
<td></td>
<td>Former Suburban Frontiers (12)</td>
<td>60.6%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Horizontal Stability: Low Levels of Renter Stress</th>
<th>Main Cities Involved</th>
<th>Households in Renter Financial Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Yesterburbs (31)</td>
<td>34.9%</td>
<td></td>
</tr>
<tr>
<td>Former Suburban Frontiers (24)</td>
<td>34.0%</td>
<td></td>
</tr>
<tr>
<td>Insecurity Deposit (22)</td>
<td>39.4%</td>
<td></td>
</tr>
<tr>
<td>EthniCities (22)</td>
<td>35.3%</td>
<td></td>
</tr>
</tbody>
</table>

*Brackets indicate the number of census tracts in each category per city.*

**B3: Subgroups of Renter Stress Among Immigrant Households**
## SUBGROUPS OF OWNER STRESS AMONG IMMIGRANT HOUSEHOLDS

<table>
<thead>
<tr>
<th>Patchwork Ownership: High Levels of Owner Stress</th>
<th>Main Cities Involved</th>
<th>Households in Owner Financial Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Yesterburbs (78)</td>
<td></td>
<td>35.2%</td>
</tr>
<tr>
<td>Insecurity Deposit (61)</td>
<td></td>
<td>39.7%</td>
</tr>
<tr>
<td>Former Suburban Frontiers (24)</td>
<td></td>
<td>31.4%</td>
</tr>
<tr>
<td>The New Ethnoburbia (8)</td>
<td></td>
<td>37.2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Strong Foundations: Low Levels of Owner Stress</th>
<th>Main Cities Involved</th>
<th>Households in Owner Financial Stress</th>
</tr>
</thead>
<tbody>
<tr>
<td>EthniCities (25)</td>
<td></td>
<td>22.3%</td>
</tr>
<tr>
<td>Insecurity Deposit (16)</td>
<td></td>
<td>22.0%</td>
</tr>
<tr>
<td>Former Suburban Frontiers (13)</td>
<td></td>
<td>23.4%</td>
</tr>
</tbody>
</table>

* Brackets indicate the number of census tracts in each category per city.

**B4: Subgroups of Owner Stress Among Immigrant Households**
B5: Immigrant Households and Renter Financial Stress
B7: Immigrant Households and Renter Financial Stress in Peel Region
B9: Immigrant Households and Homeowner Financial Stress in Toronto
B10: Immigrant Households and Homeowner Financial Stress in Peel Region