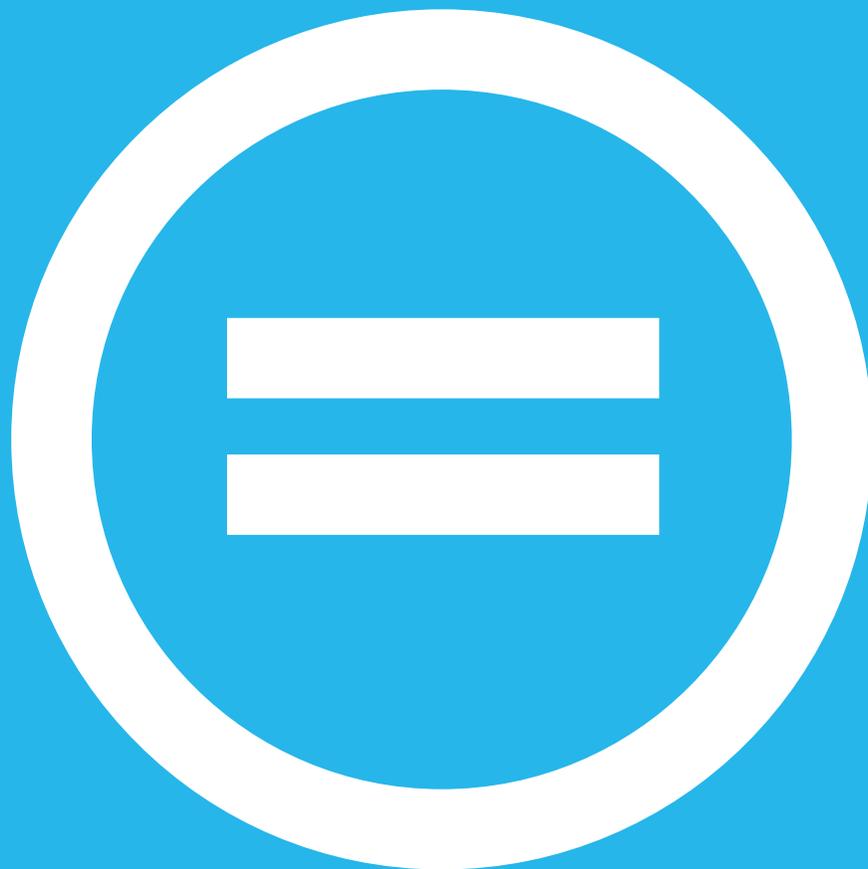


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# Rebalancing the Opportunity Equation



## Research Team

Mihaela Dinca-Panaitescu  
Laura McDonough  
Dylan Simone  
Ben Johnson  
Stephanie Procyk  
Michelynn Laflèche  
Alan Walks

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## Foreword

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This third instalment in our Opportunity Equation research confirms an #unignorable reality for far too many: increasingly, it's the things you cannot control—age, immigration status, gender, if you belong to a racialized group, and even your postal code—that are barriers to success in today's GTA.

Young people, immigrants, racialized people, and women must work harder to achieve the income needed to thrive, or even just survive. And the situation is worse in the GTA than it is in the entire country.

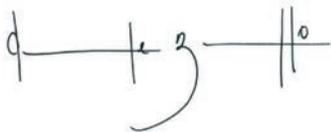
The growth of income inequality is undermining the promise that “diversity is our strength” —and that's a problem. For a region to be great, it needs to be great for everyone.

Inequality keeps our economy from growing. To thrive, we must use all the talent our region's labour market offers—we can't afford for people to be left behind.

At United Way, research guides what we do. It makes issues #unignorable and drives solutions. As an evidence-based organization, we are committed to using data to drive insights about our region. Comprehensive research calls people together to make real and lasting change.

With the data available to us, this report begins with a look at how inequality is impacting certain groups. It is a good starting point, but not exhaustive—more should be done to explore how the GTA's place as the income inequality capital of Canada is impacting other equity-seeking groups in our region including Indigenous peoples, persons with disabilities, and the LGBTQ2S community.

Read this report, act on the recommendations, and be assured that United Way, working with our strong network of community partners, will be doing our part to find solutions that help everyone thrive.



**Daniele Zanotti**  
President & CEO  
United Way Greater Toronto

## Executive Summary

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The Greater Toronto Area (GTA) is a great place to live. It is one of the most diverse regions in the world, where we are held together by a collective identity that is fueled by a shared commitment and interest in one another despite our differences. This shared commitment is built on the trust and reciprocity that exists between community members and is an important reason the GTA is such a desirable place for people to live, raise their families, and grow their businesses.

But there are growing forces undermining that shared commitment to each other: the GTA labour market is increasingly characterized by precarious work; there is a lack of affordable places for people to live; and people continue to face systemic discrimination in the economy and everyday life.

The GTA is also the income inequality capital of Canada—and that inequality is driving many of these divisive trends. Rising income inequality makes our societies less fair by making circumstances outside of an individual's control increasingly determine the range of opportunities a person has access to. This weakens our civic likeness—the glue that holds us together. The growth of income inequality leads to an increasingly divided society where different groups of people have distinct life experiences and trajectories. These social and physical divisions between groups impede many people from having meaningful encounters with people unlike themselves.

In this report, we present a unique analysis that shows how the impacts of income inequality vary across the population in the Toronto region and highlight those groups bearing the burden of these trends. The findings reveal for whom the opportunity equation is not working—income inequality is further disadvantaging those who already face multiple barriers to building a good life and increasingly benefitting those already doing well. The growth of income inequality is negatively impacting access to opportunity, social cohesion, and civic likeness in the Toronto region.

The opportunity equation—individual effort plus access to opportunity equals success—is working for some but not for all. Young people, immigrants, racialized people, and women are seeing that their circumstances—the things about themselves that they cannot control (such as their age, immigration status, whether or not they belong to a racialized group, their gender, and even their postal code)—are barriers to their success in today's GTA. These groups have to work harder to achieve the income needed to thrive, and the situation is worse in the Toronto region than it is in the country as a whole. Income inequality unbalances the opportunity equation.

Fairness and opportunity are core values that bind us together; they are at the heart of the community we all love and feel proud of. The promise of the opportunity equation must be available to everyone for this to remain true. Otherwise, divisions will grow and the GTA of the future will be a less desirable place to live, raise a family, or grow a business. This report helps us to better understand where to focus our resources to make the promise of the opportunity equation a reality for everyone.

## Key findings

### 1. NOT EVERYONE GETS A SUCCESSFUL START IN LIFE: YOUNG ADULTS IN THE GTA ARE MORE DISADVANTAGED TODAY THAN EVER BEFORE.

Young adults have become poorer over time (Figure 1 on page 32). In real terms, a young person in the GTA is earning less today than they did in 1980.

- In the last 25 years, the average incomes of young adults in Peel decreased by 22% (from \$47,500 in 1990 to \$36,900 in 2015 – constant \$2015).
- The average income for young adults in Toronto in 2015 was lower than it was in 1980, and just below the national average (\$42,300 in 1980 to \$41,800 in 2015 – constant \$2015).
- In York Region, their incomes decreased by 21% (from \$51,900 in 1990 to \$41,000 in 2015 – constant \$2015).
- Seniors experienced the most consistent increase in average income over the last 35 years. The average income of seniors has surpassed the average income of young people in Toronto and York, and that gap continues to grow.

Young adults have been increasingly concentrated in the bottom of the income distribution over the last 35 years across Canada and in Peel, Toronto, and York. Figure 2 (page 34) shows trends over time in the distribution of each age group along income quintiles for each area. The bottom quintile is highlighted to emphasize the changes experienced by the poorest members of each age group. In 2015, almost one in four young adults were in the bottom quintile in each region, up from about one in six in 1980.

There has been a clear and significant shift away from the bottom quintile for seniors since 1980. This pattern was most pronounced in Peel, where the share of seniors in the bottom quintile decreased from close to 50 per cent in 1980 to 22.4 per cent in 2015.

Young adults today not only start further behind, but they also have less access to the opportunities they need to catch up.

Even if they are in permanent, full-time jobs, the income gap is growing between employed young people and employed mid-aged people (Figure 3, page 35).

- For every dollar a mid-aged person in a permanent, full-time job in Peel earns, a young person in the same form of employment in Peel earns 71 cents.
- For every dollar a mid-aged person in a permanent, full-time job in Toronto earns, a young person in the same form of employment in Toronto earns 62.7 cents.
- For every dollar a mid-aged person in a permanent, full-time job in York earns, a young person in the same form of employment in York earns 64.7 cents.

### *Why is this happening and why does this matter?*

Young adults today are facing labour market challenges of a higher magnitude than they did in the past. The nature of work has changed, from a majority of steady, long-term, and living-wage opportunities to employment that is increasingly short-term, precarious, and low-wage. This is creating a divided labour market where young people are at a disadvantage. As people are living and working longer, older workers with years of experience and mature networks appear to be more advantaged in the growing knowledge and professional service economy. At the same time, improvements to Canada's income security system for seniors means that most of those who did not enjoy high incomes or have defined benefit pensions still have a higher income today than previous cohorts. And while older generations have made significant gains from the rapid growth of housing values, this has only served to constrict home ownership for young people and amplify a growing housing affordability crisis in the GTA and elsewhere. These trends mean that this will be the first generation that will not do as well as their parents.

## **2. IN THE GTA, IT DOESN'T MATTER HOW LONG YOU'VE BEEN IN CANADA—THE FACT THAT YOU WEREN'T BORN HERE MEANS THAT YOU ARE EARNING LESS.**

Immigrants, regardless of their years of residency in Canada, have become poorer over time. The average income of longstanding immigrants, who have been in Canada for more than 20 years, has not increased in 35 years, whereas the average income of the Canadian-born population has increased steadily over that time period. Furthermore, a longstanding immigrant in 2015 was making the same income—or lower—than a Canadian-born person made in 1980. In 1980, the incomes of a longstanding immigrant and a Canadian-born person were similar (Figure 6 on page 44).

- In real terms, immigrants in Peel today are making less than they did in 1980—regardless of how long they've been in Canada (Peel immigrants who have been in Canada for 10-19 years earned \$40,800 in 1980 and only \$40,400 in 2015 – constant \$2015).

- In real terms, immigrants in Toronto, who have been in Canada less than 20 years, have lower incomes today than in 1980 (Toronto immigrants who have been in Canada for 10-19 years earned \$43,100 in 1980 and only \$40,200 in 2015 – constant \$2015).
- In real terms, immigrants in York Region, who have been in Canada less than 20 years, have lower incomes today than in 1980 (York Region immigrants who have been in Canada for 10-19 years earned \$56,000 in 1980 and only \$45,500 in 2015 – constant \$2015).
- Incomes for newcomer immigrants, who have been in Canada for less than five years, have also decreased over time.

Immigrants living in Canada for less than 20 years have been increasingly concentrated in the bottom income quintile over time at both the national and regional levels (Figure 7 on page 48). The Canadian-born population is the only group that increased their share in the top quintile over time. This pattern held across Canada, Peel, Toronto, and York.

In all three regions and regardless of employment type, the income gap between immigrants and the Canadian-born population grew from 1990 to 2015 (Figure 8 on page 50). That gap is bigger for people in permanent, full-time jobs.

- In Peel, for every dollar a Canadian-born person in permanent, full-time work earns, an immigrant in Canada for ten years or more in the same form of work earns 81.8 cents.
- In Toronto, for every dollar a Canadian-born person in permanent, full-time work earns, an immigrant in Canada for ten years or more in the same form of work earns 67 cents.
- In York, for every one dollar a Canadian-born person in permanent, full-time work earns, an immigrant in Canada for ten years or more in the same form of work earns 82.2 cents in York.

### *Why is this happening and why does this matter?*

Immigrants face a challenging labour market in the Toronto region. A lack of recognition for foreign gained experience and credentials leads a disproportionate number of immigrants to work in low-wage, precarious jobs that are often below their education and experience levels. Precarious work can create and reproduce a cycle that limits the ability of many skilled and educated immigrants to move into higher paid work, which can result in long-term differences in life experiences for these groups. These trends mean that despite a growing economy, our region is wasting potential, with people not able to fully utilize their full range of skills and experience in the labour market.

### 3. THE RACIAL DIVIDE IN THE GTA HAS REACHED A HISTORIC HIGH.

Racialized groups have become poorer over time. Incomes for racialized groups have not increased in 35 years and the income-gap between racialized and white groups has increased (Figure 11 on page 62).

- In real terms, racialized groups in Peel and York regions are earning less today than they did 35 years ago (in Peel – from \$45,000 in 1980 to \$40,300 in 2015; in York – \$50,400 in 1980 to \$44,800 in 2015 – all constant \$2015).
- For every dollar a white person in Peel earns, a racialized person in Peel earns 69.2 cents.
- For every dollar a white person in Toronto earns, a racialized person in Toronto earns 52.1 cents.
- For every dollar a white person in York earns, a racialized person in York earns 66 cents.

Racialized groups were also increasingly concentrated in the bottom income quintile from 1980 to 2015 across Canada, Peel, Toronto, and York (Figure 12 on page 63).

- In 2015, almost one in four racialized people were found in the bottom quintile in Peel (24.1 per cent), up from approximately one in five in 1980 (18.8 per cent).
- In 2015, over one in four racialized people were found in the bottom quintile in Toronto (25.4 per cent), up from approximately one in five in 1980 (19.1 per cent).
- In 2015, over one in four racialized people were found in the bottom quintile in York (26.3 per cent), up from approximately one in seven in 1980 (16.4 per cent).
- Meanwhile, the representation of white groups has continually decreased in the bottom quintile and increased in the top quintile for each region over the last 35 years.

The gap has grown the most between racialized and white groups in permanent, full-time employment (Figure 13 on page 65).

#### *Why is this happening and why does this matter?*

The rise of precarious employment, the decline of unionized manufacturing, and the persistence of experiences of discrimination have continued to make the labour market challenging for many racialized groups in the Toronto region. The growing population of racialized persons, combined with the increasing costs of living in one of Canada's most expensive regions, means that these trends can make daily life a challenge and the ability to get ahead an increasingly distant dream for many.

## Persistence of the gender income gap

Across the different socio-demographic groups, the gap in average incomes between women and men has largely persisted. The only exception is between women and men in non-standard employment where the income gap is closing as the result of a deteriorating situation for young men, immigrant men, and racialized men in this type of employment.

## Rebalancing the Opportunity Equation: Conclusion and Recommendations

In 1980, most young people could look forward to upward social mobility, immigrants could largely depend on the notion that their incomes would catch up to those of the Canadian-born population, and it was believed that over time the income gap between racialized groups and white groups would narrow.

The findings of this report indicate that these prospects are no longer true for many people as income inequality has grown, reducing opportunities and making the GTA a less fair place to live. This has resulted in growing gaps between the haves and the have nots, with each group connected by common backgrounds and circumstances that are beyond their control. For the 'haves', those backgrounds and circumstances are an advantage, making the opportunity equation more likely to result in a good life. For the 'have nots', those backgrounds and circumstances make the opportunity equation less likely to work. Income inequality is further disadvantaging those who already face multiple barriers to building a good life, and increasingly benefitting those already doing well. The growth of income inequality is negatively impacting access to opportunity, social cohesion, and civic likeness in the Toronto region.

It is time to rebalance the opportunity equation for the GTA by improving aspects of access to opportunity for everyone. There is no single remedy to increase opportunity, mitigate the impacts of inequality, and build social cohesion and civic likeness. Rebalancing the opportunity equation will require wide-ranging interventions and will have to involve many players who can undertake multiple, coordinated actions. Everyone has a role to play—governments, civil society, the private sector, the community service sector, and labour. We all play a role in enabling or halting these trends. In fact, many people, organizations, and sectors are already involved in implementing policies, programs, and practices that help rebalance the opportunity equation, giving us a strong foundation from which to build.

This report lays out twelve recommendations, organized under three overarching goals, that we view as necessary next steps for rebalancing the opportunity equation. It also highlights the existing policies, programs, and practices that can be used as a springboard for each recommendation.

## Twelve recommendations in summary



## Ensuring everyone can participate in society

People's income, and therefore many of their experiences and opportunities, are shaped by factors they cannot control, such as their age, immigration status, race, gender, or even their postal code. Over time, the incomes of young people, immigrants, racialized people, and women have not grown as much as those of other groups, a situation which fosters economic and social divisions and ultimately weakens social cohesion and civic likeness.

As Canada evolves and grows, it is increasingly important for us to understand these trends and take actions to remove barriers to participation. Collecting data is important, but so is taking action, listening to, and amplifying the voices of people who are disproportionately affected by these trends. The recommendations are to:

- Undertake a national dialogue on social cohesion to address the cultural shift in attitudes that is foundational to reaffirming our commitment to working across difference and removing barriers.
- Develop and coordinate data-informed social cohesion strategies to create policy change that addresses systemic barriers within institutions.
- Support funding and innovation in the community services sector so it can better meet the growing demand for services that help promote inclusion and level the playing field.

## Enabling people to get ahead

It has become increasingly difficult for people to get ahead. As income and opportunity gaps grow, it is increasingly important to make targeted investments in the knowledge, skills, and capacities of groups facing barriers to enable them to find secure, stable jobs with a future. It is also important to create the conditions for quality jobs to grow. This section proposes five recommendations in areas that serve as important avenues for people who are trying to get ahead. The recommendations are to:

- Replicate and scale effective sector-specific workforce development systems to link the supply and demand sides of the labour market, focusing on in-demand skills.
- Focus investment on what works by scaling successful community-based approaches to improve education and credential recognition, provide employment-focused language and soft-skills training, and work directly with employers, so that employers can fully benefit from the immigrant talent pool.
- Improve job quality and security through voluntary employer actions, thereby creating more good, stable jobs.
- Update and improve employment standards to respond to the current labour market in order to protect vulnerable workers who are negatively impacted by precarious work.
- Improve the effectiveness of Employment Insurance and develop a long-term income bridging program for precarious workers in need of a source of short-term income support that bridges them in between jobs.

## Making life more affordable

One of the key challenges for the expanding group of GTA residents at the low end of the income distribution is that life has become unaffordable. The cost of housing in Canada has surged for both home owners and renters while wages for many have remained stagnant. The demand for transit has grown, while the supply has not kept pace. Child care is limited and unaffordable for many.

This section calls for action to improve access to the assets that are necessary for individuals and families to succeed. The recommendations are to:

- Improve the effectiveness and reach of the federal Canada Worker Benefit and align it with the provincial context to help make work pay.
- Increase the affordability of housing through a portable housing benefit and long-term investments in supply to help ease the housing crisis across the GTA.
- Leverage plans for new transit to develop affordable housing as part of the National Housing Strategy as a springboard for social participation and inclusive economic opportunity.
- Improve access to affordable, quality, licensed child care to help women fully participate in the labour market and help families get by.

## A call to action

Our vision is for a GTA that truly welcomes and supports people to achieve success, no matter their background or circumstances. This vision is for a socially cohesive region where everyone can participate, get ahead, and where everyone has a stake in, and is part of, the solutions.

The future of our city-region depends on the choices we make today. It is imperative that we begin a discussion about who we want to be tomorrow, and what actions are going to get us there. For our part, we believe that we can foster civic likeness by aiming for fairness, trust, and reciprocity to ensure our region continues to be a great place to live. We believe we can work together to rebalance the opportunity equation so that everyone in our region has the chance to build a good life.





## Introduction

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Rebalancing the Opportunity Equation is the third in a series from United Way on income inequality in the Toronto region. This research series is grounded in the opportunity equation—that access to opportunity, together with hard work, equals success—a principle at the core of how we define our society. The opportunity equation is an essential building block of a connected community where our commonalities unite us more than our differences divide us. When the opportunity equation is compromised, it weakens our social foundations.

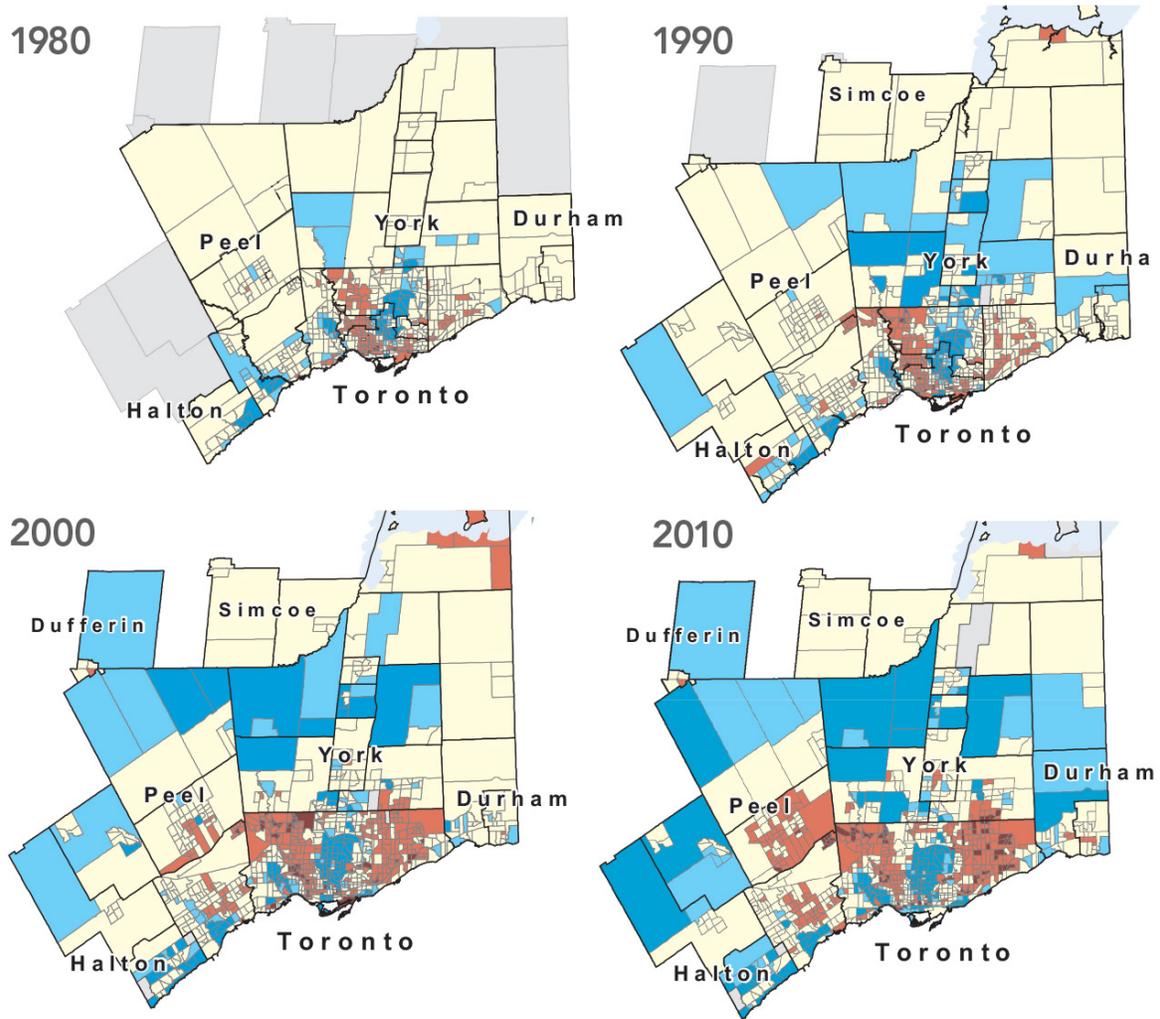
Research demonstrates that as income inequality rises, access to opportunity decreases and the opportunity equation suffers. In a less equal society, circumstances that are beyond an individual's control—like the colour of your skin, or the neighbourhood you grew up in—have a greater influence on a child's outcomes as an adult, particularly for those with very high incomes and those with very low incomes.

Our 2015 report, using census data and a large-scale survey, revealed increasing divides between the rich and the poor. From 1980 to 2005, income inequality among households in Toronto grew by 31 per cent, more than double the national rate of 14 per cent. From 1980 to 2010, income inequality among neighbourhoods grew by 96 per cent. From 1980 to 2005, average household income in the poorest 10 per cent of neighbourhoods increased by only 2 per cent, compared to incomes in the richest 10 per cent of neighbourhoods, which rose by 80 per cent. The Toronto region had acquired the dubious distinction of being the income inequality capital of Canada. A large majority of survey respondents (86 per cent) thought the gap between those with high incomes and those with low incomes was too large, a sentiment consistent across income level, age, level of education, and ethnicity. The survey also found that people were pessimistic about the future, and generally believed that hard work is not a guarantee of success and that background and circumstances are barriers to success for many across the region. Over half of survey respondents felt the next generation will be worse off than the one that came before.

In our follow-up report in 2017, using 2016 census data, we found that Toronto continues to hold the distinction of being the income inequality capital of Canada, with higher rates of income inequality and polarization than Montréal, Calgary or Vancouver. We also found that the income gaps have continued to grow among neighbourhoods. In 1980, the Toronto Census Metropolitan Area (CMA) was dominated by middle-income neighbourhoods, but by 2015 the majority of neighbourhoods were low-income (39 per cent) or high-income (19 per cent). The data also showed that income inequality was becoming a regional issue that had taken root in communities across the Greater Toronto Area (GTA).

# Map 1: Average individual income, Toronto Census Metropolitan Area, 1980-2010

## Census Tract Average Income Compared to the Toronto CMA Average

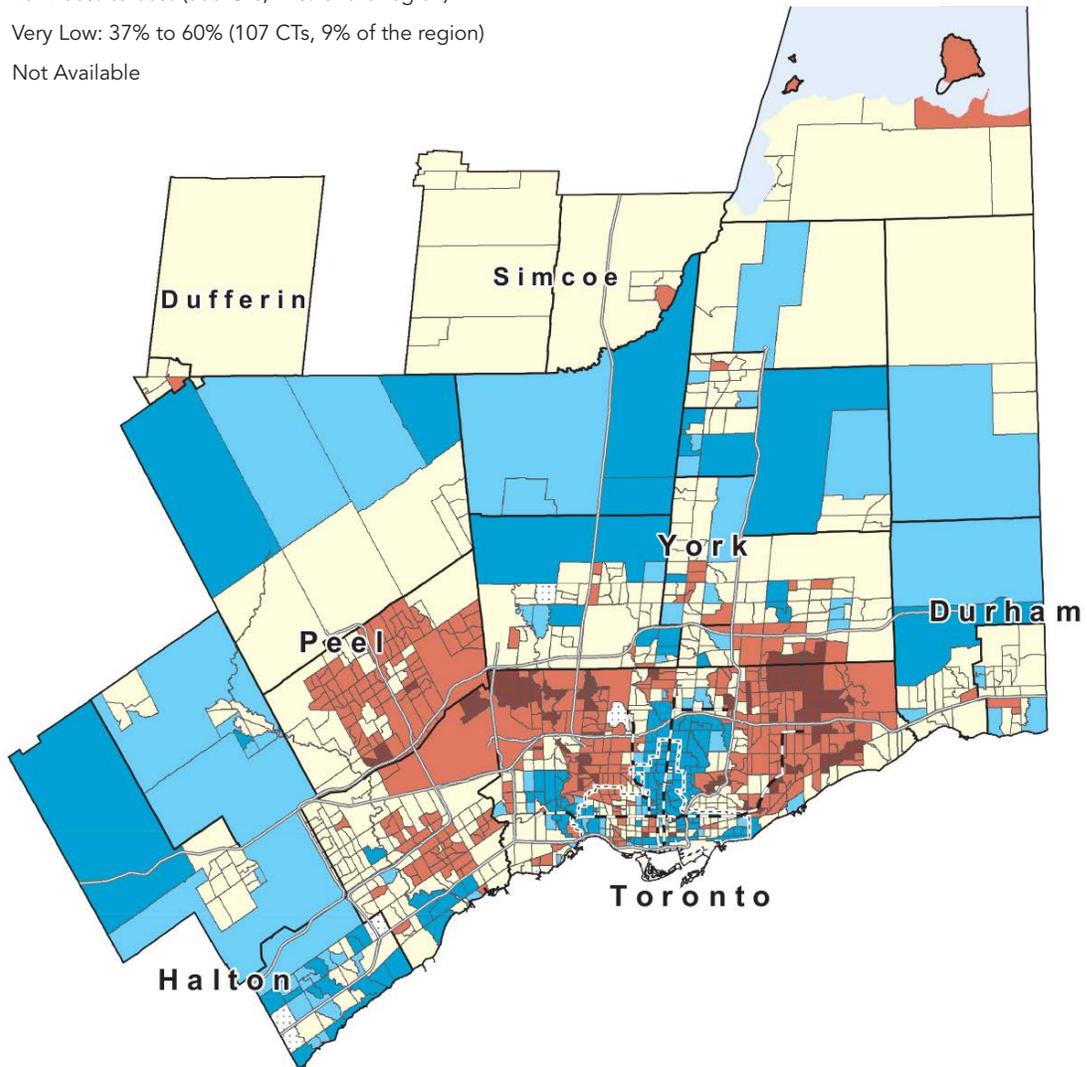


Only parts of Halton, Durham, Simcoe and Dufferin regions are within the Toronto CMA.  
 Based on average individual income from all sources, before tax.  
 Source: Statistics Canada, census 1980-2000. Canada Revenue Agency T1FF Taxfiler data 2010.

## Map 2: Average individual income, Toronto Census Metropolitan Area, 2015

Census Tract Average Income Compared to the Toronto CMA Average of \$50,479

- Very High: 140% to 831% (139 CTs, 12% of the region)
- High: 120% to 140% (81 CTs, 7% of the region)
- Middle: 80% to 120% (483 CTs, 42% of the region)
- Low: 60% to 80% (335 CTs, 29% of the region)
- Very Low: 37% to 60% (107 CTs, 9% of the region)
- Not Available



Source: Statistics Canada, Census Profile Series, 2016.

The findings from our first two reports showed the trends in inequality at the aggregate level. But research tells us that few social trends, be it poverty or precarious employment, affect us all equally. Some people are bearing a bigger part of the burden of growing income inequality and this leads to a broken opportunity equation for some, while improving it for others. This report shows how this is playing out across the Toronto region.

There is reason to worry. There are warning signs across the globe: weakening trust in political actors and institutions, the growth in divisive and populist rhetoric, and an increasing sense of despair and pessimism about the future, especially among young people. Until recently, there was a sense that Canadians were insulated from these phenomena. However, recent trends have thrown into relief just how much Canada is part of this global experience. The Edelman Trust Barometer notes that Canada had traditionally been a place of relatively neutral trust in business, government, media, and non-governmental organizations, but became a 'distruster' in 2017.<sup>1</sup> Lisa Kimmel, the president and CEO of Edelman Canada, recently stated that:

"As Canada heads into a federal election, we are—more so than at any point in the past 20 years—a nation divided. The split is not East versus West, right versus left or English versus French. Today, it is a split between Canadians who fear the system is failing them and those who are more trusting of our traditional institutions and more optimistic about the future—for themselves and their families."<sup>2</sup>

Importantly, Kimmel also notes that this split is largely along socioeconomic lines, "one where the ability to rely on and trust in institutions differs greatly depending on your level of income and education."<sup>3</sup> These warning signs are visible manifestations of deeper issues. Income inequality has reached a historic high among many OECD countries. Social mobility, the notion that a person's economic position should improve over their lifetime and be better than one's parents, is an increasingly selective reality. The opportunity equation no longer presents itself for a growing number of people.

In this report, we explore how income inequality is dividing us. We present a unique analysis that shows how the impacts of income inequality vary across the population in the Toronto region and highlight those groups bearing the burden of these trends. The findings reveal for whom the opportunity equation is not working. Fairness and opportunity are core values that bind us together, they are at the heart of the community we all love and feel proud of. The promise of the opportunity equation must be available to all for this to remain true. This report helps us to better understand where to focus our resources to make this a reality for everyone.

## Structure of this report

**Section 1** introduces a new concept of civic likeness and explains why it is important, the threat to it from growing income inequality, and how inequality undermines the opportunity equation.

**Section 2** shows that young adults are more disadvantaged today than they were in the past.

**Section 3** shows that immigrants are no longer catching up to their Canadian-born counterparts.

**Section 4** shows that the racial divide has grown over time.

**Section 5** presents recommendations for governments, the private sector, labour groups, and community organizations to work together to restore fairness and opportunity for everyone.

## The questions, data, and methods

This report provides an up-to-date portrait of how income inequality has changed across Peel, Toronto, and York from 1980 to 2015 by key socio-demographic characteristics. It also compares the trends in these regions to the trends experienced at the national level.

The socio-demographic characteristics considered in the analysis are:

- **Age:** how gaps in average individual income have changed between young adults (aged 25–34), mid-aged adults (aged 35–64), and seniors (aged 65 and older);
- **Immigration status:** how gaps in average individual income have changed between newcomers (in Canada for five years or less), settled immigrants (in Canada over five years), and the Canadian-born population;
- **Racialization:** how gaps in average individual income have changed between racialized and white groups.\* †

For each of these characteristics, we examine changes in average individual incomes and the size of the income gap between groups over time. We also look at how these trends vary based on labour force status and gender.

To understand how specific socio-demographic groups relate to income inequality, we divide the income distribution into five equal parts, called quintiles. All incomes are in inflation-adjusted dollars indexed to 2015, the last year of data available for this research.

United Way acknowledges that aggregating racialized groups into one category masks the differences between these groups. This approach was, however, the only way to produce reliable analysis at the geographic scales used in this report and that also meets the RDC's confidentiality rules. We also acknowledge that there are other groups, in addition to those used in this report, such as Indigenous peoples, persons with disabilities, and the LGBTQ2S community, who are also impacted by growing income inequality. Unfortunately, data is not available from the Census to conduct reliable analysis on these groups at the geographic scales used in this report. However, the evidence in this report should be used by other researchers to develop projects that would provide insights on the experiences of those groups who are not covered in this report.

All the analyses were conducted at the Toronto Region Statistics Canada Research Data Centre (RDC) by Dylan Simone.

\* The Employment Equity Act defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.” The visible minority population includes, but is not limited to, the following groups: South Asian, Chinese, Black, Filipino, Latin American, Arab, Southeast Asian, West Asian, Korean and Japanese.” United Way chooses to use the term ‘racialized’ instead of ‘visible minority’ in alignment with the Ontario Human Rights Code, which defines race as a social construct and considers terms such as ‘visible minority’ outdated and inaccurate. However, statistics referring to racialized groups come from official sources that use the term ‘visible minority’.

† To achieve a useable sample size for all the study years, it was necessary to group all racialized groups together. United Way acknowledges that this grouping can hide differences between different racialized groups.

# 1. How income inequality undermines the bonds that hold societies together

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Growing income inequality is the defining issue of our time. Aside from the direct impact of segregating the population into haves and have-nots, income inequality also fuels other divisions that weaken the glue that holds a society together. When income inequality is allowed to grow unchecked, it leads to a deeply divided society where different groups of people have vastly distinct life experiences, and groups rarely have meaningful encounters with people unlike themselves.

In this report we examine how different socio-demographic groups have been impacted by growing income inequality in the Toronto region as a proxy indicator of what is happening to the access to opportunity these groups experience. We explore how the situation has varied across age groups, immigrants and the Canadian-born population, racialized and white groups, women and men. The report uses census data from 1980 to 2015 that is not publicly available, accessed through the Statistics Canada Research Data Centre at the University of Toronto. The analysis presented provides a deeper understanding of how these trends have played out nationally and across the Toronto region over time.

The findings are cause for concern. Certain groups are bearing the burden created by increasing inequality, while others thrive. Access to opportunity appears increasingly dictated by circumstances rather than effort.

## 1.1 Social cohesion and civic likeness‡

Countries around the world are struggling to create inclusive prosperity in the face of profound social cleavages and growing distrust in public institutions. The growth and spread of populism is a visible manifestation that societies are becoming more divided, fueled by the disparities between who is doing well in times of economic prosperity and who is being left behind.

As a result of these trends, there has been a return to the conversation about social cohesion. Social cohesion can be thought of as the belief held by people that they share in a “moral community.”<sup>4</sup> Statistics Canada defines social cohesion more precisely as “[t]he forces that bond individuals at both the community and the national level, [which] comprise a set of social processes that include common values, civic order, democratic participation, equal opportunities, and a sense of belonging.”<sup>5</sup>

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‡ Civic likeness is a new concept coined and developed for this report by Benjamin Johnson, PhD candidate in Political Science at York University.

The forces of social cohesion can take different forms in different communities. These forces can be based on ethnic or cultural sameness, language, skin colour, class, or a shared history, all of which can serve as bonding mechanisms, or glue, that foster a shared sense of identity and belonging between community members.

In multicultural Canada, where diversity prevails across many of these attributes, other forces serve as the glue for creating a socially cohesive society. Civic likeness is one of these important forces and it is an essential component of social cohesion.

Civic likeness is a collective identity that is fueled by a shared commitment to and interest in one another despite our differences. For civic likeness to flourish, trust and reciprocity are paramount and must be present in the regular and routine interactions between community members, and between community members and institutions.

Evidence of our civic likeness is not hard to find. Canada's global identity is often associated with a high quality of life, multiculturalism, strong economic growth, and inclusivity, made possible through the trusting relationships between individuals, communities, and institutions.

The Greater Toronto Area (GTA) embodies these ideals. When people think of the GTA, they imagine the headquarters of the country's largest corporations, and a growing hub of technology and innovation.<sup>6</sup> Mercer's 2018 Quality of Life assessment ranked Toronto as one of the best places to live in the world\* and its residents have high levels of trust in each other relative to other large urban areas.<sup>7</sup> The GTA is also one of the most diverse places to live in the world, with immigrants making up approximately half of the population, and is often celebrated as the epitome of success when it comes to diversity.<sup>8</sup>

But beneath this polished surface, there are deep divides that are a challenge to social cohesion and civic likeness.

The labour market is increasingly characterized by precarious work.<sup>9</sup> Work that pays a living wage and guarantees some level of security is being replaced by lower-wage, temporary, and short-term employment with little to no benefits and minimal room for advancement. Despite significant economic growth in the Toronto region between 2011 and 2017, 37 per cent of workers are still working in some degree of precarious employment.<sup>10</sup> People on low incomes have become 'working poor,'<sup>†</sup> while many on social assistance find their fixed incomes inadequate to cover even basic needs.<sup>11</sup> Many groups, particularly those that are racialized, immigrants, women, and young adults, are disproportionately experiencing precarious work and its negative impacts.<sup>12</sup>

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\* Toronto was ranked 16<sup>th</sup> out of 231 cities. (Mercer, 2018)

† Working poor is defined as someone who: has an after-tax income below the Low-income Measure (LIM); has earnings of at least \$3,000 a year; is between the ages of 18 and 64; is not a student; and lives independently. (Stapleton and Kay, 2015)

The growth of precarious work has been coupled with surging housing costs in Canada's metropolitan areas.<sup>13</sup> The GTA housing market continues to experience significant issues in affordability and availability. In Toronto between 2010 and 2016, housing prices rose 67 per cent, bringing the average price for a home to over \$700,000.<sup>14</sup>

Renters face an equally challenging housing market. Vacancy rates for rentals in the GTA continue to hover at record lows, around 1 per cent, the result of rapid population growth from people moving into the city, rising housing costs, and a market for new housing construction that has been dominated by condominiums rather than purpose-built rental.<sup>15</sup> Housing options in Peel and York have similarly not kept pace with the demand for affordable and centrally located housing, and more people are spending over 30 per cent of their incomes on shelter costs, the budgetary threshold of what is considered 'affordable'.<sup>16</sup> Peel has 13,000 people on the waitlist for social housing, one of the longest in the country.<sup>17</sup>

People across the region also continue to face systemic discrimination in the economy and everyday life.<sup>18</sup> Recent survey research undertaken by the Ontario Human Rights Commission highlights the degree to which a number of groups, including racialized, Indigenous, LGBTQ people, as well as those with disabilities and receiving social assistance, experience discrimination and are thought of in negative terms.<sup>19</sup> Other research confirms these trends.<sup>20</sup>

In sum, while it is true that the Toronto region's assets are envied around the world, our community is faced with real problems that threaten social cohesion and civic likeness.

## 1.2 Income inequality

One of the biggest trends driving the divides in our region is growing income inequality. Growing income inequality is a catalyst that exacerbates cracks and fault lines, leading to other kinds of divisions that undermine social cohesion and civic likeness.

Income inequality describes a situation in which income is distributed unevenly in a region or a country, when one group receives income that is disproportionate to its size.

Income inequality is a key driver of social, political, and economic risks around the world.<sup>21</sup> It has been shown to have a negative impact on economic growth, and is associated with rising debt-to-income ratios of the kind that can precede a financial crisis, a higher likelihood of recession, and lower labour productivity.<sup>22</sup> It has also been shown to limit the ability of economic growth to reduce poverty.<sup>23</sup>

Income inequality is also associated with the concentration of political power in the hands of the wealthy, with the governments of more unequal societies thought to be less capable of representing the interests of the electorate.<sup>24</sup> Research suggests that democracy is undermined and potentially destabilized in proportion to the degree of inequality in a society.<sup>25</sup> Other recent evidence points to the role of rising income inequality in making government crises more likely to occur,<sup>26</sup> and fostering economic instability, which discourages investment and ultimately can lead to conflict.<sup>27</sup>

In addition to the connections between economic and political strife, higher income inequality has been correlated with lower levels of trust, educational performance, and life expectancy, as well as higher rates of teenage pregnancy, violence, imprisonment, mental illness, and addiction.<sup>28</sup> Recent systematic evidence reviews conclude that higher income inequality is also correlated with poorer average health, regardless of the indicator.<sup>29</sup>

While the level of income inequality in Canada is moderate relative to other countries like the United States,<sup>\*</sup> <sup>30</sup> research has shown that there is often more variation in income inequality within countries than between them.<sup>31</sup> The GTA has experienced growing income inequality as evidenced by United Way's research showing that the gap between the rich and the poor has grown more in Toronto than for the country as a whole. The Gini coefficient<sup>†</sup> among households for Canada rose by 15.6 per cent between 1980 and 2015 but rose by 34.3 per cent in Toronto. At the same time, income inequality among individuals in Toronto increased by 24.9 per cent over the same period, which is over five times the percentage increase experienced by the country. In comparison with other metropolitan areas, Toronto has become the most unequal and most polarized. Until 1990, Toronto's level of neighbourhood inequality and polarization were relatively similar to the levels in Vancouver, Calgary and Montréal.<sup>32</sup> However, beginning in 1990 and extending to 2015, neighbourhood income inequality grew significantly in Toronto.<sup>33</sup> A region once comprised of largely middle-income neighbourhoods in 1980 is now polarized between poor and wealthy neighbourhoods, with increasingly fewer in between. Many residents are experiencing the double impact of stagnating or declining wages and exceptionally high living costs, affecting their sense of well-being and their ability to live healthy lives with opportunities to make meaningful contributions to society.<sup>34</sup> These trends have continued, despite the recent period of economic growth.

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\* The OECD lists Canada's Gini coefficient for 2016 as 0.307 and that of the United States as 0.391.

† The Gini coefficient measures how much the distribution of income—among individuals, households, or neighbourhoods within a region or country—deviates from an equal distribution. At a Gini of 0, every individual, family, household or neighbourhood receives the same amount of income. At a Gini of 1, one individual, family, household or neighbourhood receives all the income and everyone else receives no income at all. Therefore, the higher the Gini is, the more unequal the region or country.

### 1.3 Access to opportunity

One important way that income inequality contributes to the breakdown of civic likeness is by reducing access to opportunity for some, while increasing it for others.

Opportunity can be understood as the things over a lifetime that help to build material, social, and psychological well-being. These include quality jobs, good education, access to health services, good housing, and meaningful social networks. Access to opportunity is about having the right tools and resources in place to build a good life. There are critical junctures in life where the opportunities a person has can influence their access to other opportunities in the future. For example, investments in early childhood are critical to future development.<sup>35</sup>

Access to opportunity is influenced by both individual traits, which are subject to personal choice, defined as effort, and things that are beyond individual control, defined as circumstances.<sup>36</sup> Circumstances are influenced by a number of factors, such as public policy, the labour market, family resources, and neighbourhoods. Circumstances include:

- Characteristics that may subject equally deserving individuals to discriminatory treatment by other people, institutions, and systems (e.g. gender, race, ethnicity, sexual orientation, etc.).<sup>37</sup>
- Access to resources, both public and private, such as housing, education, health services, and social capital.

Research demonstrates that as income inequality rises, access to opportunity decreases. In a less equal society, circumstances have more influence on a child's outcomes as an adult, particularly for those with very high incomes and those with very low incomes.<sup>38</sup> In this way, rising income inequality makes our societies less fair by making circumstances matter more.

One way researchers explore this relationship is to compare income inequality and social mobility. Social mobility measures access to opportunity by assessing how dependent a person's socio-economic position is relative to their position in the past, or relative to their parent's socio-economic position.<sup>39</sup>

In Canada, Miles Corak studied income inequality and social mobility across the country for people born between 1963 and 1970. He found that regions with greater upward social mobility tend to have lower rates of poverty and less income inequality.<sup>40</sup> The Toronto region stands out for having high rates of upward social mobility for this demographic cohort who came of age at a time when the Toronto region was more equal than it is today. Researchers at the University of Québec in Montréal used data from a more recent cohort to show declines in social mobility in Canada over time, a trend that coincides with rising income inequality.<sup>41</sup>

These findings are echoed by research out of the United States, where Raj Chetty and his team at the *Equality of Opportunity Project* have similarly shown that regions with higher upward mobility tend to have less income inequality.<sup>42</sup>

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Rates of social mobility also vary among different socio-economic groups. American research has shown that African-Americans, men in particular, have substantially lower rates of upward social mobility, even when controlling for factors such as parental income or family characteristics.<sup>43</sup> These trends are starker in areas with high income inequality.<sup>44</sup>

This research tells us that income inequality is correlated to declining social mobility, a key indicator of access to opportunity, and that some groups seem to be more negatively impacted than others. This has serious implications for perceptions of fairness in society, which further impacts civic likeness.

## 2. Young adults are more disadvantaged today

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Our findings show that young adults today are more disadvantaged than young adults were in 1980. The gap between them and mid-aged adults has grown over time as a result of declining incomes for young adults, and rising incomes for mid-aged adults. At the same time, seniors are now in a better position than in the past, and their incomes are close to surpassing those of young adults and have already surpassed them in Toronto and York. This is partly related to aging baby boomers who enjoyed decent, stable incomes over their working lives joining the ranks of seniors who have sufficient private pensions to support them in retirement. It is also partly related to effective public policies such as Old Age Security and the Guaranteed Income Supplement that improved the income levels of low-income seniors, lifting many out of deep poverty. The income gap between men and women has also persisted across working-age groups, despite gains for women over time.

Young adults have always earned less than mid-aged adults in their prime working years. The expectation has always been that young adults would enter the workforce in entry-level positions and progress over time to higher paying positions commensurate with their ability and experience. In the past, the income gap between young adults and mid-aged adults was moderate and the expectation that it would be overcome was based on the widespread availability of opportunities in the form of secure jobs that offered the possibility of advancement and career progression.<sup>45</sup> But today's labour market is characterized by precarious employment, where jobs are often insecure with little training and professional development and the possibility of advancement is less likely. Young adults today not only start further behind, but they also have less access to the opportunities needed to catch up.

Despite growing rates of post-secondary education, research shows a growing pessimism about the prospects for the next generation.<sup>46</sup> Our findings support concerns that growing income inequality will lead to lower social mobility for the next generation. Young adults today are starting their careers lower on the ladder than they have in the past and the rungs to climb are now further apart. While it will take years to validate these concerns, it is imprudent to adopt a wait-and-see attitude when actions can be taken now to ensure young adults do not suffer long-term impacts of their current situation.

## 2.1 Summary of findings

- Young adults have become poorer over time and they are increasingly concentrated in the bottom of the income distribution in all three regions.
- The income gap has closed between young adults and seniors, whereas historically, seniors had lower incomes.
- The income gap between employed young and mid-aged adults has grown in all three regions, regardless of their form of employment. This gap was most pronounced for people in permanent, full-time jobs.
- A gender income gap has persisted over time, despite income gains for women. This gap was largest between young women and mid-aged men engaged in permanent, full-time jobs.

## 2.2 Changes in the age distribution over time

Across Canada from 1980 to 2015, the young adult population (25-34) increased modestly while the mid-aged adult population (35-64) almost doubled and those over 65 increased by 2.5 times. The share of young adults as part of the whole population decreased from 17.4 per cent to 13.3 per cent, while the share of seniors increased from 9.1 per cent to 15.9 per cent (Appendix C, Table 16).

Peel and York have seen explosive population growth over the study period. The young adult population almost doubled in Peel and almost tripled in York in absolute numbers, although the share of young adults as a proportion of the overall population in each region has significantly decreased—from 19.6 per cent to 13.2 per cent in Peel, and from 17.5 per cent to 11.5 per cent in York. In Toronto, population growth has been less dramatic, but is similar to Peel and York in that young adults made up a slightly smaller share of the population in 2015 than they did in 1980, dropping from 18.0 per cent to 16.9 per cent. (Appendix C, Table 16).

Comparatively, the population of seniors in absolute numbers has increased by over eight times in Peel and over nine times in York since 1980, but only by less than two times in Toronto. The share of seniors in each region also significantly increased—from 4.3 per cent to 12.4 per cent in Peel, and from 6.7 per cent to 14.1 per cent in York. Their share of the population in Toronto was more muted, growing from 10.0 per cent in 1980 to 14.9 per cent in 2015. (Appendix C, Table 16).

## 2.3 Changes in average income over time for different age groups

Despite overall economic growth in recent years and low unemployment rates, young adults have fallen further behind mid-aged adults over the last 35 years and have lower average incomes today than the young adults of 1980. Figure 1 shows that, in general, young adults in Peel, Toronto, and York have become poorer over time. Whereas historically seniors had lower average incomes than young adults, that is no longer the case today. The income gap has also widened between young adults and mid-aged adults.

Nationally, the economic prospects for young adults improved over the last decade after a continuous decline in average income from 1980 to 2005. But this income gain was limited. By 2015, young adults had an average income similar to what they had in 1980 in real terms.

The economic situation of young adults was much worse in all three regions compared to the national trends. Young adults in Peel and York experienced a decline in average incomes by over 20 per cent from 1990\* to 2015: Peel (22.2 per cent) and York (21 per cent) (Figure 1). Young adults in Toronto, in spite of an income gain over the last decade, ended up in 2015 with an average income slightly lower than in 1980 and just below the national average. In Toronto, the average income of young adults was surpassed by that of seniors in 2005 and the income gap between these two groups has continued to grow since.

The income gap between young adults and mid-aged adults has also continuously widened over the last 35 years. By 2015, the average income of mid-aged adults was 1.5 times greater than that of young adults in Peel, and 1.6 times greater in Toronto and in York.

Seniors experienced the most consistent increase in average incomes over this period. In 1980, their average income was less than two thirds that of young adults across Canada and in Peel and York. By 2015 this gap had closed completely, with senior incomes even slightly surpassing young adult incomes in York. In Toronto, the average income of seniors surpassed that of young adults in 2005 and by 2015, was 1.2 times greater.

Unsurprisingly, mid-aged adults consistently had higher average incomes than young adults or seniors, though the pattern across regions differed. Mid-aged adults in York had the highest average incomes until 2005. In the decade that followed, their average income was surpassed by their peers in Toronto. In Peel, average incomes of mid-aged adults have steadily declined since 1990 and in 2015 average incomes were slightly lower than those in 1980.

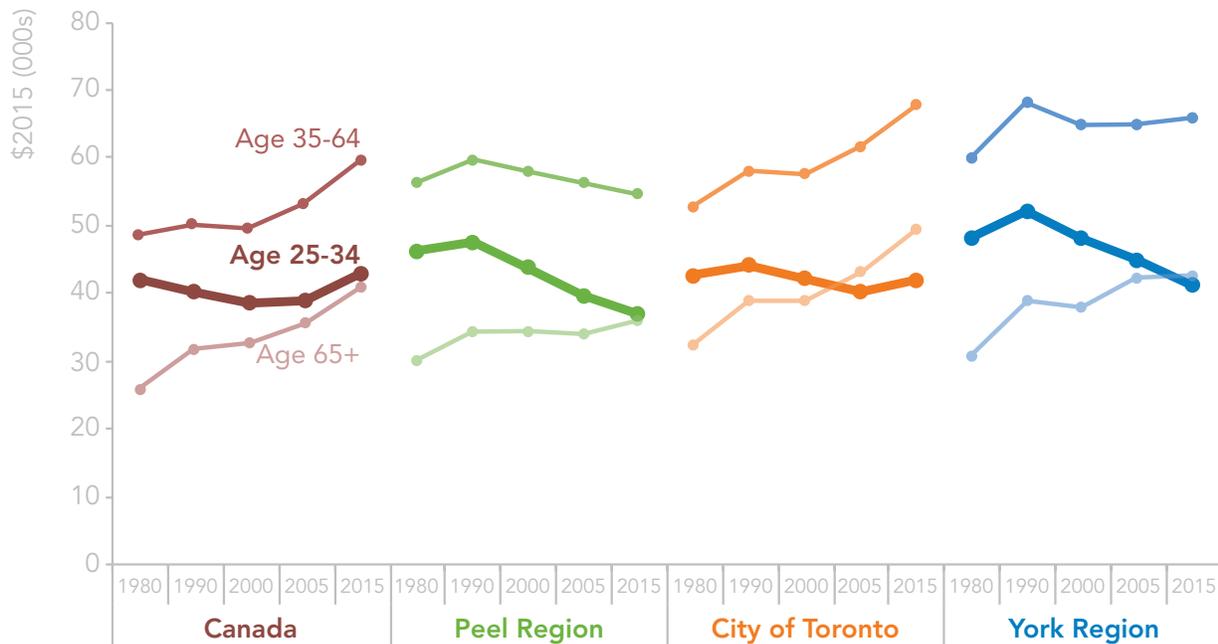
## 2.4 Distribution of age groups across income quintiles

Young adults have been increasingly concentrated in the bottom of the income distribution over the last 35 years across Canada and in Peel, Toronto, and York. Figure 2 shows trends over time in the distribution of each age group along income quintiles for each area. The bottom quintile is highlighted to illustrate the changes experienced by the poorest members of each age group. In 2015, almost one in four young adults were in the bottom quintile in each region, up from about one in six in 1980.

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\* Young adults in Peel, Toronto and York saw a moderate increase in average incomes from 1980-1990. The decline in average incomes experienced by young adults began in 1990.

**Figure 1: Average income (constant \$2015) by age groups, 1980–2015**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 and older who reported positive total income (before-tax and after-transfers).

For seniors, there has been a clear and significant shift away from the bottom quintile since 1980. This pattern was most pronounced in Peel, where the share of seniors in the bottom quintile decreased from close to 50 per cent in 1980 to 22.4 per cent in 2015. The situation remained largely unchanged for mid-aged adults, with roughly the same share in both the bottom and top quintiles in each year across all three regions.

Altogether, this analysis shows that young adults have become relatively poorer over time, while the economic prospects for seniors have improved. The processes behind these trends appear to have had the most impact in Peel compared to other regions.

**How to read the figures:** Figure 1 illustrates trends over time in average individual income for three age groups (young adults, mid-aged adults and seniors) for Canada, Peel, Toronto, and York. Each region is represented in a different colour. Each line on the graph represents a specific age group in shades corresponding to each region's colour.

## 2.5 The role of employment status for young and mid-aged adults

To help us better understand what is driving this decline in economic prospects for young adults, we examined income changes over time for young adults and mid-aged adults engaged in different forms of employment. Figure 3 shows income changes over time for young adults and mid-aged adults working in permanent, full-time (PFT) and non-standard employment (NSE means temporary full-time, temporary part-time, and permanent part-time).\*

The national picture shows gains in average incomes for both young adults and mid-aged adults in both forms of employment over the last ten years. However, the income gap between these groups has grown over time regardless of employment type. Even young adults in permanent, full-time jobs are more disadvantaged today relative to mid-aged adults than they were in 1980.

The growth of the income gap between young adults and mid-aged adults is especially pronounced in Peel, Toronto, and York. Within each employment type, the income gap between the groups widened over time, with young adults being left further behind mid-aged adults from one year to the next in all three regions. This income gap grew most for those engaged in permanent, full-time employment. By 2015, the average income of young adults in permanent, full-time jobs was 71 per cent of that of mid-aged adults in the same form of employment in Peel and even lower at just over 60 per cent in Toronto (62.7 per cent) and York (64.7 per cent).

There are labour market trends that impacted both young adults and mid-aged adults in all three regions. However, these trends appear to have had a more negative impact on young adults. The first trend is the declining prevalence of permanent, full-time jobs, which translated into relative stagnation of average incomes for young adults over the 1980 to 2015 period. The second trend is unique to the last decade, wherein both groups have seen a substantial growth in self-employment rates. By 2015, self-employed mid-aged adults had an average income more than double (2.2 times) that of self-employed young adults in Toronto, 1.5 times greater in Peel, and 1.8 times greater in York (Appendix C, Table 17).

## 2.6 The role of gender for young and mid-aged adults

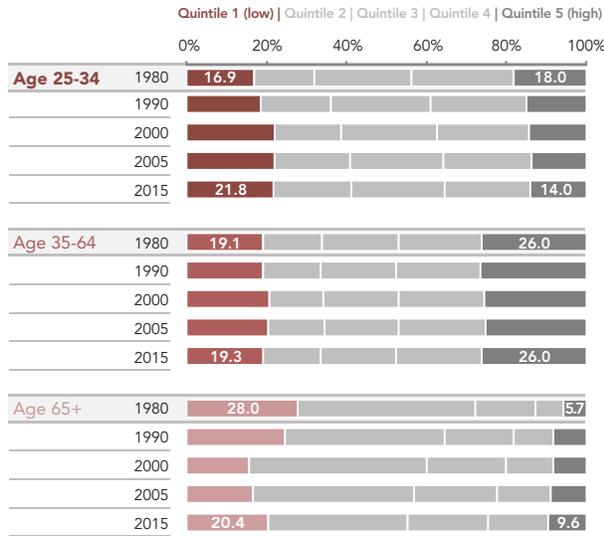
A more nuanced perspective emerges when considering gender (Figure 4). Across all of Canada, average incomes have improved since 2005 for both women and men in each age group and each form of employment. However, gaps have widened between young women and mid-aged women, and between young men and mid-aged men. Despite income gains for women, the gender income gap has persisted between women and men across all age groups and employment types, especially for those in permanent, full-time employment.

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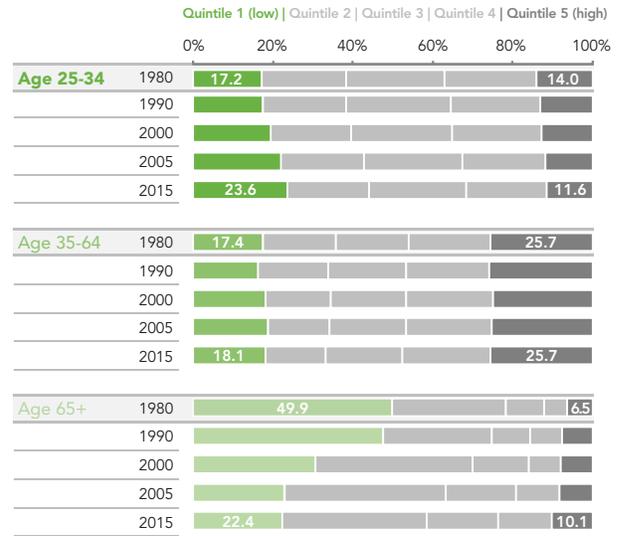
\* As a result of this report using Census data, the definitions of permanent, full-time and non-standard employment differ from the employment categories used in the Poverty and Precarious Employment in Southern Ontario (PEPSO) research project, which used survey data to classify workers into different employment types. For more information on the measures used in PEPSO, please refer to the Methods Manual for PEPSO, available online at <https://pepsocan.ca/>.

**Figure 2: Share (%) of age groups among income quintiles, 1980–2015**

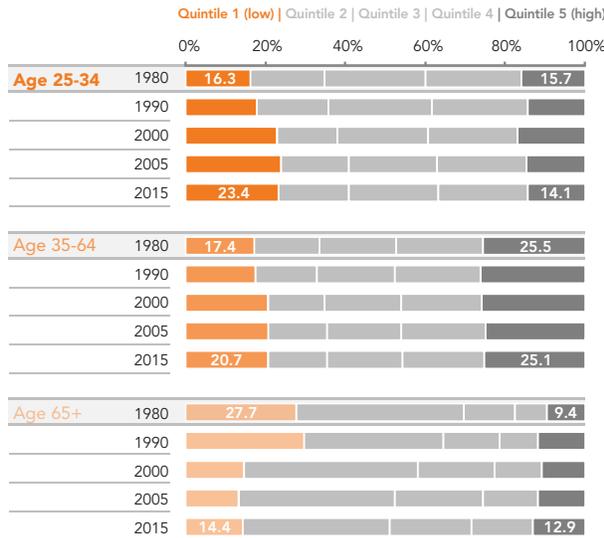
**Canada**



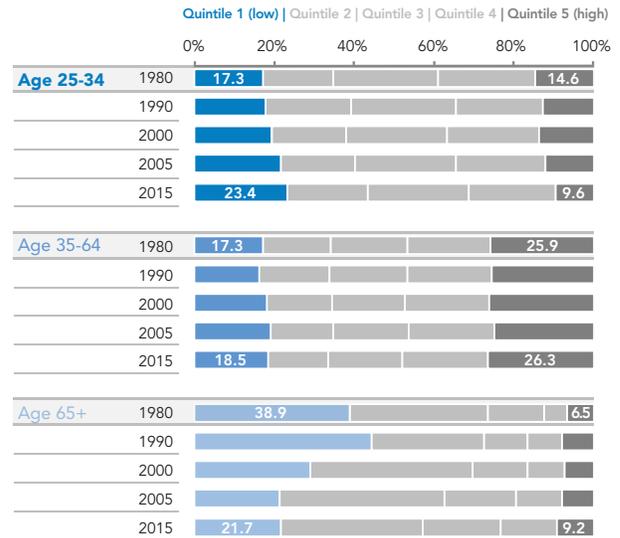
**Peel Region**



**City of Toronto**



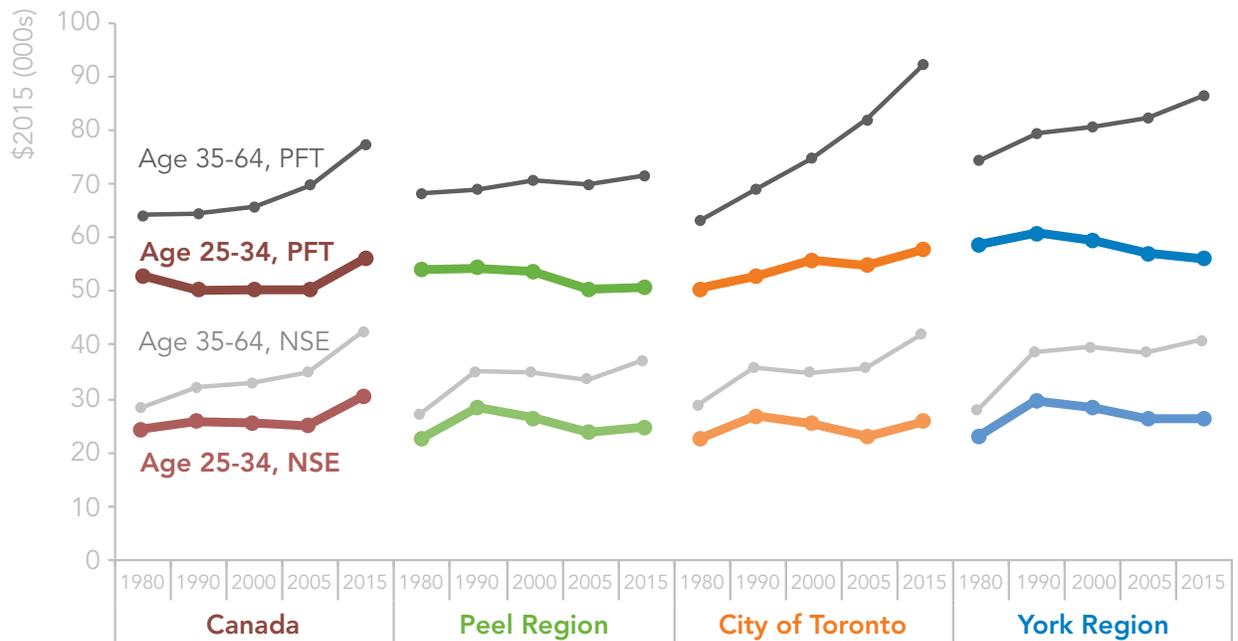
**York Region**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 and older who reported positive total income (before-tax and after-transfers).

**How to read the figures:** Figure 2 shows the distribution of three age groups (young adults, mid-aged adults, seniors) across income quintiles, over time for Canada, Peel, Toronto, and York. Each region is represented in a different colour and has a set of three bar charts, one for each age group. Each age group has five bars, one for each study year. Each bar is divided into five quintiles, with the bottom and top quintile highlighted. The actual value is provided for the bottom and top quintiles in the earliest and most recent study years.

**Figure 3: Average income (constant \$2015) by age groups and employment type, 1980–2015**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 who reported positive total income (before-tax and after-transfers) and who worked in PFT (permanent, full-time employment) or NSE (non-standard employment: temporary full-time, temporary part-time, permanent part-time).

Across all three regions, the income gap between young women and mid-aged women grew in each type of employment, despite starting from similar income positions in 1980. For men, there has always been a gap between young and mid-aged men, but this gap has grown over time, especially for those in permanent, full-time employment.

In non-standard employment, the income gap between young women and young men is closing but not for the reasons one would hope. By 2015, young women in non-standard employment ended up with similar, even slightly higher incomes than young men in non-standard employment across Peel, Toronto, and York. However, this was mainly due to a decline in the average income of young men in non-standard

**How to read the figures:** Figure 3 illustrates trends over time in average individual income for two age groups (young adults and mid-aged adults) working in two forms of employment— permanent, full-time (PFT) and non-standard employment (NSE)—for Canada, Peel, Toronto, and York. Each region is represented in a different colour. Each line on the graph represents a specific age group in the two employment types: young adults are represented in shades corresponding to each region's colour and mid-aged adults are represented in shades of grey.

employment since 1990—by 31.8 per cent in Peel, 25.8 per cent in York, and 11.3 per cent in Toronto. In Toronto, while their income has increased since 2005, young men in non-standard employment still ended up with incomes similar to what they had 35 years ago. During the same period, the average income of young women in non-standard employment increased by only 4 per cent in Peel and Toronto and stagnated in York.

Between mid-aged women and men, the gender income gap has narrowed over time, although it is still present. The income gap remained largest between mid-aged women and men in permanent, full-time employment. In 1980, the average income of mid-aged men in permanent, full-time jobs was about double that of mid-aged women in the same form of employment in Peel (1.9 times) and York (2 times) and was 1.7 times greater in Toronto. By 2015, the average income of mid-aged men in permanent, full-time jobs was 1.3 times greater than that of mid-aged women in the same form of employment in Peel and 1.4 times greater in Toronto and York.

## **2.7 The role of employment status for young and mid-aged women and men**

Changes in participation rates of men and women in different forms of employment occurred alongside the income trends described above (Figure 5). In all three regions, both young and mid-aged men have seen a decline in permanent, full-time employment and an increase in non-standard employment. These trends were more pronounced for young men. The non-standard employment rates for young men more than doubled over the period from 1980 to 2015 in Peel and York. Men in both regions also experienced a substantial growth in self-employment rates over the last decade. However, this trend translated into much lower average incomes for self-employed young men compared to their mid-aged counterparts. By 2015, the average self-employment income of young men was 41 per cent that of mid-aged men in Toronto, 50 per cent in York, and 64 per cent in Peel (Appendix C, Table 17). Young women, despite some gains, continued to have the highest rates of non-standard employment, substantially higher than those of both young and mid-aged men.

## **2.8 The social and economic context contributing to income inequality among age groups**

Relative to the rest of Canada, young adults across Peel, Toronto, and York are experiencing a worsening situation. They face declining incomes over time and are increasingly stuck in the bottom of the income distribution. Young men have seen their average incomes decline sharply since 1990 in Peel and York. While economic prospects for women have improved over time, the gender income gap persists and women continue to experience higher rates of non-standard employment.

Other trends provide insights on why young adults today are more disadvantaged than in the past.

In 2016, Ontario was labeled the second worst economy in Canada for young people.<sup>47</sup> There are many possible reasons for this. It is well known that the demographic composition of the population is changing. There are more seniors than ever before and that number is expected to almost double to 25 per cent of Ontario's population by 2041.<sup>48</sup> Those that are 55 and older are staying in the labour market in increasing numbers and form a larger part of the population as a whole, the result of growing life expectancies and lower fertility rates.<sup>49</sup> Many seniors and baby boomers are experiencing their golden years with healthy financial situations after lengthy careers in high-paying, steady jobs with benefits and through wealth gains realized from the increase in real estate prices. At the same time, improvements to Canada's income security system for seniors means that most of those who did not enjoy high incomes or have defined benefit pensions still have a higher income today than previous cohorts.<sup>50</sup>

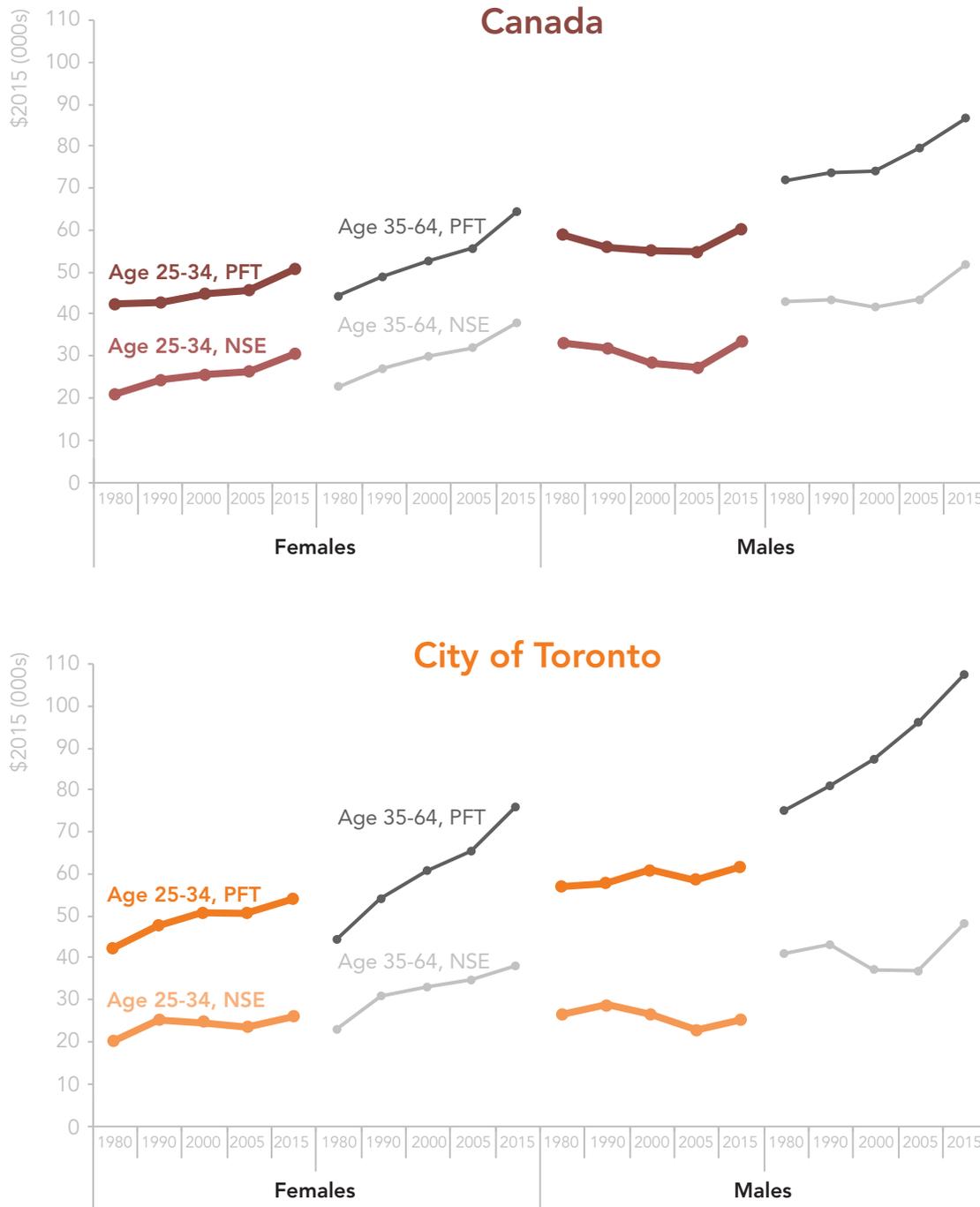
In contrast, young adults today are facing a number of challenges in the labour market. The nature of work has changed, from being steady, long-term, and paying a living wage, to short-term, precarious, and low-wage. And while older generations have made significant gains from the rapid growth of housing values, this has only served to constrict home ownership for young people and amplify a growing housing crisis in the GTA and elsewhere. Young people around the world feel pessimistic about the likelihood that they will do as well or better than their parents.<sup>51</sup>

The evidence available suggests that this pessimism is not misplaced. Older workers have enjoyed faster wage growth relative to younger workers over the last several decades.<sup>52</sup> A number of factors are argued to contribute to the worsening labour market for young people, including economic globalization resulting in a loss of well-paid, entry-level jobs;<sup>53</sup> the growth of precarious employment across all industries and sectors, which disproportionately affects young adults;<sup>54</sup> the increasing severity of economic recessions;<sup>55</sup> the decline of the resources sector;<sup>56</sup> and the increasing emphasis on knowledge accumulation within a professional service class that privileges the experience of older workers.<sup>57</sup>

The income gap between women and men in their prime working years in a standard employment relationship has persisted over time.<sup>58</sup> While entry into higher education and the paid labour force has enabled women to improve their incomes faster than men,<sup>59</sup> the gap persists at the upper end of the income distribution but has narrowed at the bottom due to the worsening economic experiences of men rather than improvements for women.

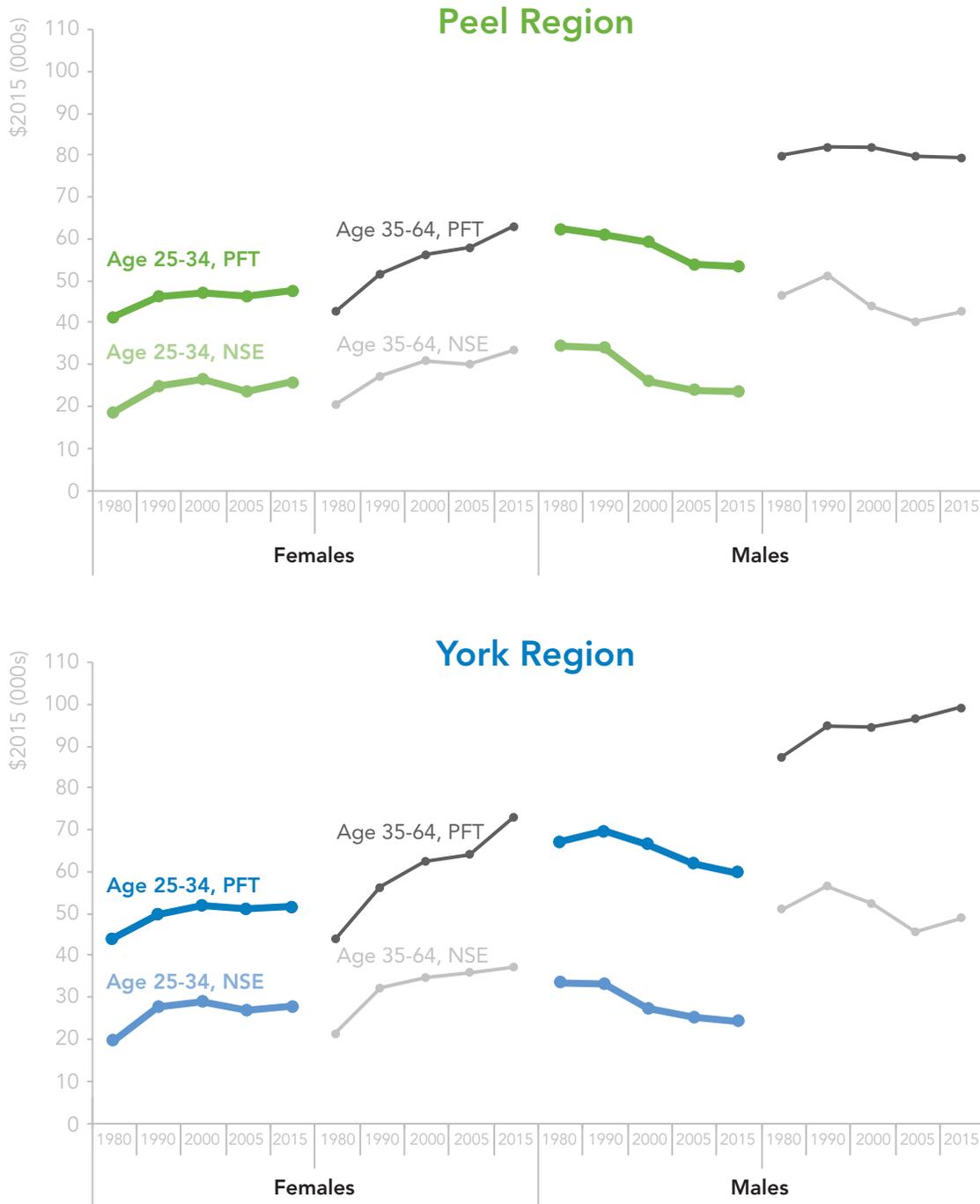
A contributing factor to the persistence of the gender income gap could be that in addition to maternity leave, women often remain the primary caregiver for their young children.<sup>60</sup> The overall effect is that these women are more likely to interrupt their careers to care for their family.<sup>61</sup> In addition, areas with higher child care costs have been shown to experience higher gender employment gaps.<sup>62</sup> Toronto has the highest

**Figure 4: Average income (constant \$2015) by gender, age groups, and employment type, 1980–2015**



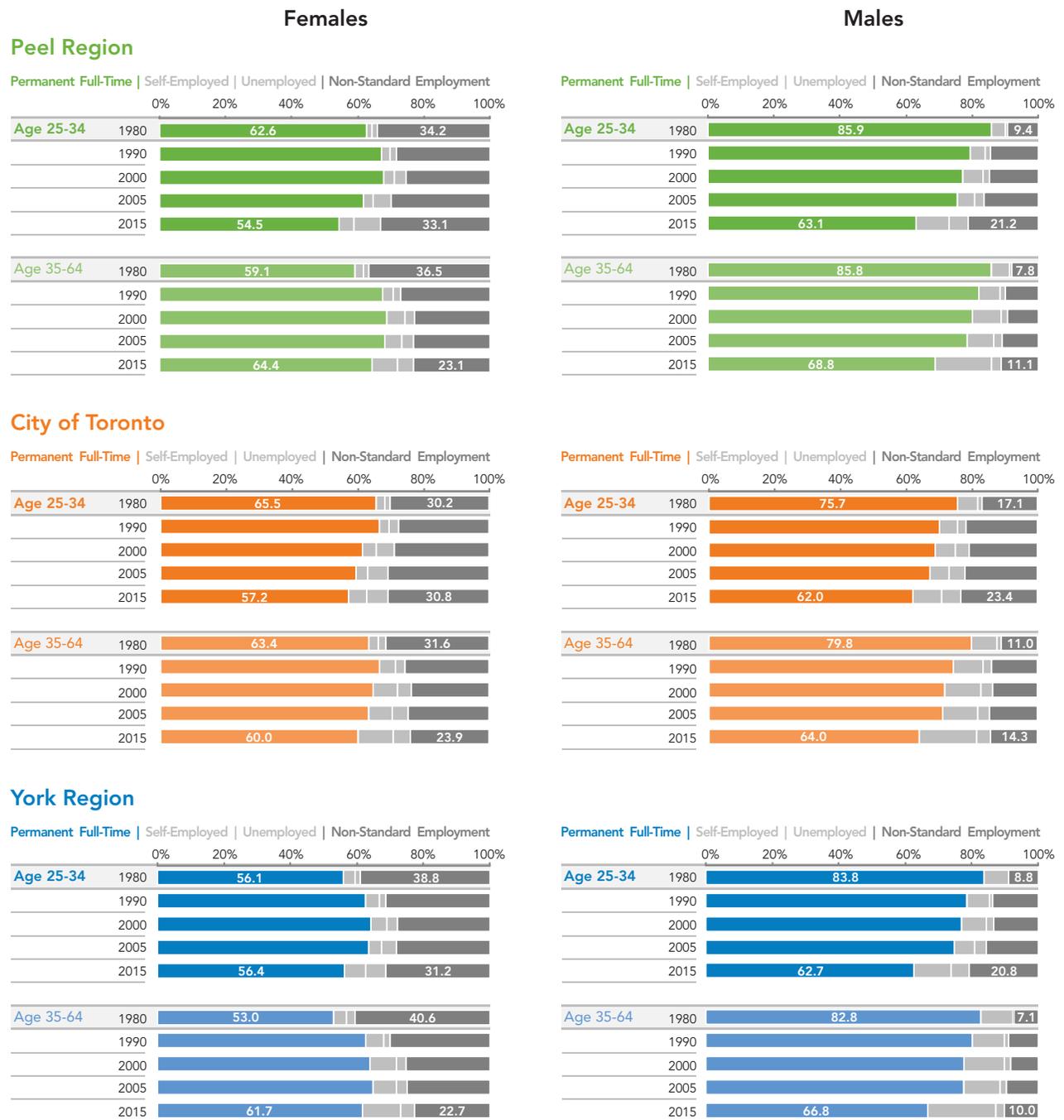
Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 who reported positive total income (before-tax and after-transfers) and who worked in PFT (permanent, full-time employment) or NSE (non-standard employment: temporary full-time, temporary part-time, permanent part-time).

**Figure 4: Average income (constant \$2015) by gender, age groups, and employment type, 1980–2015, cont'd (2/2)\***



\* To interpret Figure 4 see the explanation of Figure 3 on page 35. The only difference between the figures is that each region has its own graph with two sets of lines, one for females on the left hand side and one for males on the right hand side.

**Figure 5: Share (%) of age groups by gender and labour force status, 1980–2015**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 in the labour force who reported positive total income (before-tax and after transfers).

child care costs in Canada and the second largest gender employment gap, which may be the result of limited child care spaces and high costs that limit the ability of mothers to participate in paid employment.<sup>63</sup>

The increasing prevalence of self-employment is also an issue that appears to be affecting younger and older workers differently. The relationship between self-employment and income inequality is not well understood,<sup>64</sup> but there is evidence that few of those who are self-employed are able to generate higher incomes. Whereas self-employment is more likely to be a choice for older workers, it may be a necessity for younger workers who are unable to find their footing in the traditional labour market. In general, younger self-employed workers appear to be worse off relative to older self-employed workers.

Despite low unemployment rates and robust economic growth over recent years, young people are experiencing difficulty in the labour market, where permanent, full-time jobs that pay a living wage are increasingly scarce. In addition, people are living and working longer and older workers with years of experience and mature networks appear to be more advantaged in the growing knowledge and professional service economy. Combined with significant rises in the cost of living, young people today are a generation being squeezed.<sup>65</sup>

**How to read the figures:** Figure 5 shows the distribution of females and males in two age groups (young adults and mid-aged adults) across different forms of labour force status over time and for Canada, Peel, Toronto, and York. Each region is represented in a different colour and has two sets of bar charts, one for females and one for males. Each gender group has two sets of bar charts, one for young adults and one for mid-aged adults. Each age group has five bars, one for each study year. Each bar is divided into four categories of labour force status: PFT, self-employed, unemployed, and non-standard employment. PFT and non-standard employment are highlighted. The value is provided in the earliest and most recent study years.

### 3. Immigrants are not catching up anymore

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Our findings show that the incomes of immigrants today are not improving over time spent in Canada the way they did in the past. In 2015, the incomes of longstanding immigrants who have been in Canada for 20+ years was approximately the same as the incomes of the Canadian-born population in 1980. The gap between immigrants and the Canadian-born population has grown over time as result of stagnating incomes for immigrants and rising incomes for the Canadian-born population.

Immigrants have long factored into narratives of Canada's success and its image as an inclusive, pluralist society that values multiculturalism and diversity. However, the data used for this report and related research suggest the experiences of immigrants no longer reflect these narratives. In the past, it was expected that immigrants would have a period of lower income upon arrival in Canada. It was also expected that this would dissipate over time, with longstanding immigrants eventually catching up to the Canadian-born population in terms of their income levels. This was the promise of Canada, and the reason many immigrants chose to make Canada their home. Our findings confirm the work of other researchers—that this is no longer the case for many groups of immigrants.

Despite growing rates of education and skill, immigrants today are not faring as well as they have in the past, relative to the Canadian-born population. Growing income inequality means that there are now limits to how high on the ladder immigrants to Canada can climb where the upper rungs of the ladder are increasingly open only to those who were born in Canada. In the future, if we don't take action now, we should expect to see the impact of these trends on the Canadian-born children of immigrants, whose social mobility rates may suffer as a result of growing up in circumstances that are increasingly different from children with Canadian-born parents.

#### 3.1 Summary

- Immigrants, regardless of their years of residency in Canada, have become poorer over time and are increasingly concentrated in the bottom of the income distribution in all three regions.
- Even long-standing immigrants are no longer catching up to their Canadian-born peers. In 2015, longstanding immigrants had an average income similar to or lower than the Canadian-born population in 1980.
- The income gap between employed immigrants and the Canadian-born population has grown over time in all three regions, regardless of their form of employment. This was most pronounced for people in permanent, full-time jobs.
- A gender income gap has persisted over time, despite income gains for both immigrant and Canadian-born women. This gap was largest between immigrant women and Canadian-born men engaged in permanent, full-time jobs.

## 3.2 Changes in the immigrant population over time

While the share of immigrants in Canada's population has grown modestly from 16 per cent of the Canadian population in 1980 to 21.9 per cent in 2015, the absolute number of immigrants in Canada almost doubled over this time period (Appendix C, Table 18). Much of this growth is concentrated in large metropolitan areas.

Peel and York have seen significant population growth of both immigrant and Canadian-born populations. By 2005, the number of immigrants living in Peel and York was greater than the total population of each region in 1980.

Peel and York have also caught up to Toronto in terms of their share of immigrants. In 2015, more than half of Peel's residents were immigrants (51.5 per cent), up from 33 per cent in 1980. In York, 46.8 per cent of the population were immigrants in 2015, up from 25.3 per cent in 1980. At the same time, Toronto has experienced only a slight increase in its share of immigrants, from 41 per cent in 1980 to 47 per cent in 2015 (Appendix C, Table 18).

## 3.3 Changes in average income over time for immigrants and the Canadian-born population

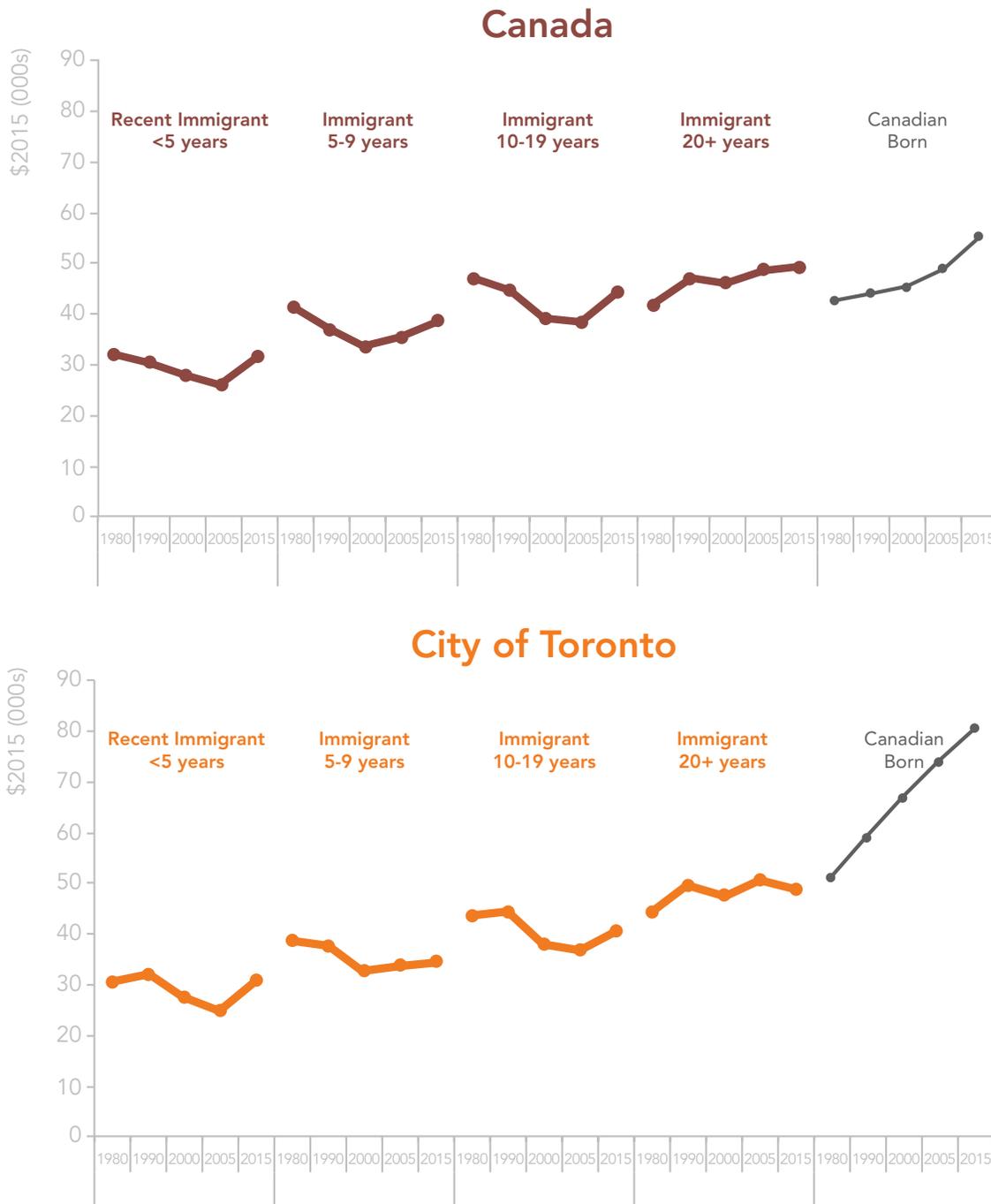
The economic situation for immigrants has declined dramatically over time, regardless of their time spent in Canada. This decline is much starker across Peel, Toronto, and York than it is across Canada.

Figure 6 shows how average income has changed from 1980 to 2015 for different groups of immigrants and the Canadian-born population, both nationally and in Peel, Toronto, and York. Groupings include:

- Newcomers: immigrants who have been in Canada for less than 5 years
- Immigrants who have been in Canada 5–9 years
- Immigrants who have been in Canada 10–19 years
- Longstanding immigrants: Immigrants who have been in Canada for 20 years or more
- The Canadian-born population

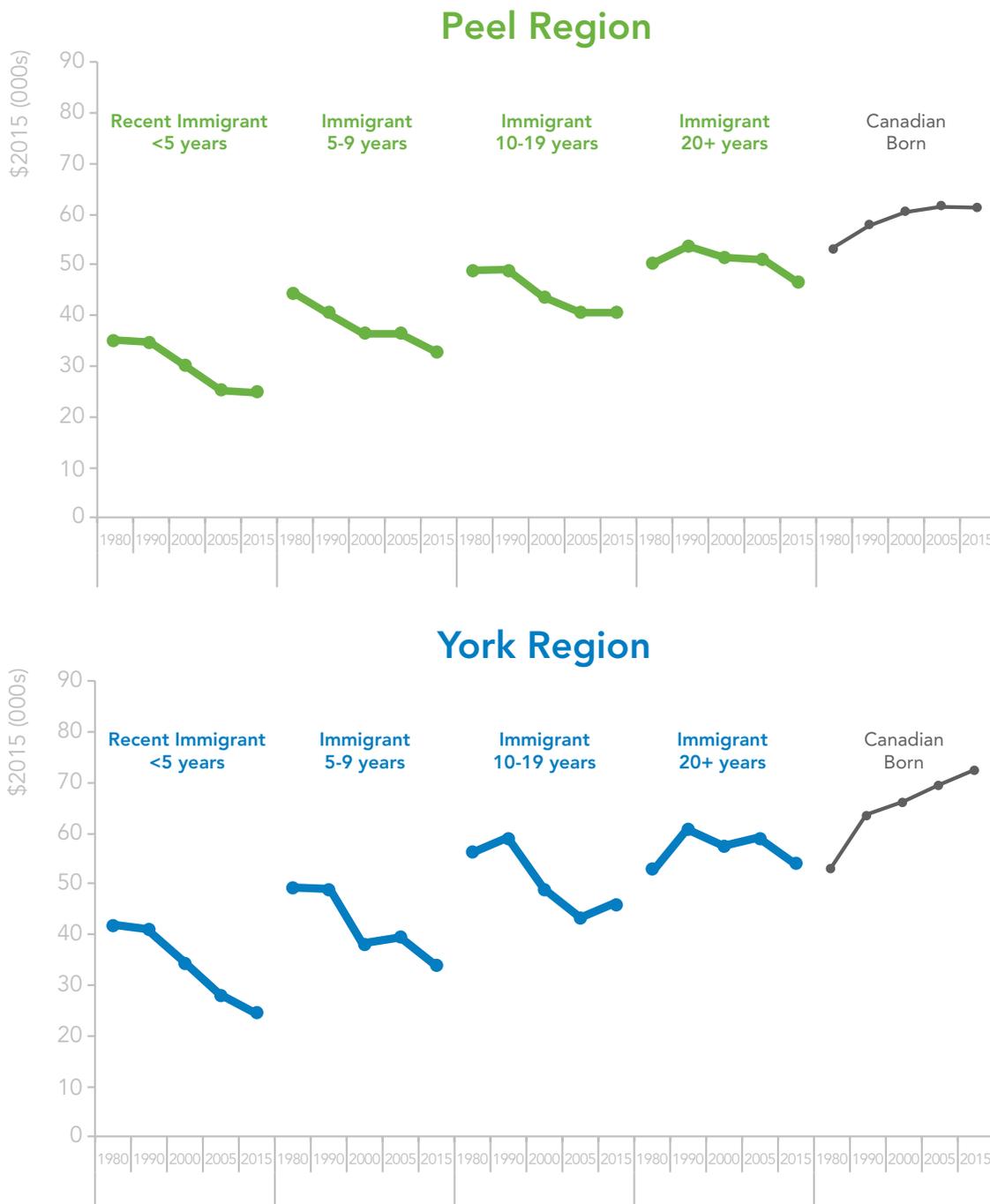
In 2015, immigrants, no matter their number of years in Canada, ended up with an average income similar to or less than what the Canadian-born population had 35 years ago. In the past, after many years in Canada, long-standing immigrants could expect their incomes to catch up to the income of the Canadian-born population. That is no longer the case. While in 1980 the average income of longstanding immigrants was similar to that of the Canadian-born population, it has not increased in 35 years, in contrast to the increases seen for the Canadian-born population. This occurred in Peel, Toronto, and York. By 2015, people born in Canada ended up with an average income 1.3 times greater than that of longstanding immigrants in Peel and York and 1.7 times greater in Toronto.

**Figure 6: Average income (constant \$2015) by immigration status, 1980–2015**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 and older who reported positive total income (before-tax and after transfers).

**Figure 6: Average income (constant \$2015) by immigration status, 1980–2015, cont'd (2/2)**



**How to read the figures:** Figure 6 is a series of graphs that show trends over time in average individual income for five groups (four groups of immigrants and the Canadian-born population) for Canada, Peel, Toronto, and York. Each region has its own graph and is represented in a different colour. In each graph, moving from left to right, each line represents one of the five groups.

### 3.4 Distribution of immigrants and the Canadian-born population across income quintiles

Immigrants living in Canada for less than 20 years have been increasingly concentrated in the bottom income quintile over time at both the national and regional levels (Figure 7). The Canadian-born population is the only group that increased their share in the top quintile over time. This pattern held across Canada, Peel, Toronto, and York.

### 3.5 The role of employment type for immigrants and the Canadian-born population

Figure 8 shows changes in average income over time for the Canadian-born population and two groups of immigrants—those living in Canada for less than ten years and those living in Canada for ten years or more, in permanent, full-time employment and in non-standard employment.\* Regardless of employment type, the income gap between immigrants and the Canadian-born population grew from 1990 to 2015 in all three regions. This was most pronounced for people in permanent, full-time jobs. By 2015, the average income of immigrants living in Canada for ten years or more in permanent, full-time work was about 80 per cent of that of the Canadian-born population in the same form of employment in Peel (81.8 per cent) and York (82.2 per cent), and only 67 per cent in Toronto.

In all three regions, both immigrants and the Canadian-born population have experienced a continuous decline in their rates of permanent, full-time employment. This decline has become more pronounced in the last decade. Both groups have also experienced substantial spikes in self-employment rates in the last ten years, with this phenomenon being more pronounced for immigrants living in Canada for ten or more years. These trends translated into a much worse economic situation for immigrants. As described above, by 2015, different groups of immigrants in permanent, full-time jobs ended up with lower average incomes than the Canadian-born population in the same form of employment. Furthermore, by 2015 the average income of self-employed immigrants living for more than ten years in Canada was approximately 60 per cent of that of the self-employed Canadian-born population in Peel (64 per cent) and York (60 per cent), and only half in Toronto (51 per cent) (Appendix C, Table 19).

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\* To achieve a useable sample size for this analysis it was necessary to combine newcomers and immigrants in Canada for 5-9 years into one group.

### 3.6 The role of gender for immigrants and the Canadian-born population

A more nuanced perspective emerges when considering gender (Figure 9). At the national level, all groups have improved their incomes since 2005, be it women or men, immigrants or the Canadian-born population. Within each type of employment, immigrant women living in Canada for ten years or more had an almost identical income trajectory to that of Canadian-born women. However, immigrant women living in Canada for less than ten years saw more modest gains relative to their Canadian-born counterparts.

Different trends occurred for immigrant men at the national level. Over the period 1990 to 2000, immigrant men living in Canada for ten years or more had similar or even slightly higher average incomes than Canadian-born men in both permanent, full-time and non-standard employment. However, this situation has reversed since then. At the same time, immigrant men with less than ten years in Canada saw gains in average income in both forms of employment nationally over the last decade.

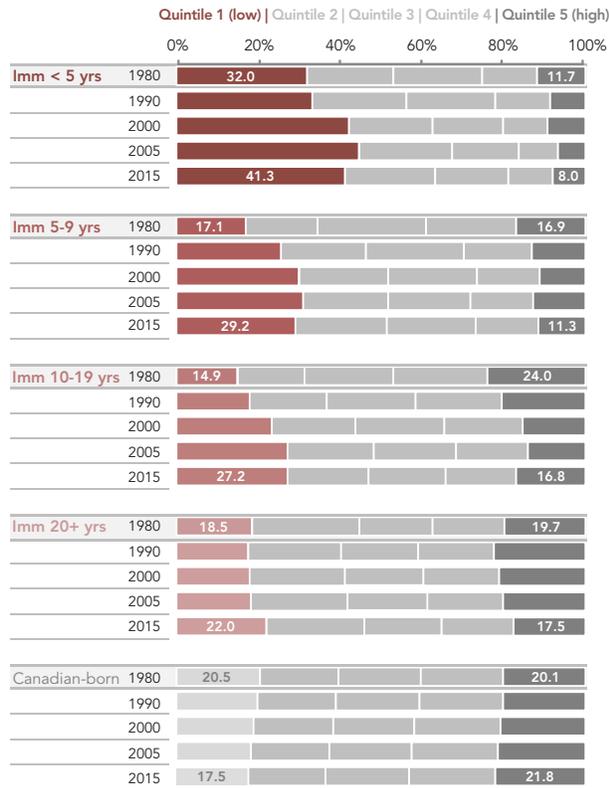
Peel, Toronto, and York have experienced increasing income gaps that are masked at the national level. Both immigrant men and women, regardless of their tenure in Canada and their form of employment, have lost significant ground over the last 35 years in Peel, Toronto, and York compared to the national average.

Within each type of employment, the income gap between immigrant women and Canadian-born women has grown since 1990. The income gap has widened even for immigrant women living in Canada for more than ten years, despite starting from a similar position to that of Canadian-born women in 1990. The income gap between immigrant women and Canadian-born women has widened especially for women across Peel, Toronto, and York in permanent, full-time jobs. By 2015, the average income of Canadian-born women in permanent, full-time jobs was 1.2 times higher than that of immigrant women with over ten years in Canada in the same form of employment in Peel and York regions and 1.3 times greater in Toronto. Immigrant women living in Canada for less than ten years have done the worst relative to all other groups in each study year, regardless of their form of employment.

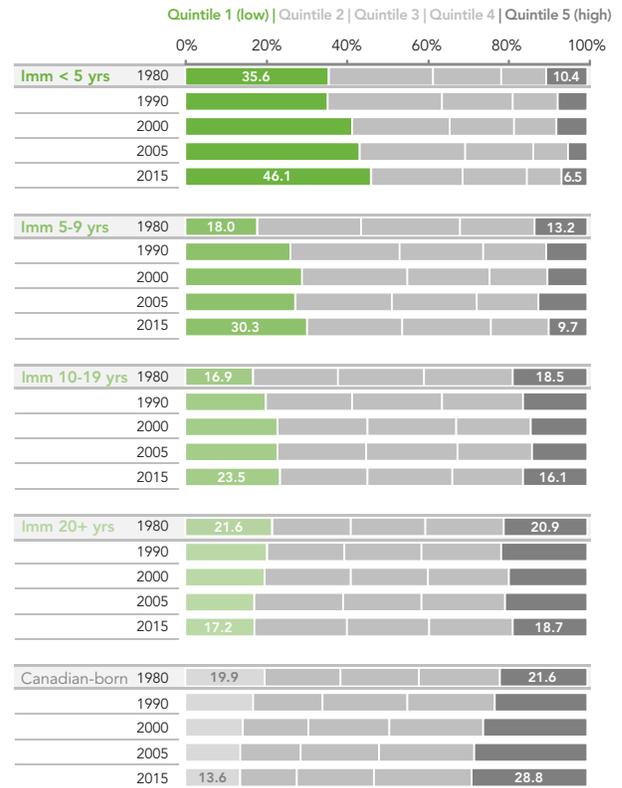
Immigrant men faced quite a different experience. While in 1990, immigrant men living in Canada for ten years or more in non-standard employment had an average income close to that of Canadian-born men in the same form of employment in Peel and even higher incomes in Toronto and York, the gap between them has grown. There was always an income gap between immigrant men and Canadian-born men in permanent, full-time employment, but this gap has widened substantially over the last 35 years. By 2015, the average income of permanent, full-time employed immigrant men living in Canada for ten years or more was about 80 per cent of that of Canadian-born men in Peel and York, and 62.5 per cent in Toronto.

**Figure 7: Share (%) of immigrant and Canadian-born groups among income quintiles, 1980–2015**

**Canada**



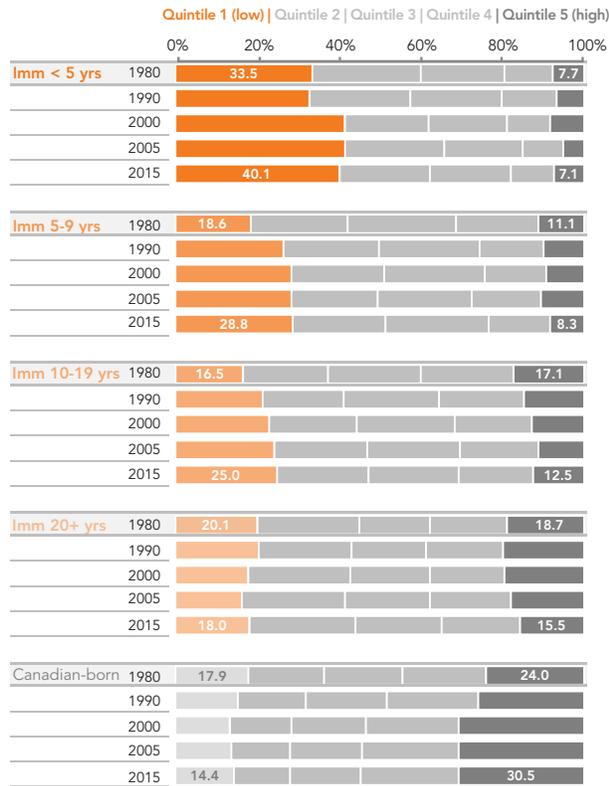
**Peel Region**



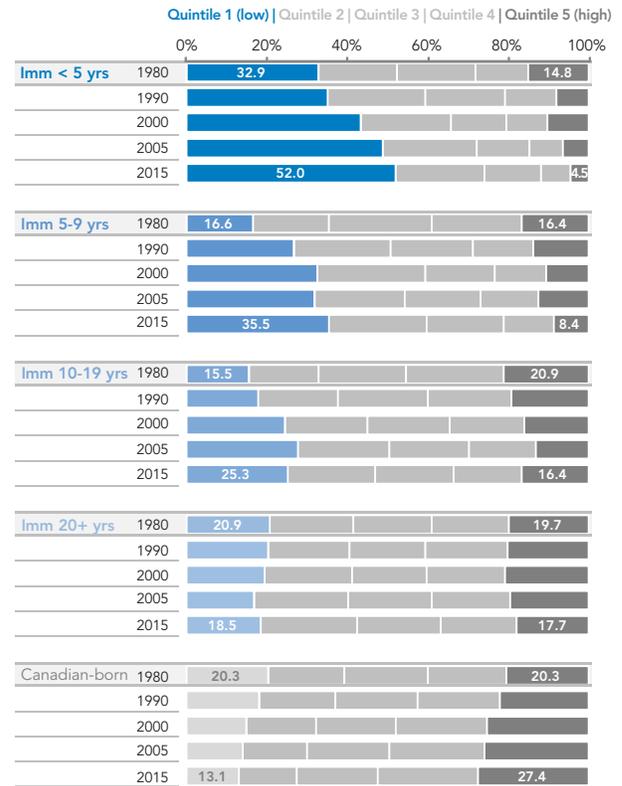
Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 and older who reported positive total income (before-tax and after transfers).

**Figure 7: Share (%) of immigrant and Canadian-born groups among income quintiles, 1980–2015, cont'd (2/2)\***

**City of Toronto**

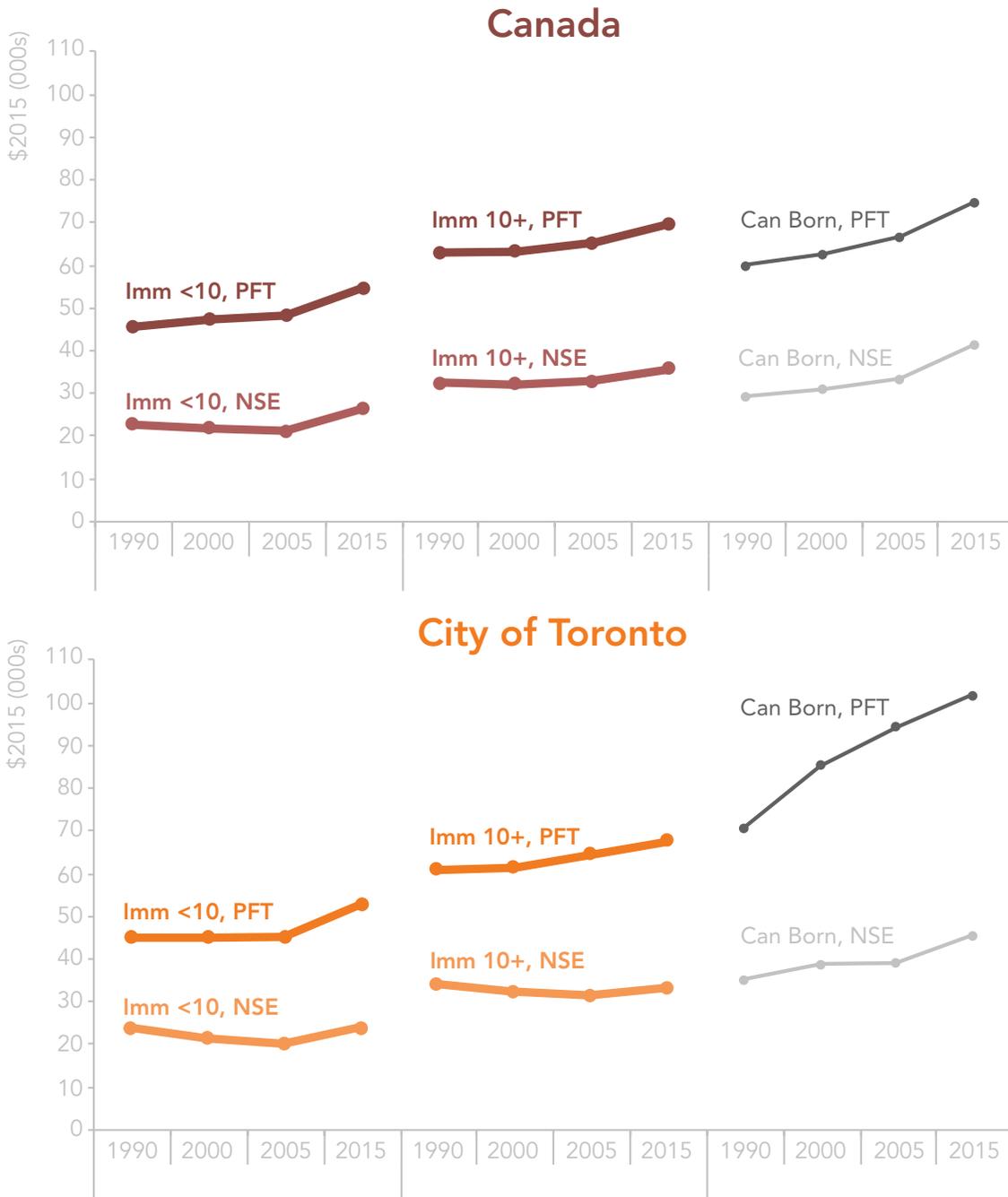


**York Region**



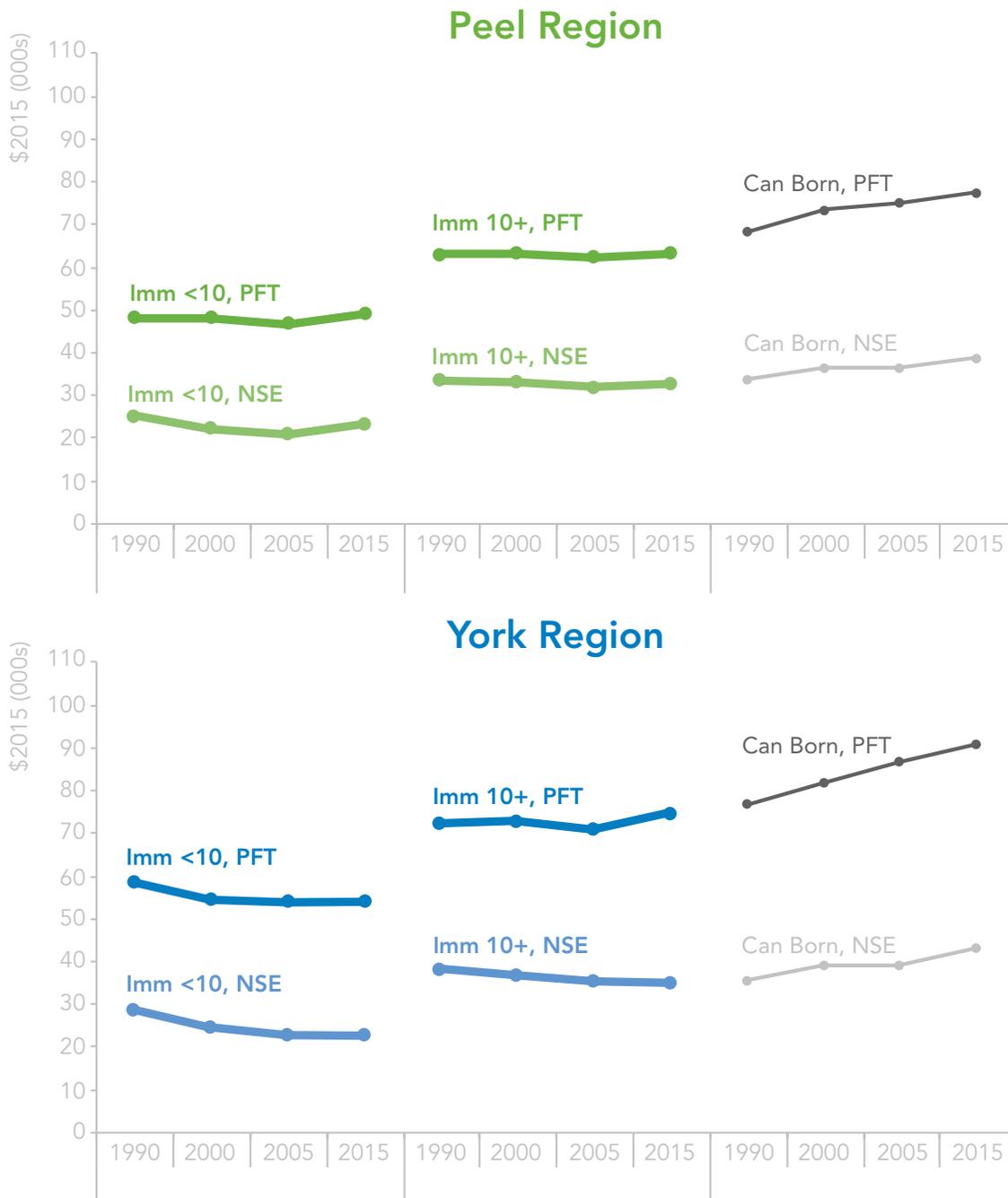
\* To interpret Figure 7 see the explanation of Figure 2 on page 34.

**Figure 8: Average income (constant \$2015) by immigration status and employment type, 1990–2015**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 who reported positive total income (before-tax and after transfers) and who worked in PFT (permanent, full-time employment) or NSE (non-standard employment: temporary full-time, temporary part-time, permanent part-time).

**Figure 8: Average income (constant \$2015) by immigration status and employment type, 1990–2015, cont'd (2/2)**



**How to read the figures:** Figure 8 is a series of graphs that show trends over time in average individual income for three groups (two groups of immigrants and the Canadian-born population) working in two forms of employment—permanent, full-time (PFT) and non-standard employment (NSE)—for Canada, Peel, Toronto, and York. Each region has its own graph and is represented in a different colour. In each graph, moving from left to right, each line represents one of the three groups in the two forms of employment: the Canadian-born population in PFT and NSE, immigrants <10 years in PFT and NSE, and immigrants 10+ years in PFT and NSE.

The income gap between immigrant men and women in non-standard employment has closed over time in all three regions, especially for those with less than ten years of residency in Canada. The narrowing of this gap happened mainly because the average income of immigrant men, regardless of their number of years in Canada, has declined while the average income of immigrant women has increased modestly. From 1990 to 2015, the average non-standard employment income of immigrant men with more than ten years in Canada decreased by 22.7 per cent in Peel, 16.6 per cent in Toronto, and 27.2 per cent in York. During the same period, the average income of immigrant women with 10 years or more in Canada in the same form of employment has increased by 15.3 per cent in Peel, 12 per cent in Toronto, and only 2.7 per cent in York.

The gender income gap has persisted over time between immigrants and the Canadian-born population in permanent, full-time jobs in all three regions, despite income gains for both immigrant and Canadian-born women. By 2015, the average income of Canadian-born men in permanent, full-time employment was 1.5 times greater than that of immigrant women living in Canada for more than 10 years in Peel, 1.6 times more in York, and almost double (1.9 times) in Toronto.

The income gap has also persisted over time between Canadian-born women and men in permanent, full-time jobs, although the average income of Canadian-born women increased steadily since 1990. By 2015, the average income of Canadian-born women in permanent, full-time jobs was 80 per cent that of Canadian-born men in the same type of employment in Peel, 69.5 per cent in Toronto, and 73.2 per cent in York.

### **3.7 The role of employment status for immigrant and Canadian-born women and men**

There are also trends in labour force participation that appear to have had a different impact on immigrant women and men when compared to the Canadian-born population (Figure 10). In all three regions, both immigrant and Canadian-born men experienced a continuous decline in permanent, full-time employment over the last 25 years, and this trend is even more pronounced over the last decade. Immigrant men with less than ten years of residency in Canada also experienced significantly higher rates of non-standard employment compared to those of immigrant men living in Canada for ten years or longer and those of Canadian-born men. Another phenomenon unique to the last decade was a significant growth in self-employment for both immigrant and Canadian-born men. This translated into lower incomes for self-employed immigrant men. By 2015, the average income for self-employed immigrant men with ten years or more in Canada was 46.7 per cent of what self-employed Canadian-born men earned in Toronto, 59.4 per cent in Peel, and 55.6 per cent in York.

Both immigrant and Canadian-born women continued to have substantially higher rates of non-standard employment relative to those of their immigrant and Canadian-born male counterparts. Immigrant women living in Canada for less than ten years continued to be the least represented in permanent, full-time jobs and their employment rates in this form of employment have seen, on average, the steepest decline among all groups over the 1990 to 2015 period.

### 3.8 The social and economic context contributing to income inequality between immigrants and the Canadian-born population

Relative to the rest of Canada, immigrants across Peel, Toronto, and York are experiencing a worsening situation. They face declining incomes over time and are increasingly stuck in the bottom of the income distribution. Immigrant men in particular have seen their average incomes decline over time, while immigrant women continue to experience higher rates of non-standard employment.

Other trends provide insights on why immigrants today are no longer catching up to the Canadian-born population.

Over time, the national backgrounds of immigrants shifted from Europe following the end of World War II to immigrants with more diverse origins, but especially from Asia (South and East) and Africa. This shift resulted from the restructuring of immigration policy during the 1960s to meet human capital needs as European immigration declined with Europe's post-war reconstruction.

This shift also came just before the economic slowdown of the 1970s, which was generally characterized by a decline in demand and an increase in inflation, along with competitive pressures from globalization, leading to larger structural reforms in Western economies.<sup>66</sup> Immigrants tend to be concentrated in occupations that are more vulnerable to economic recessions.<sup>67</sup> Consequently, macro-economic fluctuations, including the decline of goods producing sectors (which included a high concentration of unionized jobs), the IT bust of the early 2000s, and the growth of the service producing sector are all cited as possible reasons for the growing income gap experienced by immigrants.<sup>68</sup>

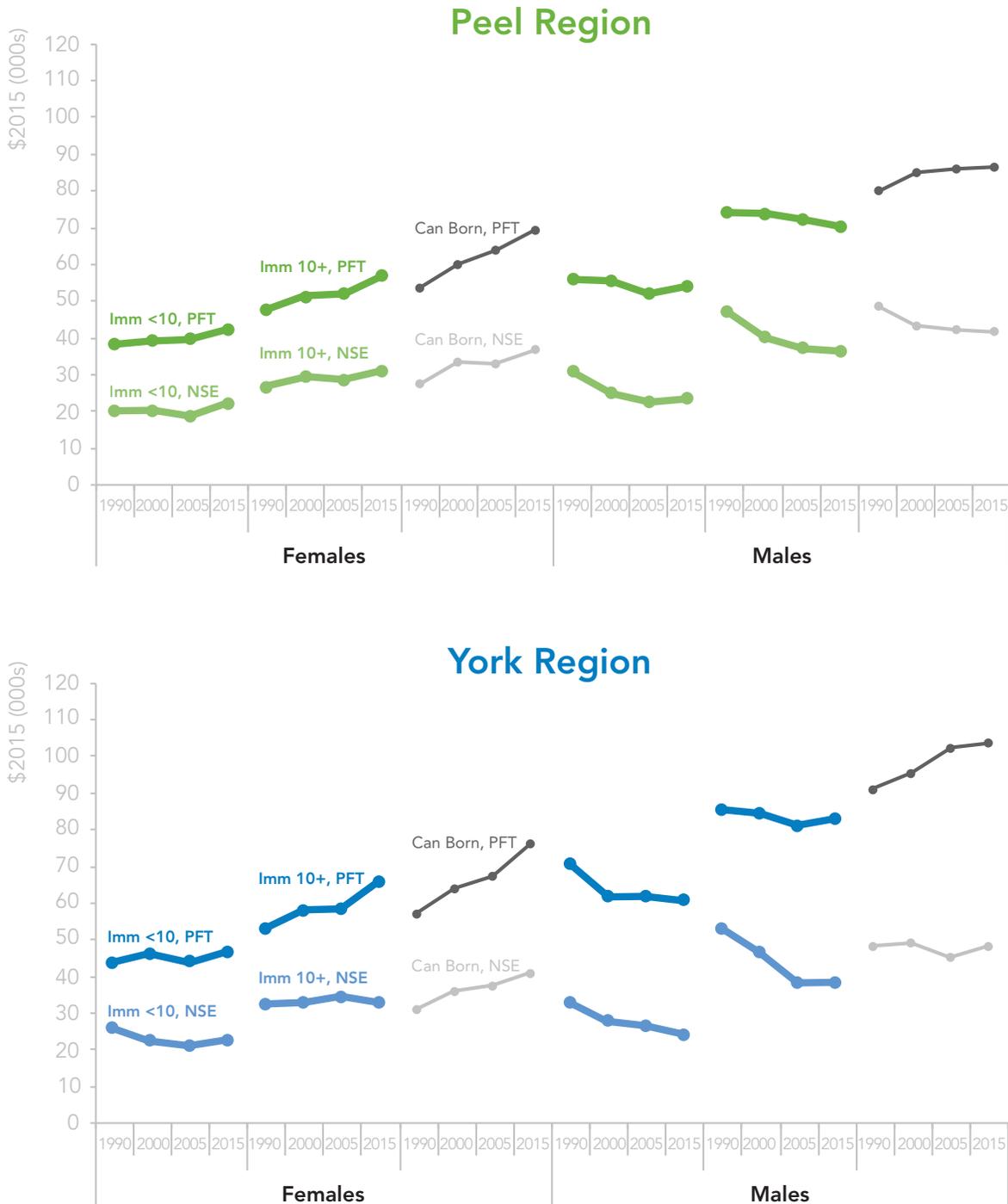
At the individual level, a number of factors have been shown to affect the wage differences between immigrants and Canadian-born workers, including education, experience, marital status, racialization, and age at time of immigration.<sup>69</sup> Relative to Canadian-born people, the earnings gap for immigrants who arrived in Canada during the 1970s was overcome after twenty years of residency, meaning that the incomes of immigrants caught up to the incomes of Canadian-born people over that time. However, this was the last cohort who experienced this trend.<sup>70</sup> This is concerning when examined through the lens of social mobility, where higher income inequality at a single point in time affects the incomes of future generations.<sup>71</sup> Recent evidence suggests that Canada as a whole is not as mobile as in the past and that rates of social

**Figure 9: Average income (constant \$2015) by gender, immigration status, and employment type, 1990–2015**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 who reported positive total income (before-tax and after transfers) and worked in PFT (permanent, full-time employment) or NSE (non-standard employment: temporary full-time, temporary part-time, permanent part-time).

**Figure 9: Average income (constant \$2015) by gender, immigration status, and employment type, 1990–2015, cont'd (2/2)\***



\* To interpret Figure 9 see the explanation of Figure 8 on page 50. The only difference between the figures is that each region has two sets of lines, one for females on the left side and one for males on the right side.

mobility are falling, emphasizing a circular and mutually reinforcing pattern of growing income inequality and declining mobility.<sup>72</sup>

Other research demonstrates that immigrants face growing underemployment, where immigrants with post-secondary degrees are often working jobs that do not require higher education.<sup>73</sup> A great deal of evidence points to a lack of recognition for foreign gained experience and credentials outside of Western contexts as a contributing factor to under/unemployment.<sup>74</sup> This has occurred despite the higher education levels resulting from changes in Canada's immigrant selection strategy towards a 'human capital' model, which is designed to select immigrants based on the education and skills levels best thought to meet the needs of labour markets.<sup>75</sup>

While 'Canadian experience'<sup>\*</sup> has been an informal barrier to the hiring of immigrants in skilled jobs for decades, it was formally incorporated into federal immigration policy through the introduction of the Canadian Experience Class (CEC) in 2008 and the overhaul of the Federal Skilled Worker Program (FSWP) in 2012.<sup>†</sup> These policy changes have also combined with a focus on meeting short-term labour market needs that restrict the ability of immigrants to secure long-term residency and citizenship.<sup>76</sup> Overall, these changes have reduced the value of international education and experience and replaced them with 'Canadian experience' as a key criterion for immigrant selection.<sup>77</sup> The reconfiguration of Canada's immigration policy to require 'Canadian experience' was implemented to combat the declining incomes of immigrants, which were argued to be the result of a 'misfit' between immigrants' skills and the job market.<sup>78</sup> However, the normalization of 'Canadian experience' as a hiring requirement is likely contributing to the difficulties faced by immigrants in the labour market, despite the Ontario Human Right Code prohibiting employers from requiring it.<sup>79</sup> In addition, the decline in recognition and value of foreign-gained credentials by employers may be compounded by the rising education levels of Canadian-born workers. In previous years, human capital-based selection requirements meant that immigrants often had higher education levels than Canadian-born people, giving them a competitive advantage in the labour market. However, because the education levels of Canadians have been rising steadily, this may have created more labour market competition, which may have reduced or eliminated education as a source of competitive advantage for immigrants.<sup>80</sup>

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\* Since 2013 in Ontario, protection against discrimination based on a lack of Canadian experience has been enshrined in the Ontario Human Rights Code. This prohibits employers from publishing or displaying employment ads that request Canadian experience or asking about it in employment applications or questions to applicants in interviews, except in circumstances where experience in Canada is a legitimate requirement and where accommodation would cause undue hardship on the employer, however the legal test for the latter is quite strict (Ontario Human Rights Commission, 2013). Despite this legislation, immigrants continue to report Canadian experience as a barrier to employment. (Dunn, 2016)

† Canada admits immigrants under four categories: economic, family, protected persons and refugees, and humanitarian and other. In 2017, Canada admitted a total of 159,262 permanent residents across these categories. 56 per cent of all permanent residents were admitted under the economic immigration class, which includes 57,165 federal skilled workers (35.9 per cent of the total) of which 32,740 are admitted under the Canadian experience class. (Immigration, Refugees and Citizenship. Canada, 2018)

**Figure 10: Share (%) of immigrant and Canadian-born groups by gender and labour force status, 1990–2015**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 in the labour force who reported positive total income (before-tax and after transfers).

\* To interpret Figure 10 see the explanation of Figure 5 on page 40.

The lack of recognition for non-western credentials and experience also connects to the issue of racialization.<sup>81</sup> Racial discrimination is argued to factor as a role in the declining earnings of immigrants as they have shifted away from having European backgrounds.<sup>82</sup> Indeed, evidence points towards a 'colour-coded' labour market that is segmented based on ethno-racial characteristics, where systemic barriers, including discriminatory attitudes, make it more difficult for racialized immigrants to get stable jobs that pay good wages.<sup>83</sup>

Overall, these social, structural, and occupational-related labour market barriers may limit access to the 'knowledge occupations' that now characterize jobs with higher earnings potential, which limits many immigrants to working in low-wage, precarious jobs that are often below their education and experience levels. Precarious work can create and reproduce conditions that limit the ability of many skilled and educated immigrants to move into higher-paid work, effectively contributing to long-term and systemic differences in life experiences for these groups.<sup>84</sup> In the long-term, these experiences may contribute to social and physical segregation along with a sense that one doesn't 'belong' to Canadian society, and where experiences of discrimination can affect well-being within and across generations.<sup>85</sup> This poses a challenge to establishing the routines and daily practices required to build widespread social cohesion and civic likeness as communities and individuals face growing challenges and insecurities in their everyday lives.

The growing gaps between immigrants and the Canadian-born population in the GTA are also evident in geographic terms. We know from research by David Hulchanski at the University of Toronto, and his team at the Neighbourhood Change Research Partnership, that there is increasing geographic segregation between groups along ethno-cultural, racial, and income lines.<sup>86</sup> Immigrants form over half the population of Toronto's low-income neighbourhoods, with established immigrants making up the majority of that group (Map 3).<sup>87</sup> The intersection of immigration status with racialization, and the fact that many of those immigrants in low-income neighbourhoods have been in Canada for years, throws into sharp relief the difficulties for many of moving up the economic ladder.

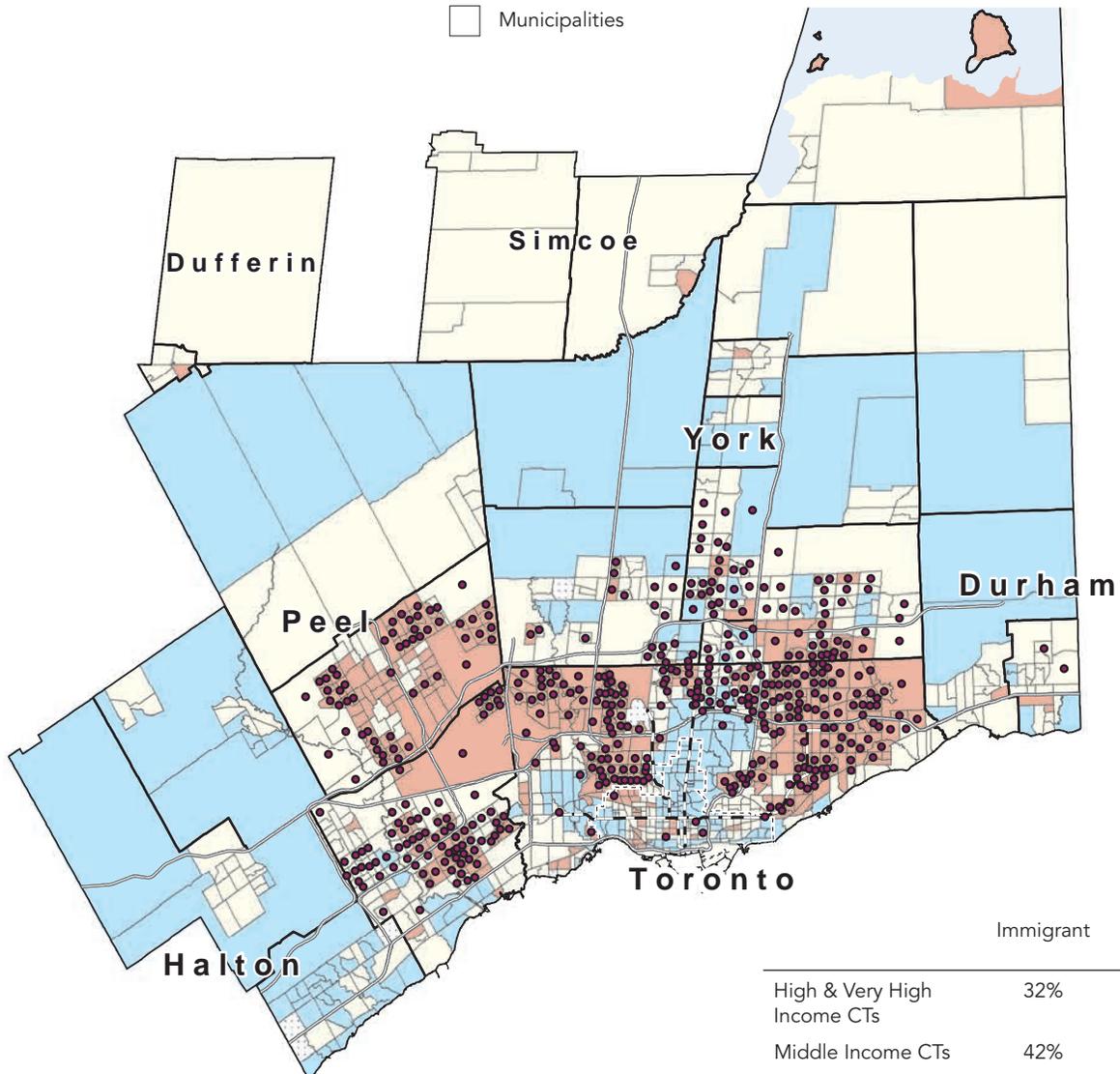
### Map 3: Immigrant population and average individual income, Toronto Census Metropolitan Area, 2015

Immigrant Population by Census Tracts

- 51% to 100% of the total population

Census Tract Average Individual Income compared to the Toronto CMA Average of \$50,479

- High & Very High: 120% to 831% (220 CTs, 19% of the region)
- Middle: 80% to 120% (483 CTs, 42% of the region)
- Low & Very Low: 37% to 80% (442 CTs, 38% of the region)
- Not Available
- Municipalities



Only parts of Halton, Durham, Simcoe and Dufferin regions are within the Toronto CMA.

Source: Statistics Canada, Census Profile Series, 2016.

Notes: (1) Census tract boundaries are for 2016. (2) Average individual income is for persons 15 and over includes income from all sources, before tax.

## 4. The racial divide has grown over time

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Our findings show that over time, the gap between racialized groups and white groups has grown as a result of increasing incomes for white groups, while those of racialized groups have stagnated, or even decreased. In 2015, racialized groups were more likely to be found in the bottom of the income distribution than they were in 1980, while white groups are more likely to be found at the top.

The Toronto region today is often held up as an example of successful multiculturalism and ethnic diversity. The value of diversity and inclusion form an integral part of the prevailing narratives about the Toronto region.<sup>\*</sup> However, the growing inclusion of racialized groups in public discourse has not translated into commensurate benefits from the region's growing economic prosperity. Despite the increase in the size of the racialized population, income gains have gone almost exclusively to white groups. Elsewhere in the world, more extreme versions of these trends have highlighted the continued role of discrimination in the experiences of racialized groups.<sup>†</sup> While Canadians have been hesitant to name discrimination as an ongoing issue, our findings demonstrate that the conditions—and outcomes that racialized groups are experiencing—are those that seed exclusion and lead to instability.

In the future, racialized groups will make up an even larger proportion of the population than they do today. To ensure the prosperity of the Toronto region the narratives about the value of diversity and inclusion must be accompanied by real action to ensure that racialized groups have access to the same types of opportunities that white groups have had in order to prosper. Without this change, gaps will continue to grow and the true value of diversity and inclusion will remain unrealized.

### 4.1 Summary

- Racialized groups have become poorer over time and are increasingly concentrated at the bottom of the income distribution in all three regions. The income divide between racialized and white groups has also grown over time.
- The income gap between employed racialized and white groups has grown in all three regions, regardless of form of employment. This divide was most pronounced for people in permanent, full-time jobs.
- A gender gap has persisted over time, despite income gains for both racialized and white women. This gap was largest between racialized women and white men engaged in permanent, full-time jobs.

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<sup>\*</sup> Peel Region has a Diversity and Inclusion Charter; “Diversity, our strength” is part of the City of Toronto coat of arms; and York Region has an Inclusion Charter.

<sup>†</sup> See Thompson, 2018 for a summary of the US context.

## 4.2 Changes in the racialized population over time

Changes to immigration policies in the 1960s and 1970s led to a shift in source countries for immigrants. This has led to increasing levels of ethnic and racial diversity, particularly in Canada's largest metropolitan areas. Across Canada, the proportion of the population that is racialized has increased from 3.9 per cent in 1980 to 22.3 per cent in 2015. The increase of the racialized population has been larger in the three regions—from 9.3 per cent in 1980 to 62.3 per cent in 2015 in Peel; from 12.4 per cent in 1980 to 51.5 per cent in 2015 in Toronto; and from 4.9 per cent in 1980 to 49.2 per cent in 2015 in York (Appendix C, Table 20).

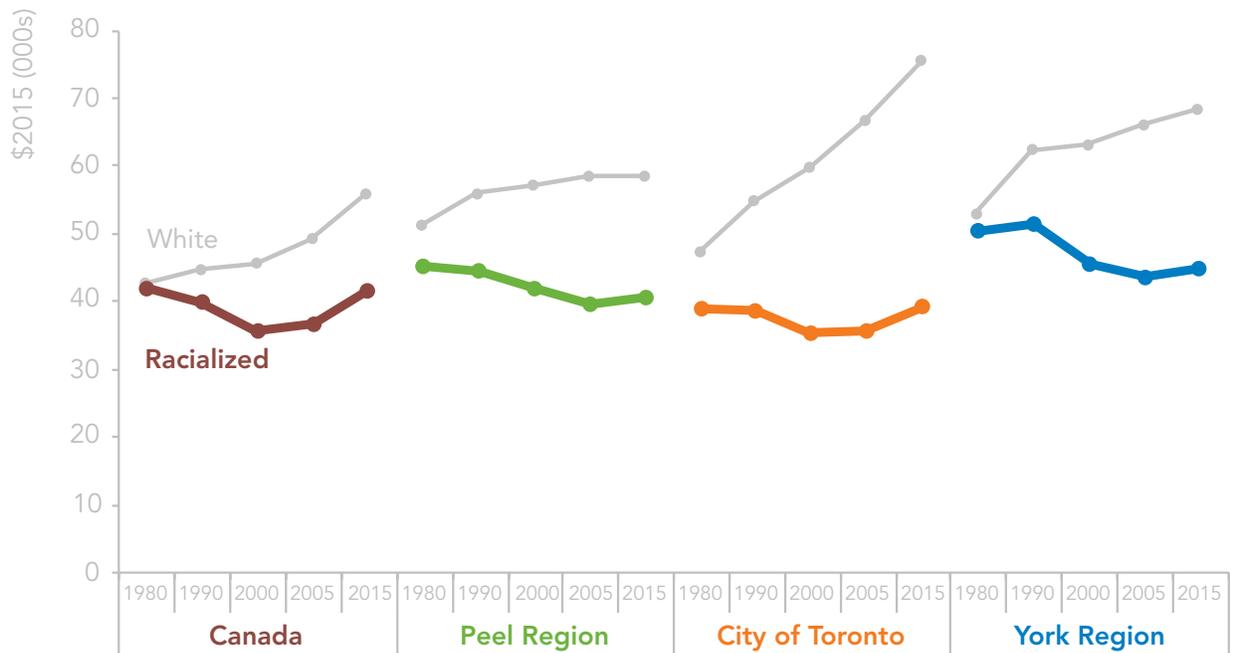
## 4.3 Changes in average income over time for racialized and white groups

The data presented suggests a worsening situation for racialized groups in Peel, Toronto, and York. Racialized groups face declining average incomes over time while increasingly being stuck at the bottom of the income distribution.

The income divide between racialized and white groups has grown across Canada over time and the gap is even starker across Peel, Toronto, and York, but especially in Toronto. Figure 11 shows how average incomes have changed from 1980 to 2015 in Canada and in Peel, Toronto, and York. At the national level, racialized groups in 2015 had similar incomes to what they had 35 years ago, while white groups saw their incomes increase by 30.5 per cent over the same period. As a result, the income gap between racialized and white groups has grown with each subsequent census so that, by 2015, white groups earned 1.3 times more than racialized groups.

The trends are even sharper in Peel, Toronto, and York. The income divide has continuously grown with each subsequent census year between racialized and white groups. By 2015, the average income of racialized groups was about 70 per cent that of white groups in Peel (69.2 per cent) and York (66 per cent) and about half in Toronto (52.1 per cent).

**Figure 11: Average income (constant \$2015) by racialized status, 1980–2015\***



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 and older who reported positive total income (before-tax and after transfers).

#### 4.4 Distribution of racialized and white groups across income quintiles

Racialized groups were also increasingly concentrated in the bottom income quintile from 1980 to 2015 across Canada, Peel, Toronto, and York (Figure 12). In 2015, approximately one in four racialized people were found in the bottom quintile in Peel (24.1 per cent), Toronto (25.4 per cent), and York (26.3 per cent), up from approximately one in five in 1980 (Peel 18.8 per cent, Toronto 19.1 per cent, and York 16.4 per cent).

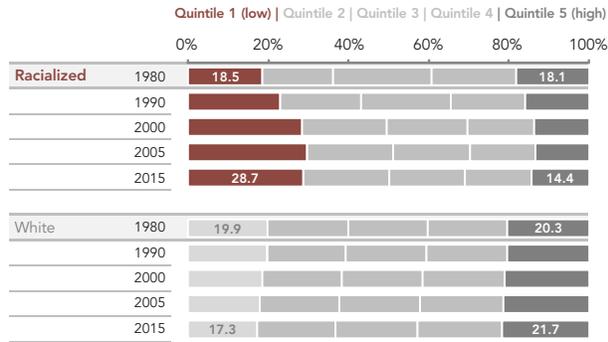
Meanwhile, the representation of white groups has continually decreased in the bottom quintile and increased in the top quintile for each region over the last 35 years.

This analysis shows that racialized groups have become poorer over time and have progressively become more concentrated at the bottom of the income distribution.

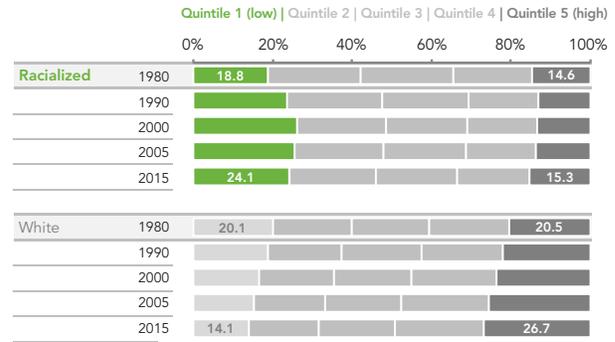
\* To interpret Figure 11 see the explanation of Figure 1 on page 32.

**Figure 12: Share (%) of racialized and white groups among income quintiles, 1980–2015\***

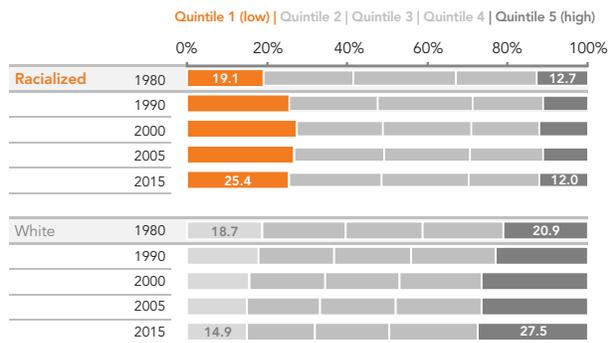
**Canada**



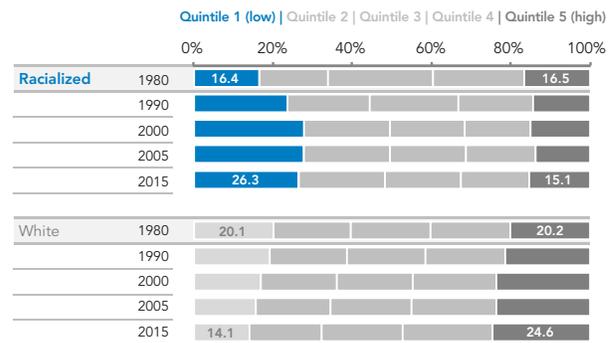
**Peel Region**



**City of Toronto**



**York Region**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 and older who reported positive total income (before-tax and after-transfers).

### 4.5 The role of employment type for racialized and white groups

Figure 13 shows the income trends for racialized and white groups working in permanent, full-time employment and non-standard employment. Racialized groups experienced income gains from 2005 to 2015, after ten years of little movement. However, within each employment type, the income gap between racialized and white groups grew in Canada, Peel, Toronto, and York. This divide was more pronounced for those engaged in permanent, full-time employment, where the average incomes of white groups in permanent, full-time jobs increased at a faster rate than the incomes of racialized groups. By 2015, the average income of white groups in permanent, full-time employment was 1.3 times greater than that of racialized groups in the same form of employment in Peel and York and 1.7 times greater in Toronto.

\* To interpret Figure 12 see the explanation of Figure 2 on page 34.

There are worrying trends being experienced by both racialized and white groups, but these trends appear to affect racialized groups differently. Aside from declining rates in permanent, full-time jobs that characterized the entire 1980 to 2015 period, there was also an increase in self-employment, primarily in the last decade. From 2005 to 2015, both groups in all three regions experienced large increases in self-employment, especially in Peel and York where these rates almost doubled. But these trends translated into lower average income for self-employed racialized groups compared to that of white groups. By 2015, the average income of self-employed racialized groups was less than half of that of self-employed white groups in Toronto (44 per cent), about half in York (54.6 per cent), and 62.6 per cent in Peel.

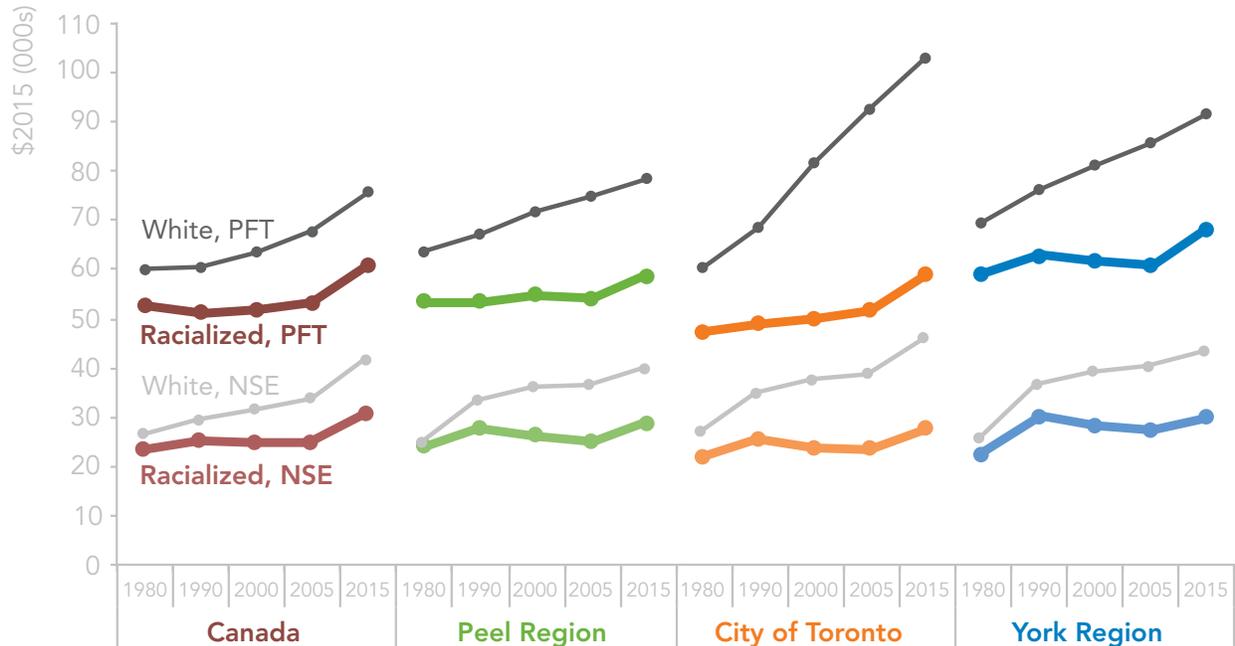
#### 4.6 The role of gender for racialized and white groups

Figure 14 shows that the income gap has grown over time between racialized and white groups for both women and men regardless of their form of employment in Canada, Peel, Toronto, and York. The divide was more pronounced in the three GTA regions relative to the national level.

In Peel, Toronto, and York, both racialized women and men fared worse over time relative to their white counterparts. The income gap between racialized women and white women has grown over time for each type of employment, despite starting from similar positions in 1980. In comparison, there was already an income gap between racialized men and white men in 1980 but it has grown year by year, especially for those in permanent, full-time employment, despite income gains for racialized men since 2005. By 2015, the average income of white men in permanent, full-time employment was 1.4 times greater than that of racialized men in the same form of employment in Peel and York and almost double in Toronto (1.9 times).

The gender income gap has persisted over time in all three regions, despite income gains for both racialized and white women. The gender income gap between racialized women and men in non-standard employment was the only gender gap that came close to closing by 2015 in all three regions. This was mainly the result of a substantial decline in the average income of racialized men over the 1990 to 2005 period, while the average income of racialized women remained relatively the same. From 1990 to 2005, the average non-standard employment income of racialized men decreased by 21.4 per cent in Peel, 13.8 per cent in Toronto, and 21.6 per cent in York. During the same period, the average income of racialized women in non-standard employment increased by only 2.3 per cent in Toronto and stagnated in Peel and York. These combined trends translated into similar average incomes for racialized women and men by 2005, and similar growth rates since.

**Figure 13: Average income (constant \$2015) by racialized status and employment type, 1980–2015\***



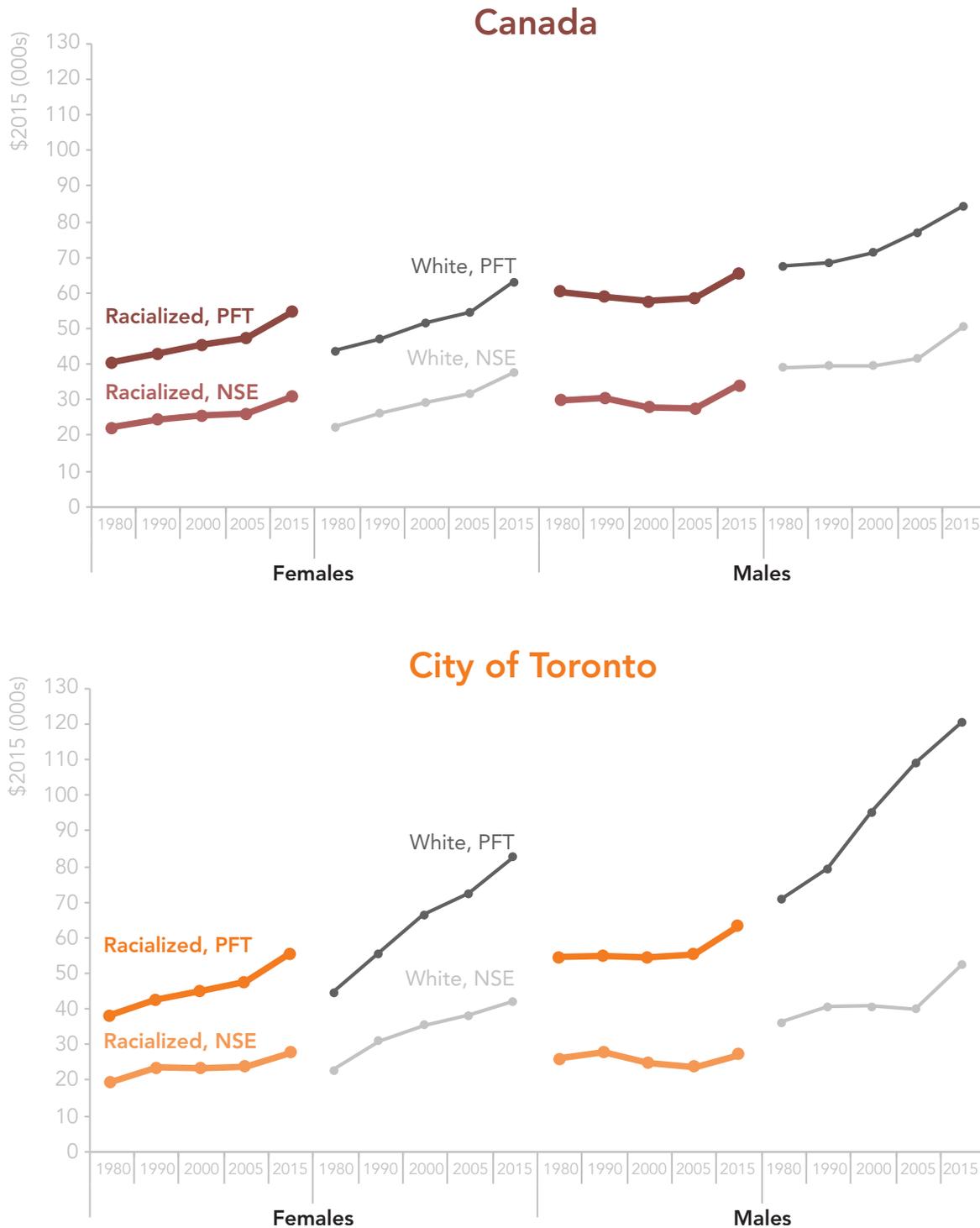
Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 who reported positive total income (before-tax and after transfers) and worked in PFT (permanent, full-time employment) or NSE (non-standard employment: temporary full-time, temporary part-time, permanent part-time).

The gender income gap persisted over time between racialized and white groups in permanent, full-time jobs in all three GTA regions, although both racialized and white women in this type of employment have seen their average incomes increase steadily between 1980 and 2015. Over the last 35 years, the average income of racialized women in permanent, full-time employment increased by 35.7 per cent in Peel, 45 per cent in Toronto, and 41 per cent in York. Despite these income gains, the gender income gap has persisted. By 2015, white men in permanent, full-time jobs earned more than double that of racialized women in the same form of employment in Toronto (2.2 times), 1.6 times more in Peel, and 1.7 times in York.

The income gap also persisted over time between white women and men in permanent, full-time jobs, although the average income of white women has increased continuously since 1990. By 2015, the average income of white women in permanent, full-time employment was about 80 per cent that of white men in the same type of employment in Peel (77.8 per cent) and about 70 per cent of men in Toronto and York (68.7 per cent and 71.6 per cent, respectively).

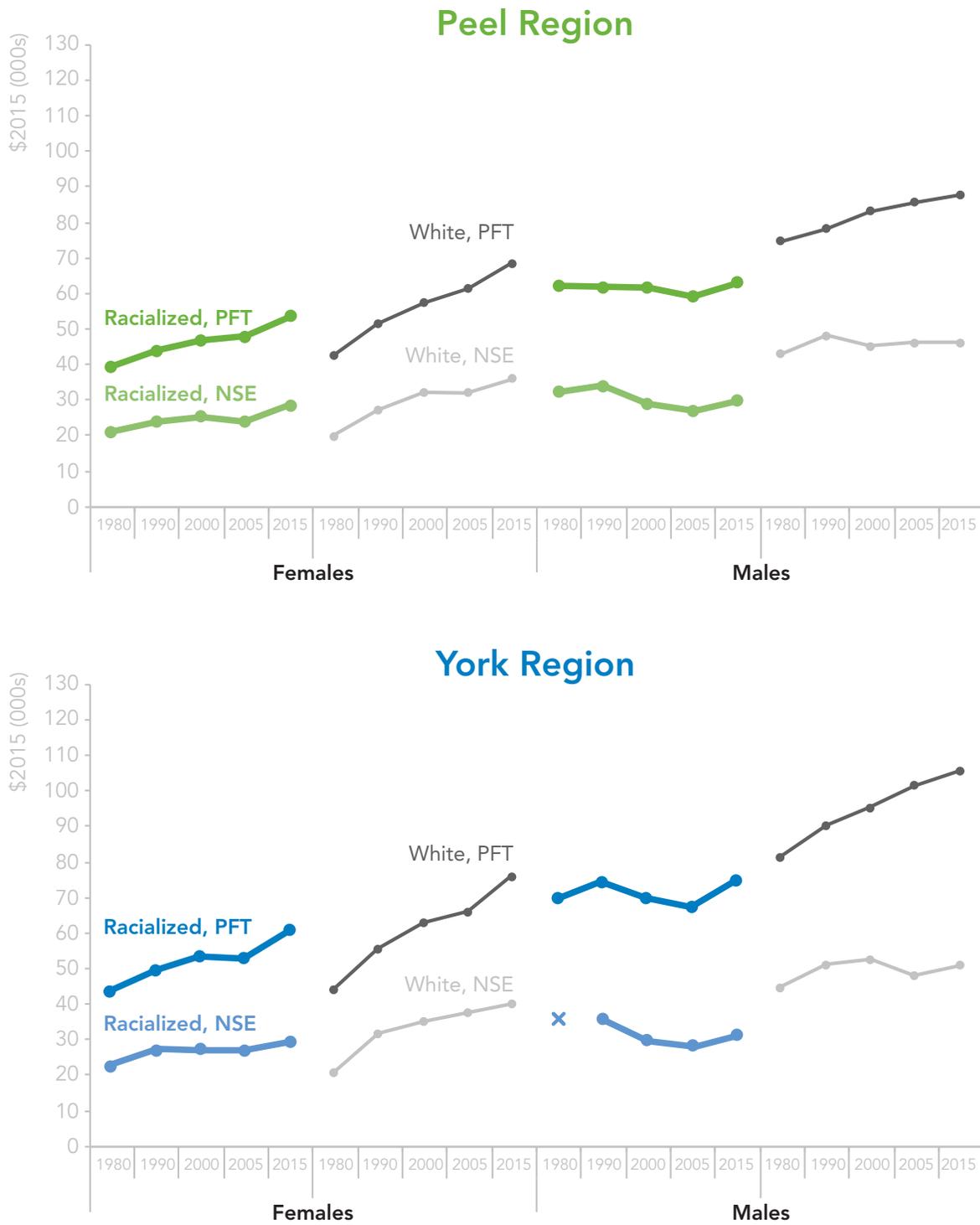
\* To interpret Figure 13 see the explanation of Figure 3 on page 35.

**Figure 14: Average income (constant \$2015) by gender, racialized status, and employment type, 1980–2015**



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 who reported positive total income (before-tax and after transfers) and worked in PFT (permanent, full-time employment) or NSE (non-standard employment: temporary full-time, temporary part-time, permanent part-time). There were no respondents identified as racialized males in NSE in York in 1980 and it is demarcated with an 'x' on the graph.

**Figure 14: Average income (constant \$2015) by gender, racialized status, and employment type, 1980–2015, cont'd (2/2)\***



\* To interpret Figure 14 see the explanation of Figure 4 on page 38.

## 4.7 The role of employment status for racialized and white women and men

Figure 15 shows changes in the labour force status of racialized and white men and women. In all three regions, both racialized and white men experienced declining rates of permanent, full-time employment from 1980 to 2015. Racialized men experienced the steepest decline among all groups over this period. Both groups of men have also experienced a substantial leap in self-employment rates since 2005. Despite similar employment types held in the labour market, racialized men in permanent, full-time jobs ended up with lower average incomes than white men in the same type of employment (Figure 14). This was also true for self-employed men, with racialized men having lower average incomes relative to their white counterparts. By 2015, the average income of self-employed white men was 1.7 times greater than that of self-employed racialized men in Peel, 2 times greater in York, and 2.5 times greater in Toronto (Appendix C, Table 21). Racialized women also experienced a steady decline in rates of permanent, full-time employment over the last 35 years and continued to have the highest rates of non-standard employment, substantially higher than those of both racialized and white men.

## 4.8 The social and economic context contributing to income inequality between racialized and white groups

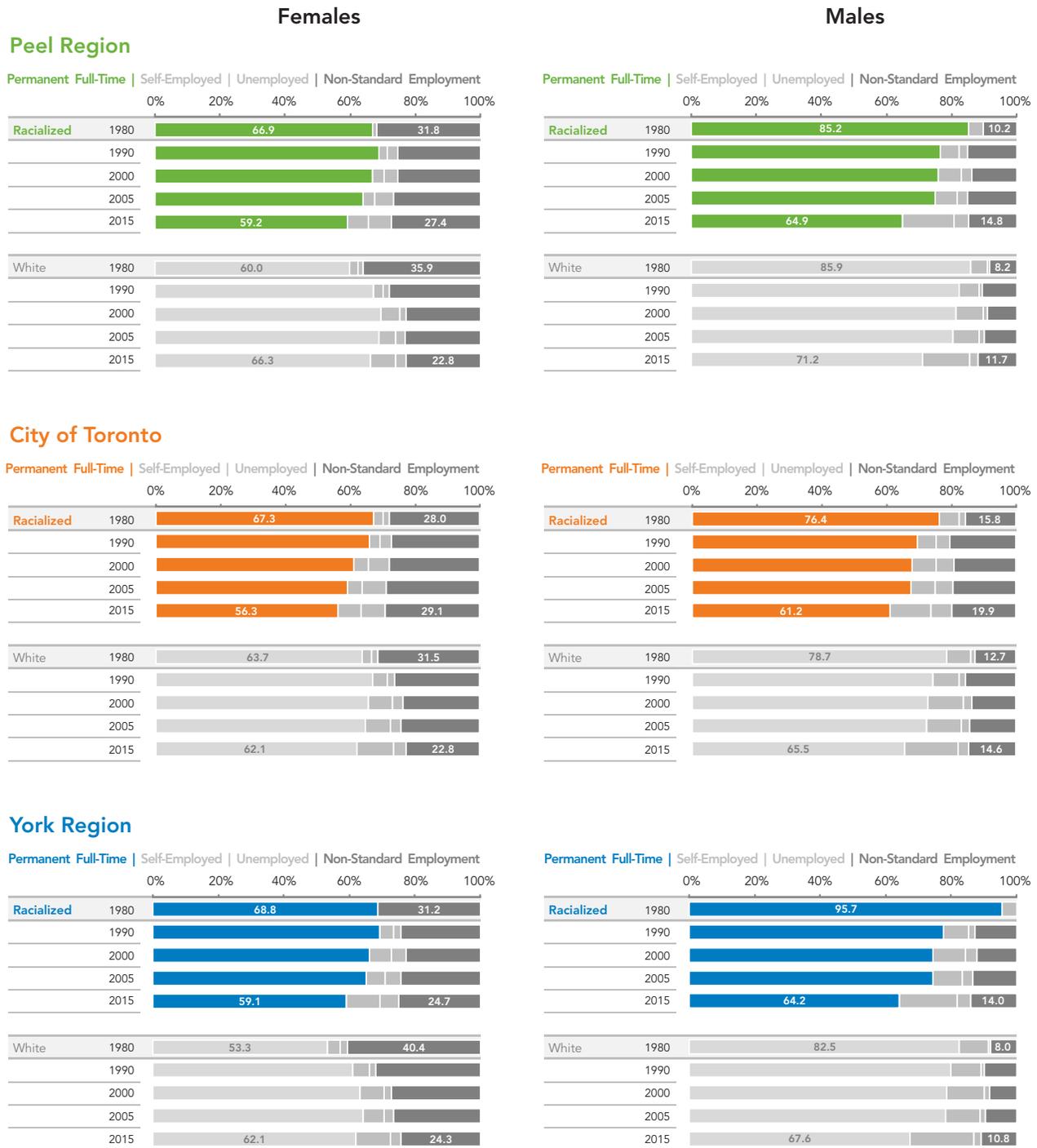
Relative to the rest of Canada, racialized groups across Peel, Toronto, and York are experiencing a worsening situation. They face declining incomes over time and are increasingly stuck in the bottom of the income distribution. Gender gaps persist, and racialized women continue to experience higher rates of non-standard employment and lower average incomes.

Other trends provide insights on why the racial divide has grown.

Racialized groups have historically experienced lower median after-tax incomes and higher unemployment rates than white groups.<sup>88</sup> This income gap is also present within immigrant groups, where white immigrants have been shown to enjoy considerably higher earnings than racialized immigrants.<sup>89</sup> Moreover, racialized families are more likely to live in poverty than non-racialized families.<sup>90</sup> This extensive body of research reinforces our own findings, which show lower incomes for racialized groups, including for those in standard employment.

Other research explores different explanations for the income gap between racialized and white groups. Over the last several decades, there has been a marked shift in the demographic composition of the GTA's population. This reflects the changes in national immigration policy during the 1960s towards education, skill, and economic-based criteria, which led to broadening the source countries beyond Europe (see Section 3.8 on immigration). This demographic transition is more pronounced in the GTA, where over half of the region's population identify as racialized and where

**Figure 15: Share (%) of racialized and white groups by gender and labour force status, 1980–2015\***



Source: Calculated by the authors using the census microdata accessed through the Toronto Statistics Canada Research Data Centre. Data calculated for all individuals aged 25 to 64 in the labour force who reported positive total income (before-tax and after transfers).

\* To interpret Figure 15 see the explanation of Figure 5 on page 40.

Ontario has seen a faster increase in the population that is racialized than the province's population as a whole, meaning there has been a substantive increase in the GTA's racialized population relative to the national level.\*<sup>91</sup>

Another factor well documented in the literature is the decline of unionized manufacturing jobs and the decline of organized labour more widely over the last several decades.<sup>92</sup> Given that the manufacturing sector has historically been a key source of employment for racialized people in Canada, its decline has likely contributed towards the decreasing incomes of racialized groups.<sup>†</sup><sup>93</sup>

Discrimination is also a factor in the economic outcomes of racialized people, which were amplified for South Asian and Middle Eastern groups after the September 11, 2001 terrorist attacks.<sup>94</sup> While discrimination is a process that is difficult to measure, there is ample evidence that discrimination against racialized individuals is real and widespread.<sup>95</sup> Other research demonstrates that discrimination creates a psychological reality for people that may affect their social mobility.<sup>96</sup>

The role of discrimination is compounded by the growth in precarious employment across all industries, where racialized groups are concentrated within several low-paying sectors and occupations, suggesting that differential access to the labour market is interlinked with racial discrimination.<sup>97</sup> The concentration of these groups and the time spent in these jobs can create longer-term problems, including the possibility of skills depreciation. As families become stuck in low-income and precarious work over time, the chances of gaining access to professional networks, (which are largely the result of parental access to those networks) and the good jobs that often result from those associations, can decrease for the next generation.<sup>98</sup> This speaks to the social and spatial aspect of segregation that is reinforced by income inequality. Lastly, given that racialization often intersects with immigration, the differential treatment of foreign-gained credentials may form a part of discriminatory processes and compound the potentially inter-generational and devastating effects of income inequality on the lives of racialized people and the Canadian economy more widely.<sup>99</sup>

The experiences of racialized groups are at odds with the principles of inclusion and equity that are understood to be prerequisites for healthy societies and communities. Overall, the GTA is increasingly made up of racialized people and this group has not experienced the increase in average incomes that white groups have. Combined with the increasing costs of living in one of Canada's most expensive regions, these trends make daily life a challenge and the ability to get ahead an increasingly distant dream for many. This undermines social cohesion and civic likeness.

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\* In 2016, racialized groups made up 51.5 per cent of the total population in Toronto, 49.2 per cent in York Region, and 62.3 per cent in Peel Region. In 2016, Canada's racialized population made up 22.3 per cent of the total population. (City of Toronto 2017a, pg. 5; Statistics Canada 2017b)

† While racialized groups overall are less likely than white groups to be in unionized jobs (Reitz and Verma, 2004), these kinds of jobs were and still are a key source of employment for racialized people.

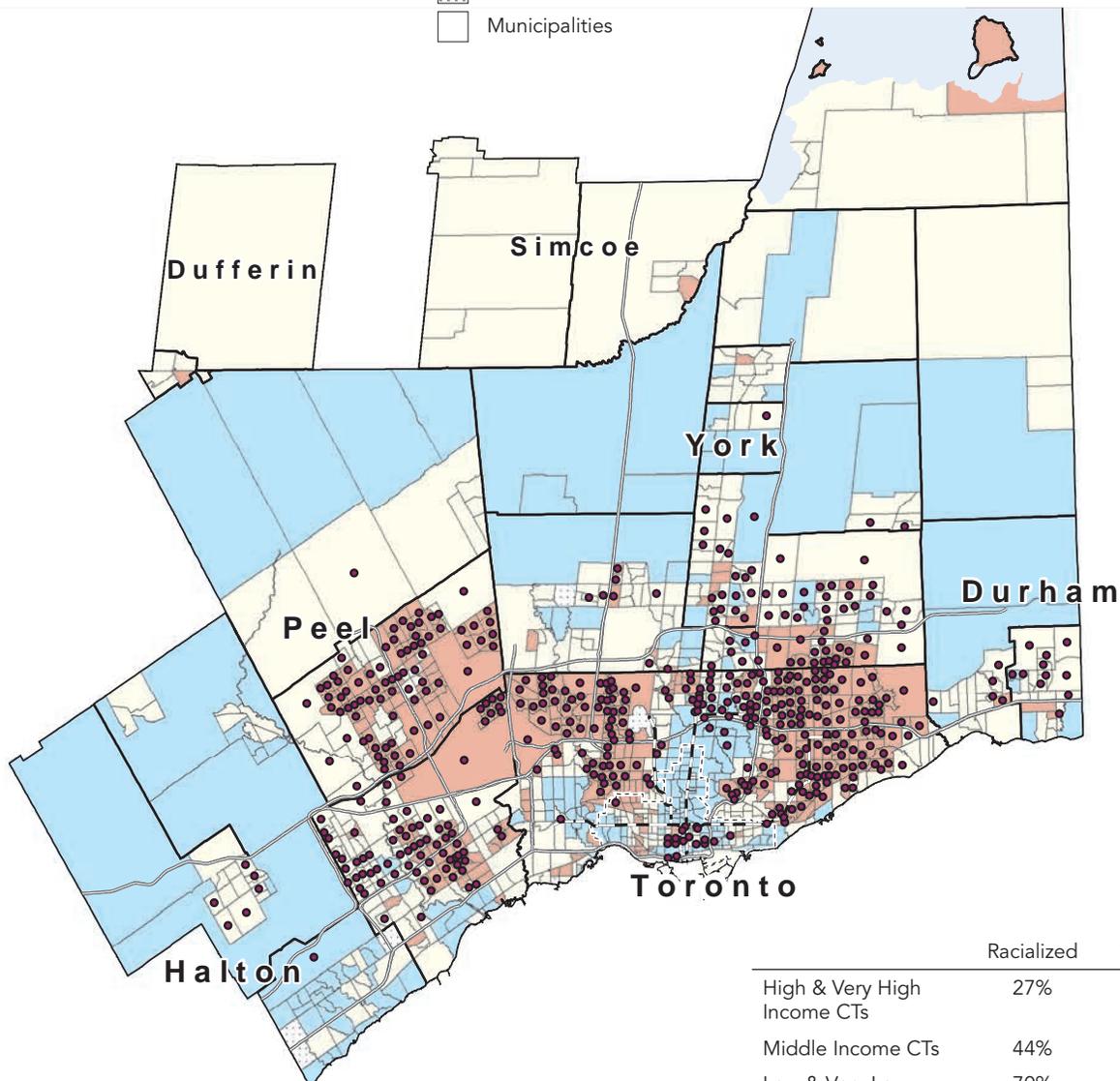
## Map 4: Racialized population and average individual income, Toronto Census Metropolitan Area, 2015

Racialized Population by Census Tracts

- 51% to 100% of the total population

Census Tract Average Individual Income compared to the Toronto CMA Average of \$50,479

- High & Very High: 120% to 831% (220 CTs, 19% of the region)
- Middle: 80% to 120% (483 CTs, 42% of the region)
- Low & Very Low: 37% to 80% (442 CTs, 38% of the region)
- Not Available
- Municipalities



Only parts of Halton, Durham, Simcoe and Dufferin regions are within the Toronto CMA.

Source: Statistics Canada, Census Profile Series, 2016.

Notes: (1) Census tract boundaries are for 2016. (2) Average individual income is for persons 15 and over includes income from all sources, before tax.

Along with income polarization, the Toronto region's racialized and white populations are becoming more segregated as they increasingly live in different areas.<sup>100</sup>

Low-income neighbourhoods are predominantly composed of racialized groups whereas high-income neighbourhoods are overwhelmingly white (Map 4).<sup>101</sup> This kind of physical and social separation undermines the construction of civic likeness because there is a lack of meaningful contact between the different groups, which means that the daily patterns needed to create routine practices of reciprocity may not be taking place.

## 5. Summary of findings

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These findings demonstrate large-scale trends shaping life in the GTA. Namely, that income inequality is further disadvantaging those who already face multiple barriers to building a good life, and increasingly benefitting those already doing well. The growth of income inequality is negatively impacting access to opportunity, social cohesion, and civic likeness in the Toronto region.

The opportunity equation—individual effort plus access to opportunity equals success—is working for some, but not for all. Young people, immigrants, racialized people, and women are seeing that their circumstances—the things about themselves that they cannot control—are barriers to their success in today’s GTA. These groups have to work harder to achieve the income needed to thrive, or even just survive, and the situation is worse in the Toronto region than it is in the country as a whole.

### **Young adults are more disadvantaged today.**

- Young people aged 25–34 have lost ground relative to mid-aged adults over the last 35 years while becoming more concentrated at the bottom of the income distribution.
- Young people have lost ground relative to their mid-aged counterparts regardless of their type of employment.
- Young men are increasingly working in non-standard employment, but young women have always been overrepresented in it.
- A gap has opened up between young women and mid-aged women, which now looks like the gap between young men and mid-aged men.

### **Immigrants are not catching up anymore.**

- Immigrants are not catching up to the Canadian-born population over time the way they did in the past.
- Immigrants, regardless of the length of time in Canada, have seen no income gains in 35 years and are increasingly concentrated in the bottom of the income distribution.
- Immigrants are less likely to be in a standard employment relationship today than they were in 1980. Even immigrants in full-time, permanent jobs have experienced a gap grow between their Canadian-born counterparts in standard employment and themselves.
- Immigrant women continue to be one of the groups with the lowest average income but immigrant men are not far ahead as their average incomes decline, particularly those in non-standard employment.

## The racial divide has grown.

- Racialized groups have become poorer over time and are increasingly concentrated at the bottom of the income distribution.
- The gap between racialized and white groups has grown the most in permanent, full-time employment.
- Gaps in average income between men and women have grown except between racialized men and women in non-standard employment due to the declining average incomes of racialized men rather than an improvement in incomes for racialized women.
- Racialized women continue to be one of the groups with the lowest average incomes.

## 6. Rebalancing the opportunity equation: Conclusion and recommendations

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In 1980, most young people expected upward social mobility,<sup>102</sup> immigrants could largely depend on the notion that their incomes would catch up to those of the Canadian-born population, and it was believed that over time the income gap between racialized groups and white groups would narrow. However, the findings of this report show that things have changed for the worse and that this expected reality has failed to materialize.

Divisions are growing between people based on circumstances, such as age, immigration status, race, and gender.\* For those in our region who are young, immigrants, racialized, and/or women, the barriers to earning a decent income are higher. This does not mean that these circumstances completely dictate the course of one's life in Canada. Many people do get ahead despite the barriers. However, this research has shown just how extensive the barriers are for these groups.

The findings indicate that the GTA is becoming less fair as income inequality grows. This has resulted in growing gaps between the haves and the have nots, with each group sharing common circumstances that are beyond their control. For the 'haves', those circumstances are an advantage, making the opportunity equation more likely to result in a good life. For the 'have nots', those circumstances make the opportunity equation less likely to work.

The impact of income inequality stretches beyond individuals and affects us as a society as well. The harmful impact of income inequality on access to opportunity upsets the fairness that is so critical to the trust and reciprocity between members of our communities. It further undermines trust in the systems that underpin the opportunity equation, like education, healthcare, child welfare, employment and training, or the criminal justice system.

The Canadian principles of fairness and equitable opportunity that we value are increasingly misaligned with the realities of many people. Through both action and inaction in public policies and practices, we have allowed these inequalities to persist and grow. These choices are not the fault of any particular sector, political party or a specific policy decision, they are the result of a collection of decisions made over the past thirty-five years in reaction to a changing global context.<sup>103</sup>

In fact, this trend is occurring throughout the world. People and institutions view income inequality as one of the key challenges of our time.<sup>104</sup>

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\* It is important to acknowledge that divisions and barriers exist for other key groups in Canada though these divisions went beyond the scope of our research. For example, the LGBTQ community, those with disabilities, and those from Indigenous communities.

It is time to focus attention on rebalancing the opportunity equation for the GTA. Population estimates show that by 2036 approximately three quarters of the population of the Toronto region will be immigrants or the children of immigrants, and more than two thirds of the working age population will be from racialized groups.<sup>105</sup> Investments in an equitable society are collective investments that will benefit us all.

This section of the report proposes recommendations that draw on evidence from United Way's research on income inequality and employment precarity. It provides a roadmap that, if followed, will lead us towards more equitable access to opportunity, greater social cohesion, and, ultimately, a fairer, more prosperous region. Our recommendations seek to improve aspects of access to opportunity for everyone but will benefit the groups who are bearing the burden of growing income inequality more. They seek to rebalance the opportunity equation, by compensating for inequities in access to opportunity, because our goal as a society must be towards inclusive prosperity, where everyone benefits, and no one is left behind.

There is no single remedy to increase opportunity, mitigate the impacts of inequality, and build social cohesion and civic likeness. Rebalancing the opportunity equation will require wide-ranging interventions and will have to involve many players who can undertake multiple, coordinated actions. Everyone has a role to play—governments, civil society, the private sector, the community service sector, and labour. We all play a role in enabling or halting these trends. In fact, many people are already involved in implementing policies, programs, and practices that help rebalance the opportunity equation, which gives us a strong foundation from which to build.

This section of the report lays out twelve recommendations, organized under three overarching goals, that we view as necessary next steps for rebalancing the opportunity equation. It also highlights the existing policies, programs, and practices that can be used as a springboard for each recommendation (summary on page 77).

## 6.1 Ensuring everyone can participate in society

One of the key findings of this research has been that people's income, and therefore many of their experiences and opportunities, are shaped by factors they cannot control, such as their age, immigration status, race, or gender. Over time, the incomes of young people, immigrants, racialized people, and women have not grown as much as those of other groups, a situation which fosters economic and social divisions and ultimately weakens social cohesion and civic likeness.

As Canada evolves and grows, it is increasingly important for us to understand these trends and take actions to remove barriers to participation. Collecting data is important, but so is taking action and listening to and amplifying the voices of people who are disproportionately affected by these trends. We are proposing two recommendations to enhance social cohesion and civic likeness. The first, to undertake a national dialogue on social cohesion, aims to address the cultural shift in attitudes that is foundational to removing barriers. The second, to develop and coordinate

## Twelve recommendations in summary



data-informed social cohesion strategies, is aimed at creating policy change to address systemic barriers within institutions. A third recommendation in this group focuses on strengthening the community services sector to better meet growing demand for services that help promote inclusion and level the playing field.

### Recommendation 1: UNDERTAKE A NATIONAL DIALOGUE ON SOCIAL COHESION.

In this report, we present a series of recommendations that we believe will effect positive change on the opportunity equation, but we don't have all the answers. Giving people the forums to tell their leaders, institutions, and each other about how to make our communities more vibrant and inclusive is integral to building a future where everyone belongs.

This kind of conversation is long overdue. While Canadians may be world-renown for our diversity today, we are less a cultural mosaic and more a checkerboard of like grouped with like. In Toronto,\* more than half of people interacted with few or no friends from a visibly different ethnic group in the last month, and 60 per cent interacted with almost all or most people who spoke the same mother tongue.<sup>106</sup>

When people are not connected to each other, everyone suffers the consequences. It wears on the foundations of our communities. It means that the most vulnerable among us are more likely to find themselves socially isolated, with few connections, networks, and resources to rely on for support. It makes it harder to build trust between different groups, a fundamental requirement for civic likeness to flourish. And it fuels the seeds of division, driving negative attitudes and stereotypes that so often prevent our communities from coming together to make urgent change in moments when it is needed the most.

To turn the tide, we need to revisit the foundation of our collective identity and our shared commitment to and interest in one another despite our differences. This is a conversation that we all need to be a part of—individuals and groups that typically find themselves on opposite sides of a divide, whether it be related to income, occupation, age, race, religion, or gender.

### *What is there to build on?*

These kinds of conversations are not new. There are ongoing institutional efforts to drive policy change on the roots of systemic discrimination and inequality. For example, the federal government has committed to funding, creating engagement opportunities, and convening people in a cross-country conversation on anti-racism.<sup>107</sup> In Peel, *We Rise Together: Peel District School Board Action Plan to Support Black Students* is a comprehensive response to the educational experiences of black students in the Peel board. At United Way Greater Toronto, we aim to bring together different sectors and stakeholders to engage in and with community, in order to drive shared solutions that we can all stand behind. Across sectors, there are models to turn to.

There is also an appetite among everyday Canadians. The popularity of movements like Me Too, Idle No More, and Black Lives Matter have prompted difficult conversations around kitchen tables and in workplaces about the wedges and blind spots that are driving us apart and the solutions that might bring us back together.

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\* Similar data is currently being collected for Peel and York Regions but was not available at the time of publication of this report.

## What more needs to be done?

Canada is no exception when it comes to the rising tide of populism and the polarization of attitudes that is felt around the world. It is not in spite of but also because of these trends that the time is ripe to hold a national dialogue on social cohesion. In an effort to drive new and shared solutions, this dialogue would build on existing dialogues, encourage people to acknowledge and counter stereotypes, shed new light on stigmas, and celebrate social cohesion.

This should be a national conversation, because we know that the trends and consequences of inequality are not confined by the borders of our neighbourhoods, communities, or cities. We also need everyone around the table—the private, public, and community sectors; labour; people with lived experience and people coming to these issues for the first time.

Ultimately, unless we address the discriminatory attitudes, like racism and xenophobia, that underlie the opportunity equation, the income and social inequality trends identified in this report will not improve. If anything, they will continue on their trajectory and get worse. We need to revisit our social foundations and lay out a new plan for who we want to be in the future. Building connected communities means emphasizing our civic likeness and the things that hold us together—common understanding, acceptance, inclusion, and active reliance on each other. Together, we can (re)define what it means to be Canadian in this increasingly polarized world.

### **Recommendation 2: DEVELOP AND COORDINATE DATA-INFORMED SOCIAL COHESION STRATEGIES.**

One of the challenging aspects of addressing the gaps between key groups in our region is that this disparity is connected to the complex issue of systemic discrimination. As the Wellesley Institute notes, this type of discrimination often lies in the “fabric of an organization” and therefore it can occur in organizations or institutions that do not intend to discriminate.<sup>108</sup> When this type of differential treatment is embedded in systems and structures and no action is taken to name it and address it, the groups who are currently experiencing disadvantage will continue to be disproportionately excluded from, and negatively impacted by, these same systems and structures.<sup>109</sup>

To more thoroughly address systemic discrimination and its impacts on social cohesion, institutions and organizations can use their own data to better understand how their processes and systems may be contributing to the trends identified in this report. Equally important is the need for these institutions and organizations to make plans on how to make positive changes going forward.

## What is there to build on?

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One way for institutions and organizations to prioritize this work is to create formal offices and/or strategies tasked with creating more equitable environments by identifying and addressing barriers to participation for key groups. For example, the federal government announced the creation of a new Anti-Racism Strategy in 2019, while the provincial government's Anti-Racism Directorate aims to create a more inclusive society by helping ensure Ontarians can "benefit equally from public policies, programs and services."<sup>110</sup> In Peel Region, the Regional Council recently created an anti-racism subcommittee and equity and diversity divisions; the City of Toronto has a People, Equity and Human Rights division; while York Region has developed and implemented an Inclusion Charter that is reported on annually. There are also models of regional committees tasked with improving social cohesion across a given geography in other jurisdictions, such as the Queensland (Australia) Social Cohesion Implementation Committee.<sup>111</sup>

Another way to review existing systems and processes is to embed an equity lens in how administrative data is analyzed and reported on. The federal government's Gender Based Analysis Plus (GBA+) approach is used to understand how "diverse groups of women, men and non-binary people may experience policies, programs and initiatives".<sup>112</sup> GBA+ has been applied to several government programs, including parental benefits in Canada and, as a result, the federal government announced a five week "use it or lose it" addition to parental leave as a top up for fathers who take leave.<sup>113</sup> In 2018, with the support from all sides of the political spectrum, the federal government renewed its commitment to using GBA+ while also creating a new Centre for Gender, Diversity and Inclusion Statistics at Statistics Canada.<sup>114</sup>

Variations of GBA+ analysis have also been applied by the private sector to ensure that their policies, programs, and services are meeting their objectives and that there is equity in their workforce.<sup>115</sup> In the UK, all organizations of more than 250 employees must publicly report gender pay gaps at the individual firm level annually, and it has been proposed that an explanation of any gender pay gap, as well as an action plan for closing the gap, also be mandatory.<sup>116</sup> And, going beyond gender, the UK is also considering a new law that would require employers to report figures for race pay gaps.<sup>117</sup> Reporting on the race pay gap would mirror aspects of the gender pay gap regulations, proposing the same threshold of 250 employees or more for mandatory reporting. The UK is currently carrying out a consultation to gather views on mandatory reporting of ethnicity-based pay gaps.<sup>118</sup>

## What more needs to be done?

Although institutional and organizational recognition of issues of discrimination has grown, there are still far too few strategies in place and some existing strategies do not go deep enough to identify and rectify barriers.

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Municipal and regional governments, other institutions and organizations across the private and public sectors, including labour, need to reflect on the findings in this research and identify what actions they can take to dismantle barriers for young people, immigrants, racialized groups, and women. There are good existing models to build on. Additionally, better coordination and integration on these efforts across players can ensure we're all pulling in the same direction. More coordinated and intentional social cohesion strategies can unite efforts and make them more effective in reducing these barriers to opportunity.

This work must begin with our own workplaces and be shared publicly as part of the learning process about how to make progress on these issues. Learning from our work with the community agencies we invest in, United Way is committed to moving this work forward. For example, we have a Diversity & Inclusion Committee to guide related policies and practices internally, and we are at the beginning of our journey on how to better collaborate with Indigenous peoples with a dedicated strategy to focus and drive our work. There is, of course, still much to be done, but we believe we are moving in the right direction.

### **Recommendation 3: SUPPORT FUNDING AND INNOVATION IN THE COMMUNITY SERVICES SECTOR.**

For individuals who are most impacted by the effects of inequality, the community sector provides the type of vital supports that help people get back on their feet and children get the best start in life. Community agencies provide a diversity of programs tailored to their context that aim to support everyone to participate in society, regardless of their background or circumstances. Many community services are designed to provide a suite of flexible supports tailored to the individual, which has been identified as an important way to increase social mobility and social cohesion in communities.<sup>119</sup> As the GTA has become more divided and the number of low-income residents has grown, demand for community services has grown as well. However, not only has funding has not kept pace, more and more restrictions are applied to funding that effectively limit responsiveness and innovation.

Today, the community services sector is at a financial crossroads. The sector has expanded in recent decades to meet increasing need,\* and will continue to grow as a proportion of the economy.<sup>† 120</sup> Yet in mid-2013, approximately one half of surveyed Canadian not-for-profit and charitable organizations reported difficulty carrying out

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\* The charitable and nonprofit sector more than doubled in size between 1997 and 2008.

† By 2026, it is projected that the sector will account for more than \$200 billion in revenue and roughly 700,000 jobs.

their mission and over a quarter suggested that the existence of their organizations was at risk.<sup>121</sup> The challenge is summarized succinctly by Brian Emmett, Chief Economist for Canada's charitable and nonprofit sector: "Donations, government grants and contributions will not keep pace with increasing demand for services. This will result in a social deficit that will manifest as unmet needs in the community."<sup>122</sup>

### *What is there to build on?*

Government funding comprises a significant portion of funding to the community services sector. Recent years have seen an emerging structural budget deficit in revenues across levels of government but which has been most pronounced at the provincial level, due to a combination of slow productivity growth, declining labour force participation rates, soft commodity prices, and an ageing population.<sup>123</sup> Based on these trends and fiscal decisions about how to address deficits, the nature of government funding to the sector has declined in recent decades and shifted to become increasingly short-term, unpredictable, program- or project-based, service-focused, and accountability-oriented.<sup>124</sup>

In the last ten years, corporate giving in Canada has also been evolving. Today, companies are making long-term selective investments and giving time and assets as well as cash.<sup>125</sup> Donors often come to the table with big visions and expectations about what they want to accomplish with their giving.<sup>126</sup> Corporate donor signature partnerships are also becoming more common. In Imagine Canada's 2018 report, *Corporate Giving in a Changing Canada*, 78 per cent of surveyed corporations reported that they have at least one non-profit that they consider a strategic partner, and 74 per cent indicated that signature partners have become more important to them in the last five years. Companies are also focusing on fewer causes; 42 percent of surveyed companies reported that they are funding fewer organizations in order to focus on their signature relationships.

### *What more needs to be done?*

These shifts in government funding and corporate giving can be problematic for the sector. As more governments move away from long-term, flexible funding and corporate donors move toward restricting portions of their gifts for new or specific projects, rather than supporting existing programs, charities must raise more money to meet their existing commitments to community and to pay for their operational costs.

It is imperative that funders from all sectors continue to support the important work of the community services sector. This includes providing sustainable funding in the form of flexible, long-term grants and ensuring operational costs are taken into account in program funding. United Way provides a significant proportion of its funding in this way and knows it is the most cost-efficient way to drive responsiveness, innovation, and ultimately achieve impact.

## 6.2 Enabling people to get ahead

This research shows that it has become increasingly difficult for people to get ahead. As income and opportunity gaps grow for young adults, immigrants, racialized groups, and women, it is increasingly important to make targeted investments in the knowledge, skills, and capacities of these groups to enable them to overcome the multiple barriers they often face to finding secure, stable jobs with a future. It is also important to create the conditions for quality jobs to grow.

This section proposes five key recommendations in areas that serve as important avenues for people who are trying to get ahead. It covers replicating and scaling effective sector-specific workforce development systems, focusing investment on what works to help employers fully benefit from the immigrant talent pool, improving job quality and security, updating and improving employment standards, and improving the effectiveness of Employment Insurance, including introducing an income bridging program.

### **Recommendation 4: REPLICATE AND SCALE EFFECTIVE SECTOR-SPECIFIC WORKFORCE DEVELOPMENT SYSTEMS.**

To get a good quality job, individuals must have the right mix of technical and soft skills, but education and training can be expensive, difficult to access, and change regularly depending on the occupation. In addition, an increasing number of jobs today are low-income, temporary, without benefits, and are unlikely to provide any training or development opportunities that would lead to a better job and more security in the future.<sup>127</sup> While training programs are available through social assistance, Employment Insurance, post-secondary institutions, and community service agencies, together they comprise a patchwork that allows too many to fall through the cracks, including young people just entering the labour market and immigrants arriving with foreign-gained credentials and experience. Even with the right mix of education and training, there is no guarantee of a good job as too few training programs are linked from the outset to employers' needs.

Sector-specific workforce development systems are a promising approach to human capital investment because they are a short-term, flexible, industry-led vehicle that help to satisfy labour market demand. These systems deliberately link the supply and demand sides of the labour market and focus explicitly on the skills that are in demand for particular employment opportunities. An important part of these systems is wrap-around supports, such as language training, job readiness skills, and child care, which are critical to helping individuals facing multiple barriers enter and remain in the labour market.

## What is there to build on?

The GTA has several regional workforce development organizations in operation, including the Workforce Planning Boards that cover the areas of Peel, Toronto, and York. These local boards play an important role in identifying trends and opportunities at the regional level.

An emerging promising model of sector-specific workforce development systems that is being replicated and scaled throughout the GTA are employment-focused Community Benefits Agreements (CBAs). CBAs are agreements that bring additional physical, social, economic, and/or environmental benefits for the local community in infrastructure and development projects or on goods and services. The Ontario government has enshrined CBAs in law, and the federal government has begun to take interest in this approach as well.\* Municipalities and regional governments are also showing more interest because incorporating these approaches into projects makes them more competitive for provincial and federal infrastructure spending, while at the same time helping them to achieve employment and social inclusion goals. Many researchers and practitioners have called for the use of CBAs as a tool to address issues like social mobility, income inequality, and social cohesion.<sup>128</sup>

CBAs in the GTA, such as those used in the Eglinton Crosstown LRT construction and the Hurontario Light Rail Transit project, have leveraged public infrastructure projects to offer training and employment opportunities to local people who are experiencing multiple barriers to the labour market, like youth and newcomers. Through these CBAs, workers from local communities have developed relevant and marketable skills and have gained access to jobs that pay decent wages and provide career pathways to other opportunities.

## What more needs to be done?

Leveraging CBAs for training and employment benefits is still a new and novel approach to expanding sector-specific workforce development systems but their success to date demonstrates their potential to contribute to better outcomes for the groups facing barriers highlighted in this report, like young people, immigrants, racialized groups, and women. To realize its full potential, this approach should be mandatory for all publicly-funded infrastructure projects across Canada. Major projects led by the private sector that are not bound by CBA legislation can also adopt a similar approach voluntarily and work with public and community sector partners to deliver a range of community benefits, including training and employment opportunities.

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\* CBAs were enshrined in provincial legislation in 2015 with the *Infrastructure for Jobs and Prosperity Act*, which seeks to implement CBAs across all major infrastructure projects in the province. The federal government has also taken an interest in this approach with their Community Employment Benefits Initiative, which encourages, but does not require, provinces and territories to include targets for community employment benefits in projects in the Investing in Canada Infrastructure Program.

United Way has valuable experience working through CBAs and will continue to lead through the implementation of programs like Career Navigator™. We will also continue to work with our partners in the private, public, and community sectors, along with labour and colleges, to champion the concept and practice of sector-specific workforce development systems, and CBAs in particular.

### Recommendation 5:

## FOCUS INVESTMENT ON WHAT WORKS TO HELP EMPLOYERS FULLY BENEFIT FROM THE IMMIGRANT TALENT POOL.

Canada, Ontario, and the Toronto region is due for a serious skills shortage in the coming years as a result of the aging population. Even today, employers complain of having positions go unfilled. Immigrants are the primary way in which those skill shortages will be filled. Immigrants often come to Canada with wide-ranging knowledge and skills. But while the credentials held by many immigrants are valued enough to gain them entry to Canada, once here, they are not considered as valuable by employers as Canadian experience and credentials. This may partly be the result of disparities in the soft skills that come with experience and social acclimation, but the depth and persistence of income inequality over time suggests that there are systemic issues at play beyond individual ability and a need to upgrade soft skills. While the issues are well documented and positive developments are occurring, more needs to be done to identify and scale up effective interventions that dismantle these barriers.

### *What is there to build on?*

In recognition of the fact that immigrants often face barriers that limit their employment prospects, the federal Targeted Employment Strategy for Newcomers<sup>†</sup> increased pre-arrival supports so that the foreign credential recognition process could begin prior to arrival in Canada. The strategy also includes a loan program to assist with the cost of this recognition process and investments to test different ways of helping skilled newcomers gain Canadian work experience in their profession. Things like paid internships, mentorships, job matching, and looking at ways to help change employer attitudes are all being piloted in different regions across the country. In the 2018 budget, the federal government refined its focus to racialized newcomer women, by targeting \$31.8 million over three years to programs supporting this group.

Community service agencies have decades of experience helping newcomers integrate into the labour market. There are effective programs to address education and credential recognition, employment focused language and soft-skills programs, and changing employer attitudes. Many agencies have high-quality evaluation data demonstrating the effectiveness of these interventions. However, these agencies are relatively small in comparison to the scope of the issue. Many operate in a relatively small geography, and only receive enough funding to serve a portion of the total population requiring assistance.

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<sup>†</sup> Announced in Budget 2017, \$27.5 million over five years starting in 2017-2018.

### *What more needs to be done?*

The issues faced by newcomers on education and credential recognition, employment focused language and soft-skills, and employer attitudes are well documented. Many sectors are already devoting resources towards solutions to these challenges. However, more needs to be done to identify and scale up successful approaches.

The federal government should use the evaluation of the pilots under the Targeted Employment Strategy for Newcomers and its investments in programs that serve racialized newcomer women to identify and scale up promising community-based solutions. These efforts should include working with the community agencies to develop indicators of success, identify challenges, and report publicly on the findings of the evaluations.

United Way will continue to make investments in community agencies that seek to improve education and credential recognition, provide employment-focused language and soft-skills training, and that work with employers to allow them to fully benefit from the talent pool that exists.

### **Recommendation 6: IMPROVE JOB QUALITY AND SECURITY THROUGH VOLUNTARY EMPLOYER ACTIONS.**

Stable, secure jobs were more common in the past than they are in today's labour market. In the past, these kinds of jobs allowed many people to achieve a stable and secure lifestyle and to join the middle class. Today, these jobs make up a smaller proportion of the overall labour market, as precarious employment has become entrenched in the Toronto region. In 2017, 37.2 per cent of the working age population in the GTHA were working in some degree of precarity.<sup>129</sup> These jobs are temporary or contract, have irregular hours, schedules, and incomes; and often do not offer any type of benefits. People in secure jobs have fewer challenges with maintaining their standard of living, buying school supplies for their children, and even making the choice to start a family, compared to those in less secure employment.<sup>130</sup> The increased number of people in precarious work is having a harmful impact on individuals, families, communities, and the region overall, and contributing to the growth of income inequality.<sup>131</sup>

An essential step to reduce the growth of income inequality and mitigate its impacts is to increase employment security either by increasing the number of stable, secure jobs or by improving the security of non-standard jobs.

### *What is there to build on?*

There are a range of positive benefits to increasing the number of good quality, secure jobs. Individual workers in good jobs experience higher levels of well-being and are better able to plan for the future as a result of higher and more stable incomes, which leads to benefits for governments in the form of increased tax revenue. Workers in good jobs are less likely to leave their positions, which decreases the costs of turnover for businesses. At a population level, stable and secure jobs support a robust economy.

As a result of the attention focused on precarious employment in recent years, there are now several resources available for employers interested in being a part of the solution. These include:

- The KPMG and United Way Better Business Outcomes Through Workforce Security Business Case Framework,<sup>132</sup>
- Ontario Nonprofit Network's Decent Work Checklist for the Nonprofit Sector,<sup>133</sup> and
- Resources developed by the Good Jobs Institute, co-founded by MIT professor Zeynep Ton and Canadian business leader Roger Martin.<sup>134</sup>

These guides offer practical advice on how to reduce precarity and increase security within companies and organizations. They offer a range of options, which can be tailored to specific contexts. They also offer evidence on the positive returns to employers of implementing these changes.

### *What more needs to be done?*

More employers in all sectors need to take responsibility for creating good, stable jobs. Employers typically use non-permanent, generally insecure workers for short-term cost savings, greater flexibility, and adjustment of staffing levels based on seasonal demand.<sup>135</sup> However, many employers acknowledge the business risks associated with insecure employment: higher turnover, reduced employee engagement, lower quality service, and a decline in organizational performance.<sup>136</sup> Employers have the power to make real change on this issue and should not wait for government to set the terms.

United Way will continue to promote the value of, and business case for, more secure work with employers across all sectors.

## Recommendation 7: UPDATE AND IMPROVE EMPLOYMENT STANDARDS TO RESPOND TO THE CURRENT LABOUR MARKET.

The rules and regulations that govern employment were mostly designed during a time when the labour market offered more permanent, full-time work. These rules and regulations need to be updated to reflect the reality today, where precarious work has become a bigger slice of the pie than it had been in the past. These include more proactive enforcement of existing employment standards, better scheduling notice to minimize the irregularity of schedules, and ways for workers to have a stronger voice at work, including through unions.

### *What is there to build on?*

Over the last eight years, United Way's work with the Poverty and Employment Precarity in Southern Ontario Research Group (PEPSO) has urged policy makers to take action on the issue of precarious work by seeking to update employment standards. Ontario's Changing Workplaces Review spurred legislation that led to increases to the minimum wage, as well as provisions for equal pay for equal work, and two paid personal emergency days for all workers, amongst other things. The federal government also initiated a set of consultations that led to a report published in 2018 on the need for an update to the federal labour code.<sup>137</sup> In early 2019, the federal government established an expert panel to study the changing nature of work in Canada.<sup>138</sup> This expert panel is expected to make recommendations on labour standards and protections for "non-standard workers", among other things.<sup>139</sup>

### *What more needs to be done?*

Governments play the pivotal role in setting standards for good employment practice. United Way welcomes the federal government's efforts to update labour standards to reflect the changing nature of work. While federal labour standards have the potential to affect a smaller pool of workers than provincial standards, the leadership demonstrated by the federal government is significant.

At the same time, the repeal of Ontario's Fair Workplaces, Better Jobs Act in 2018 resulted in the loss of important protections for vulnerable workers. Undoubtedly, the new regulations posed challenges for employers, including in the non-profit sector. But it is reasonable to assume that after a period of adjustment, some of which could have been eased with reasonable amendments to the legislation, these changes would have led to better quality jobs for everyone. It is essential that we continue to improve job quality in Ontario and the Ontario government should find ways to ensure standards keep pace with the changing labour market.

## Recommendation 8: IMPROVE THE EFFECTIVENESS OF EMPLOYMENT INSURANCE AND DEVELOP AN INCOME BRIDGING PROGRAM.

Employment Insurance (EI) provides temporary support for unemployed workers while they look for work or retrain, or workers who need to take time off work for things like illness or child birth. EI consists of several components: regular unemployment benefits; special benefits, such as maternity, parental, and sick leave; and non-financial benefits, such as job search assistance and training.<sup>140</sup> Workers are entitled to benefits if they have worked a certain number of hours in the previous 52 weeks. The programs of EI were originally designed to support a labour market where most workers had full-time, permanent jobs, which is no longer the case with close to 40 per cent of workers in the Greater Toronto and Hamilton Area in employment that has some degree of precarity.<sup>141</sup> People working from contract to contract often need a source of short-term income support that could bridge them in between jobs. With the coming disruption of artificial intelligence and the potential that automation has to put more people out of work, it is imperative that our EI system be modernized accordingly.

### *What is there to build on?*

In recent years, the federal government has made improvements to the EI program. It reduced the number of hours required to qualify from 910 to between 420–700 hours over the previous 52 weeks for new entrants and re-entrants to the labour market. This was an important step forward as youth and immigrants were the groups most disadvantaged by the previously high number of hours needed to qualify for new entrants and re-entrants.<sup>142</sup> It also shortened the waiting period to receive benefits from two weeks to one week. In addition, the maximum weekly amount of EI regular benefits is slated to rise modestly in 2019 from \$547 to \$562. In 2018, improvements were made to better support care givers, seasonal workers and those working while claiming benefits.

### *What more needs to be done?*

The eligibility criteria to qualify for EI should be broadened further to give more workers access to the program. The percentage of unemployed Canadians who qualify for EI has dropped dramatically in recent decades—from 85 per cent in 1989 to generally below the 40 per cent mark today. This figure can be even lower depending on where the applicant lives. Ontario is underserved by the EI program and Toronto even more so.<sup>143</sup> Workers today cannot access EI if they are classified as dependent contractors, have quit their previous job with just cause, or if their employer fails to provide records of employment. Improvements should be made focusing on expanding access to the groups who pay into the system, but who are less likely to be eligible to receive benefits.

There are several key improvements to the EI system that can be made that would help. One way is to further lower the number of hours worked to qualify for EI, or revert to a qualifying number of weeks worked rather than hours.<sup>144</sup> The current number of hours worked in a region with a six per cent unemployment rate is 700 hours, which shuts out many part-time and seasonal workers, many of whom are women.

Attention should also be paid to the length of benefits received and how this is determined based on the unemployment rate in a given area. We know that certain workers will face additional barriers to the labour market, whether they live in an area with low or high unemployment.

The amount of the benefit should also be further increased. EI regular benefits only pay 55 per cent of previous weekly earnings up to a maximum of \$562 in 2019, not enough in many cases to cover basic costs of living. While a Family Supplement exists for low-income families, this is also insufficient to cover costs.

Finally, United Way would like to add its voice to that of others calling for a full-scale review and renewal of the EI program.<sup>145</sup> This review should have a broad mandate to explore all areas of the EI program, including its underlying principles, and be tasked with making recommendations that reflect the needs of workers in today's labour market, and prepare them for the future. Part of the review of EI should be to consider the development of a comprehensive, accessible income bridge program as a part of EI or as a complement to it. Given the increase in precarious employment, workers need a source of short-term income support that could bridge them in between jobs that would not be as difficult to access as the Employment Insurance system, and that would not require them to drain their assets as is the case for the social assistance system.

### 6.3 Making life more affordable

One of the key challenges for the expanding group of GTA residents at the low end of the income distribution is that life has become unaffordable. The cost of housing in Canada has surged for both home owners and renters while wages for many have remained stagnant.<sup>146</sup> The demand for transit has grown, while the supply has not kept pace. Child care is limited and unaffordable for many.

This section calls for action to improve access to the assets that are necessary for individuals and families to succeed—a reliable source of income supplements to make work pay and strong social anchors. Social anchors are the essential services that make communities accessible and affordable. These include things like affordable housing, public transportation, and accessible child care. The accessibility and affordability of these essential services makes a tangible difference to people's lives, especially those whose choices are limited as a result of living on low incomes. In addition to improving income support programs like the Canada Worker Benefit, we focus on three

social anchors—affordable housing, public transportation, and child care—because these areas are reaching a crisis point and require urgent attention in the GTA. Improvements to the accessibility of these social anchors will benefit the entire region but will disproportionately impact those groups whose incomes have stagnated— young adults, immigrants, racialized groups, and women—and create the conditions for these groups to take advantage of the opportunities presented in the preceding recommendations.

**Recommendation 9:  
IMPROVE THE EFFECTIVENESS AND REACH OF THE FEDERAL CANADA  
WORKER BENEFIT AND ALIGN IT WITH THE PROVINCIAL CONTEXT.**

The Canada Worker Benefit (CWB) is a federal benefit that compensates low-income workers by bolstering their earnings. Workers must make at least \$3,000 a year to qualify. The program also enables social assistance recipients to move into work by topping up their typically low wages upon re-entry into the labour market. Provinces and territories may vary the design of the CWB to coordinate it with their own income security provisions, such as social assistance, minimum wage, and tax credits. So far, Québec, Alberta, British Columbia, and Nunavut have done so.\*

*What is there to build on?*

The current CWB has some good things going for it. It is already indexed to inflation and has been increased in recent years. There were recent increases to the level at which the benefit phased out, raising it for individuals and families with disabilities.<sup>147</sup> In terms of coordination, in the 2018 economic statement, the Ontario government announced a complementary Low-Income Individuals and Families Tax Credit (LIFT) that will further reduce the income taxes of those that qualify by \$850 for individuals and \$1,700 for families.

*What more needs to be done?*

While the recent improvements to the CWB are welcome, ongoing monitoring of the impact of these improvements is necessary to ensure they are having the desired effect. Opportunities to expand the benefit to more people and see those that currently receive it get more out of it should also be considered regularly. This can include increasing the amount of the benefit, decreasing the threshold at which the benefit starts to diminish, and decreasing the reduction rate.<sup>†</sup>

Provincially, efforts should be made to align Ontario’s strategies to improve work incentives for low income individuals and families with the CWB. One important dimension to consider is the nature of the tax credits themselves. While the LIFT

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\* Québec, Alberta, British Columbia, and Nunavut have made cost neutral adjustments to the benefit that builds on their respective strategies to improve work incentives for low income individuals and families.

† For 2019, the most an individual would receive in a year is \$1355, with individuals with a disability eligible for an additional \$700. The most a couple could receive is \$2335.

credit will be helpful to low-income people in Ontario, tax credits are more effective when they are refundable, rather than non-refundable, as the provincial LIFT credit is currently proposed. Non-refundable tax credits are of no value to very poor Ontarians with little or no income. A refundable tax-credit is an efficient way to put more money into the pockets of those who need it most.

### **Recommendation 10:**

## **INCREASE THE AFFORDABILITY OF HOUSING THROUGH A PORTABLE HOUSING BENEFIT AND LONG-TERM INVESTMENTS IN SUPPLY.**

Across Canada, but especially in the GTA, there is a lack of affordable housing, meaning that many households are spending more than 30 per cent of their income on shelter. Spending too much income on shelter costs means less money to meet other needs. This squeeze impacts individuals, families, and whole communities. In Toronto between 2010 and 2016, housing prices rose 67 per cent, bringing the average price for a home to over \$700,000.<sup>148</sup> Housing options in Peel and York have similarly not kept pace with the demand for affordable and centrally located housing.<sup>149</sup> Peel has 13,000 people on the waitlist for social housing, one of the longest waitlists in the country.<sup>150</sup>

### *What is there to build on?*

In 2017, the federal government announced the first National Housing Strategy (NHS). The NHS drew on the work of the National Housing Collaborative, a coalition of non-profit and private housing associations and charitable foundations coordinated by United Way. In alignment with the Collaborative's recommendations, the NHS aims to reduce the number of those in core housing need, make repairs to existing affordable housing, reduce chronic homelessness, expand support for social housing, and create a Canada Housing Benefit (CHB) that provides direct financial assistance with rental costs for individuals and families who are struggling to meet their basic needs. The housing benefit will be delivered by the provinces and territories, and the federal government is engaging them in its design. The benefit will launch in 2020.

### *What more needs to be done?*

The Toronto region desperately needs more affordable housing. While the plans to build new affordable housing through the NHS, including the Housing Supply Challenge announced in the 2019 budget, and the City of Toronto's Housing Now plan, are welcome news, it will take years to build an adequate supply.<sup>151</sup> In the interim, efforts are needed to provide relief for those struggling now. It will also be some time before individuals and families in need will receive the CHB, and longer still for it to be implemented at an adequate level. The implementation of the CHB should be sped up and the program should be rolled out first in regions like the GTA where affordability problems are most serious.

In addition to making the CHB available sooner, the program should be designed and implemented in such a way as to prioritize reducing homelessness and the number of those in deep core housing need, as well as be paid directly to individual recipients rather than their landlords.\* While provinces should be given flexibility in how to tailor the CHB to their own contexts, it is essential for these efforts to be coordinated so that they ladder up to a broader impact nationally.

United Way will work with the community services sector, governments and experts to leverage the NHS to identify innovative solutions to tackle homelessness and increase the supply of affordable housing. As a continuation of United Way's role on the National Housing Collaborative, we are committed to convening partners and investing resources to tackle these issues.

### **Recommendation 11: LEVERAGE PLANS FOR NEW TRANSIT STATIONS TO DEVELOP AFFORDABLE HOUSING AS PART OF THE NATIONAL HOUSING STRATEGY.**

High-quality transit promotes a strong local economy by enabling access to employment, schools, basic needs, and other activities. Public transit reduces road congestion and improves the movement of goods. Many low-income households rely on public transportation to get to work, while at the same time living in neighbourhoods where transit service is poor.<sup>152</sup> As such, existing plans for new transit stations are ideal sites for the construction of new affordable housing.

#### *What is there to build on?*

In recent years, the federal government has invested heavily in urban transportation infrastructure. Approximately \$90 billion of the public transit investment now underway across Canada is slated to create an estimated 600 additional transit stations.

#### *What more needs to be done?*

Residential development should be incorporated into the development of new transit stations and along transit lines across Canada. To do this, transit development should be guided by three key principles: mixed use of the land around transit stations, mixed income of the households that reside near the transit station, and mixed tenure that includes both purpose-built rental accommodation (including affordable rental) and home ownership. When transit lines are announced, municipal governments and relevant transit authorities should specify the details of the intended land use. This clarity will help reduce speculation around transit stations that drives up the cost of land and of the housing stock nearby.

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\* For further details on CHB design principles, see the National Housing Collaborative's proposal for a portable housing benefit. <http://nhc-cpl.ca/wp-content/uploads/2017/09/Proposal-for-a-National-Portable-Housing-Benefit-.pdf>

The federal government should create transit-oriented development policy as a core component of the National Housing Strategy, and as a priority for the National Housing Co-Investment Fund, in particular.\* This policy should prioritize support for social and nonprofit housing providers to expand the availability of affordable supply. The goal should be to ensure the creation of neighbourhoods that provide decent affordable housing as a secure base and that link to affordable public transit as a springboard for social participation and economic opportunity.

United Way will continue to lead multi-sector community planning tables that leverage various kinds of investment, including public transportation, for inclusive local economic development. In collaboration with BMO Financial Group, the evolution of our Building Strong Neighbourhoods Strategy will focus United Way's and our partners' efforts on catalyzing inclusive local economic opportunity, with a focus on neighbourhoods undergoing transit-influenced redevelopment.

### **Recommendation 12: IMPROVE ACCESS TO AFFORDABLE, QUALITY, LICENSED CHILD CARE.**

Child care is a smart investment in a competitive economy. Affordable, accessible, high quality, and flexible child care enables and supports education, training, and work, and many have called for child care investments as a way to address challenges with social mobility.<sup>153</sup> It has been shown that improved access to child care leads to increased labour force participation by women and that it contributes to positive physical, emotional, social, linguistic, and intellectual development of children.<sup>154</sup> Society as a whole also reaps invaluable social and economic benefits. By increasing labour force participation of women, child care enhances economic growth and employment income which, in turn, raises tax revenues and reduces expenditures on income support programs, healthcare, and social services. Every dollar of public investment in child care reaps at least two dollars in social and economic returns.<sup>155</sup>

Additionally, most families in the Toronto region can no longer afford having one parent—usually a mother—stay home with children, if desired.<sup>156</sup> Thus, child care has become a basic service needed for families to get by. The high costs and lack of availability of child care contribute to making life unaffordable in the GTA.

#### *What is there to build on?*

In 2016, the provincial government committed to creating new child care spaces for children up to four years old. Provincial legislation also created separate planning processes for school-aged programs. School boards now have a duty to provide before- and after-school programs for children ages four to 12 in schools where there is a demand.

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\* Through the National Housing Co-Investment Fund, the federal government will work with partners to create up to 60,000 new affordable units and repair up to 240,000 affordable and community units over the next ten years. Investments will also support the creation or repair of at least 4,000 shelter spaces for survivors of family violence, the creation of at least 7,000 new affordable units for seniors and 2,400 new affordable units for people with developmental disabilities.

The federal government is also taking positive steps with the announcement in 2017–18 of their intention to develop a National Early Learning and Child Care Framework for children ages 0-12, to be developed with provinces, territories, and Indigenous communities.<sup>157</sup> In 2017, the federal government allocated \$7 billion over 10 years to improving child care, including the creation of up to 40,000 new subsidized child care spaces.<sup>158</sup>

### *What more needs to be done?*

Most of Canada still does not have an adequate child care system. The demand for licensed, affordable child care still outstrips supply. In February 2017 in Toronto, there were only enough licensed child care spaces for 31 per cent of children under the age of four.<sup>159</sup> The work to create new subsidized spaces is essential, but will take time as building new daycare centers takes on average three to four years.<sup>160</sup> There have been recent indications that full-day kindergarten, which has served a dual purpose of providing early childhood education and also serving as a source of child care, may not continue to be funded after 2019. The provincial government is urged to continue supporting this key service for Ontario families.

In the meantime, the subsidy system for licensed child care should be extended to cover more households in communities with high demand. Fee subsidies cover lower-income households, but there are limited subsidies available. This has led to daycare spots going unfilled in lower income areas where people can't afford the going rate.<sup>161</sup>

The level of the subsidy should also increase, to make licensed child care more affordable as this is a major barrier to accessing licensed child care.<sup>162</sup> Toronto, in particular, has the highest infant, toddler, and preschool parent fees of any city in Canada.<sup>163</sup> Licensed child care is considered unaffordable or completely unaffordable for 75 per cent of families in Toronto.<sup>164</sup> In February 2017, the fee subsidy waitlist in Toronto had more than 15,000 families on it.<sup>165</sup> In 2017, Peel and York region received additional funds to spend on child care and these investments dramatically reduced the waitlists for fee subsidies in those two municipalities.<sup>166</sup>

In addition to creating more spaces and making them more affordable, an essential pillar to an affordable, accessible, high quality, and flexible system is a qualified workforce able to make a living in this sector. Current wages are too low for Early Childhood Educators and many leave the profession as a result.<sup>167</sup> Working conditions, things like long or split-shifts and few sick days or benefits, are also a strain.<sup>168</sup> The workforce is almost entirely made up of women, many of whom are immigrants and from racialized groups. Efforts must be made to raise wages, improve working conditions, and reduce precarious employment in this sector.

## 6.4 A call to action

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In the past, Canada has taken deliberate actions to create pathways to well-being, security, and stability for individuals, families, and communities with policies, such as universal healthcare, post-secondary education subsidies, and the Canadian Pension Plan. Employers, community, labour, and academia all played their part too. It is policies and practices like these, by all sectors, that have enabled the high levels of social mobility that Canadians have enjoyed, and which have supported healthy levels of social cohesion and civic likeness. As a society, we committed to a vision through the Constitution Act of 1982, that the federal and provincial governments, parliament, and the legislatures promote “equal opportunities for the well-being of Canadians” and further “economic development to reduce disparity in opportunities”.

We are at a critical juncture—the policies, practices, and programs that have made us a country and city-region celebrated for its prosperity and inclusion are not the same policies, practices, and programs that will get us to where we need to go now.

Our vision is for a GTA that truly welcomes and supports people to achieve success, no matter their background or circumstances. A socially cohesive region where everyone can participate, get ahead, and afford to live.

The realization of this vision requires a reduction in the income gaps that have opened up between groups. The vision calls for actions that will ultimately benefit everyone, but will especially help young people, immigrants, racialized groups, and women who are currently benefiting less from the region’s prosperity.

The issues identified in this report are complex and require us to work together to stem their growth and mitigate their impacts. As a community builder, United Way is already convening partners and taking action. All levels of government, the private sector, the community services sector, education institutions, and labour have a role to play in rebalancing the opportunity equation. Without collective action, social cohesion and civic likeness will begin to fracture and this will impact everyone.

The future of our city-region depends on the choices we make today. It is imperative that we begin a discussion about who we want to be tomorrow, and what actions are going to get us there. We cannot allow these trends to continue or worsen. We can foster civic likeness by aiming for fairness, trust, and reciprocity to ensure our region continues to be a great place to live. We can work together to rebalance the opportunity equation so that everyone in our region has the chance to build a good life.

## Appendix A: Data sources and methods

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The analyses in this report focus on documenting changes in average incomes over time and income gaps between groups along the following socio-demographic variables:

- Age: young adults (25-34), mid-aged adults (35–64), and seniors (65+)
- Immigration status: newcomers (< 5years), different cohorts of longstanding immigrants, and Canadian-born
- Visible minority status: racialized groups and white groups

We have also divided the income distribution into five equal groups (quintiles) and examined where the groups above were located along quintiles and how this has changed over time.

United Way acknowledges that aggregating racialized groups into one category masks the differences between these groups. This approach was, however, the only way to produce reliable analysis at the geographic scales used in this report and that also meets the RDC's confidentiality rules.

We also acknowledge that there are other groups, in addition to those used in this report, such as Indigenous peoples, persons with disabilities, and the LGBTQ2S community, who are also impacted by growing income inequality. Unfortunately, data is not available from the Census to conduct reliable analysis on these groups at the geographic scales used in this report. However, the evidence in this report should be used by other researchers to develop projects that would provide insights on the experiences of those groups who are not covered in this report.

The analyses were further stratified by gender and labour force status, with a specific focus on standard employment (permanent full-time) and non-standard employment (temporary full-time, temporary part-time, permanent part-time). All analyses were provided for Peel, Toronto, and York, as well as the national level.

This work was conducted in collaboration with the Neighbourhood Change Research Partnership (NCRP) at the University of Toronto. The analyses were conducted at the Toronto Region Statistics Canada Research Data Centre (RDC) and followed vetting rules set by Statistics Canada to maintain anonymity and reliability in the master data files. Access to the raw microdata of the Census of Canada was obtained through the RDC Program of Research, a joint initiative for large projects between Statistics Canada, the Social Sciences and Humanities Research Council (SSHRC), and the Canadian Institute of Health Research (CIHR).

## Income measure and income units

Total income was used in conducting the analyses. Total income, also called before-tax (but after-transfer) income, includes market income plus government transfers. We used this measure to allow for comparisons over the 1980 to 2015 study period. Prior to 2005, the Census did not collect information on taxes paid. While the after-tax measure is preferable as it represents the actual income that individuals receive, the choice of income definition is dependent on the availability of data. The main focus of this study is trends over time, which are largely not affected by income type.

Individuals have been used as income reporting units as this study is about trends in socio-economic status of various groups and the relative position of these groups to that of their counterparts. Individual income also reflects the wage structure and the workers' position within the labour market.

## Data sources

This study used microdata files for the 1980–2015 Census. The census microdata provides the most reliable data for analyzing changes in income distribution, despite the lack of information on taxes before 2006. The almost complete population coverage and very large sample sizes allow for more detailed and robust analyses at smaller geographic scales, which is the focus of this study.

2010 NHS data were not included in trend analyses because NHS data is not comparable to previous census releases or that released in 2016, given the different methodology and target population reached.

## Appendix B: Data tables for Figures 1–15

The following tables provide the data that was used to create Figures 1–15. The table number corresponds with the figure number, for example, Table 1 provides the data for Figure 1.

**Table 1: Average income (constant \$2015) by age groups, 1980–2015**

<b>Canada</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
25-34	41,700	40,000	38,500	38,700	42,800
35-64	48,200	49,800	49,400	53,000	59,600
65+	25,700	31,600	32,600	35,600	40,900
<b>Peel Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
25-34	46,000	47,500	43,900	39,400	36,900
35-64	56,300	59,300	57,800	56,100	54,700
65+	29,900	34,100	34,200	34,000	35,800
<b>City of Toronto</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
25-34	42,300	44,200	42,100	40,000	41,800
35-64	52,500	58,000	57,600	61,600	67,600
65+	32,200	38,800	38,800	43,200	49,400
<b>York Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
25-34	48,100	51,900	47,900	44,600	41,000
35-64	59,700	67,900	64,900	64,600	65,600
65+	30,500	38,800	37,700	42,200	42,500

**Table 2: Share (%) of age groups among income quintiles, 1980–2015**

Canada	Q1	Q2	Q3	Q4	Q5
<b>25-34</b>					
1980	16.9	15.2	24.3	25.7	18.0
1990	18.7	17.5	24.8	24.2	14.8
2000	22.0	16.7	23.8	23.1	14.3
2005	22.0	18.9	23.5	21.9	13.7
2015	21.8	19.6	23.1	21.5	14.0
<b>35-64</b>					
1980	19.1	14.6	19.2	21.0	26.0
1990	19.1	14.5	18.9	21.2	26.5
2000	20.7	13.7	18.8	21.5	25.4
2005	20.4	14.1	18.7	21.5	25.3
2015	19.3	14.3	19.0	21.5	26.0
<b>65+</b>					
1980	28.0	44.5	15.0	6.8	5.7
1990	24.7	40.1	17.2	9.9	8.2
2000	15.6	44.5	19.9	11.8	8.4
2005	16.6	40.3	20.9	13.3	8.9
2015	20.4	35.1	19.9	15.0	9.6

Peel Region	Q1	Q2	Q3	Q4	Q5
<b>25-34</b>					
1980	17.2	20.9	24.9	23.0	14.0
1990	17.4	21.0	26.0	22.3	13.3
2000	19.6	20.0	25.4	22.2	12.9
2005	22.1	20.5	24.8	20.7	11.8
2015	23.6	20.3	24.5	20.0	11.6
<b>35-64</b>					
1980	17.4	18.2	18.5	20.2	25.7
1990	16.4	17.4	19.5	20.9	25.8
2000	18.1	16.3	18.9	21.7	25.0
2005	18.7	15.6	18.9	21.6	25.2
2015	18.1	15.0	19.2	22.0	25.7
<b>65+</b>					
1980	49.9	28.2	9.8	5.6	6.5
1990	47.6	27.2	9.5	7.9	7.8
2000	30.6	39.2	14.0	8.2	7.9
2005	22.8	40.5	17.5	11.1	8.2
2015	22.4	36.1	17.9	13.5	10.1

City of Toronto	Q1	Q2	Q3	Q4	Q5
<b>25-34</b>					
1980	16.3	18.5	25.3	24.2	15.7
1990	17.8	18.1	25.7	24.2	14.3
2000	22.9	15.2	22.6	22.4	17.0
2005	24.0	17.0	22.1	22.2	14.7
2015	23.4	17.4	22.5	22.6	14.1
<b>35-64</b>					
1980	17.4	16.2	19.3	21.6	25.5
1990	17.5	15.4	19.6	21.3	26.2
2000	20.6	14.1	19.2	20.2	25.9
2005	20.8	14.8	18.5	21.3	24.7
2015	20.7	14.9	18.8	20.6	25.1
<b>65+</b>					
1980	27.7	42.0	12.8	8.1	9.4
1990	29.8	34.7	14.1	9.8	11.7
2000	14.6	43.5	19.3	11.7	10.9
2005	13.2	39.1	22.3	13.7	11.7
2015	14.4	36.6	20.5	15.6	12.9

York Region	Q1	Q2	Q3	Q4	Q5
<b>25-34</b>					
1980	17.3	17.7	26.2	24.3	14.6
1990	17.9	21.5	26.1	21.7	12.9
2000	19.3	18.6	25.3	23.2	13.6
2005	21.7	18.6	25.2	22.4	12.1
2015	23.4	20.2	25.2	21.6	9.6
<b>35-64</b>					
1980	17.3	16.8	19.2	20.9	25.9
1990	16.4	17.5	19.4	21.2	25.6
2000	18.3	16.1	18.2	21.3	26.1
2005	19.2	15.5	19.0	21.3	25.0
2015	18.5	14.9	18.8	21.5	26.3
<b>65+</b>					
1980	38.9	34.5	14.1	6.0	6.5
1990	44.4	28.1	10.9	8.7	7.8
2000	29.2	40.4	13.8	9.2	7.4
2005	21.4	41.2	17.9	11.6	7.9
2015	21.7	35.4	19.5	14.1	9.2

**Table 3: Average income (constant \$2015) by age groups and employment type, 1980–2015**

<b>Canada</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
25-34 PFT	52,800	50,000	50,100	50,300	55,900
25-34 NSE	23,500	25,300	24,700	24,600	30,000
35-64 PFT	63,600	64,100	65,400	69,700	77,200
35-64 NSE	27,800	31,300	32,400	34,500	42,000
<b>Peel Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
25-34 PFT	54,100	54,400	53,400	50,100	50,600
25-34 NSE	22,300	28,000	26,200	23,600	24,600
35-64 PFT	67,900	68,900	70,300	69,800	71,400
35-64 NSE	26,300	34,300	34,600	33,100	36,300
<b>City of Toronto</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
25-34 PFT	50,300	52,700	55,700	54,500	57,600
25-34 NSE	22,500	26,600	25,300	22,900	25,700
35-64 PFT	62,900	68,700	74,700	81,800	91,900
35-64 NSE	28,200	35,100	34,300	35,200	41,500
<b>York Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
25-34 PFT	58,400	60,700	59,500	56,600	55,800
25-34 NSE	22,600	29,300	28,300	26,200	26,300
35-64 PFT	74,400	79,400	80,500	82,000	86,100
35-64 NSE	27,200	38,200	38,900	38,300	40,400

**Table 4: Average income (constant \$2015) by gender, age groups, and employment type, 1980–2015**

<b>Canada</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
<b>Females</b>					
25-34 PFT	41,400	41,900	44,000	44,900	50,500
25-34 NSE	18,400	21,800	23,600	24,200	28,800
35-64 PFT	43,200	47,800	52,000	55,400	64,400
35-64 NSE	20,400	24,900	27,900	30,100	36,200
<b>Males</b>					
25-34 PFT	59,000	55,600	54,800	54,500	60,200
25-34 NSE	31,600	30,300	26,600	25,200	31,700
35-64 PFT	72,600	74,500	75,100	80,600	88,300
35-64 NSE	41,600	42,400	40,500	42,100	51,300
<b>City of Toronto</b>					
<b>Females</b>					
25-34 PFT	42,100	47,400	50,400	50,400	53,700
25-34 NSE	20,000	25,000	24,500	23,200	26,100
35-64 PFT	43,800	53,800	60,300	65,200	75,400
35-64 NSE	22,700	30,500	32,600	34,300	37,700
<b>Males</b>					
25-34 PFT	56,700	57,300	60,300	58,200	61,200
25-34 NSE	26,500	28,400	26,300	22,400	25,200
35-64 PFT	74,500	80,700	86,700	95,700	106,900
35-64 NSE	40,500	42,500	37,000	36,600	47,600

**Table 4: Average income (constant \$2015) by gender, age groups, and employment type, 1980–2015, cont'd (2/2)**

Peel Region	1980	1990	2000	2005	2015
<b>Females</b>					
25-34 PFT	40,900	46,200	47,000	45,900	47,500
25-34 NSE	18,400	24,600	26,300	23,500	25,500
35-64 PFT	42,500	51,000	55,900	57,600	62,700
35-64 NSE	19,900	26,900	30,500	29,600	33,300
<b>Males</b>					
25-34 PFT	62,300	60,700	58,900	53,600	53,200
25-34 NSE	34,500	34,100	26,000	23,600	23,200
35-64 PFT	79,400	81,300	81,200	79,300	79,000
35-64 NSE	46,100	50,700	43,600	39,600	42,200
<b>York Region</b>					
	1980	1990	2000	2005	2015
<b>Females</b>					
25-34 PFT	43,500	49,600	51,500	50,700	51,300
25-34 NSE	19,600	27,700	28,800	26,900	27,600
35-64 PFT	43,700	55,900	62,200	63,600	72,400
35-64 NSE	20,800	31,600	34,100	35,500	36,700
<b>Males</b>					
25-34 PFT	66,600	69,300	66,100	61,800	59,700
25-34 NSE	33,600	32,900	27,300	25,100	24,400
35-64 PFT	87,000	94,400	94,100	96,300	98,600
35-64 NSE	50,900	56,300	52,000	45,100	48,500

Table 5: Share (%) of age groups by gender and labour force status, 1980–2015

Canada	PFT	SE	UN	NSE	Peel Region	PFT	SE	UN	NSE
<b>Females</b>					<b>Females</b>				
<b>25-34</b>					<b>25-34</b>				
1980	52.8	2.8	2.7	41.7	1980	62.6	1.6	1.5	34.2
1990	54.9	3.7	3.4	38.0	1990	67.2	2.7	1.8	28.3
2000	56.6	4.9	4.8	33.7	2000	67.9	3.2	3.5	25.4
2005	56.8	4.3	5.1	33.8	2005	61.8	2.9	5.4	29.9
2015	54.6	5.8	5.7	33.9	2015	54.5	4.3	8.2	33.1
<b>35-64</b>					<b>35-64</b>				
1980	51.4	4.2	3.0	41.4	1980	59.1	2.6	1.7	36.5
1990	56.6	5.2	3.3	34.8	1990	67.7	3.1	2.3	26.9
2000	59.4	7.5	3.6	29.6	2000	68.8	5.6	2.8	22.8
2005	61.1	7.0	3.4	28.5	2005	68.4	4.9	3.7	23.1
2015	59.9	10.2	3.7	26.2	2015	64.4	7.7	4.8	23.1
<b>Males</b>					<b>Males</b>				
<b>25-34</b>					<b>25-34</b>				
1980	72.4	6.9	1.5	19.2	1980	85.9	4.3	0.4	9.4
1990	68.6	5.8	2.5	23.0	1990	79.5	4.6	1.4	14.5
2000	70.4	5.9	3.3	20.3	2000	77.1	6.1	2.0	14.7
2005	71.2	5.2	3.2	20.4	2005	75.5	5.1	2.9	16.5
2015	64.9	7.8	4.2	23.1	2015	63.1	10.1	5.6	21.2
<b>35-64</b>					<b>35-64</b>				
1980	73.0	11.0	1.9	14.1	1980	85.8	5.7	0.7	7.8
1990	71.3	9.8	2.6	16.2	1990	82.1	6.5	1.4	10.0
2000	71.8	10.8	2.9	14.5	2000	80.2	8.5	2.1	9.1
2005	73.0	9.9	2.6	14.6	2005	78.6	8.1	2.3	11.0
2015	65.6	16.1	2.9	15.4	2015	68.8	17.0	3.1	11.1

Table 5: Share (%) of age groups by gender and labour force status, 1980–2015, cont'd (2/2)

City of Toronto	PFT	SE	UN	NSE	York Region	PFT	SE	UN	NSE
<b>Females</b>					<b>Females</b>				
<b>25-34</b>					<b>25-34</b>				
1980	65.5	2.6	1.6	30.2	1980	56.1	3.2	1.9	38.8
1990	66.6	2.9	2.8	27.7	1990	62.6	4.2	2.0	31.3
2000	61.4	4.1	5.5	29.0	2000	64.3	4.7	3.4	27.6
2005	59.5	3.7	6.1	30.8	2005	63.6	4.0	4.3	28.1
2015	57.2	5.4	6.6	30.8	2015	56.4	6.2	6.3	31.2
<b>35-64</b>					<b>35-64</b>				
1980	63.4	3.0	2.0	31.6	1980	53.0	3.9	2.5	40.6
1990	66.7	4.7	2.8	25.8	1990	62.8	5.4	2.0	29.9
2000	64.8	7.2	4.2	23.9	2000	64.0	7.9	2.9	25.2
2005	63.2	7.2	4.9	24.7	2005	64.9	7.0	3.3	24.8
2015	60.0	10.7	5.4	23.9	2015	61.7	11.6	4.0	22.7
<b>Males</b>					<b>Males</b>				
<b>25-34</b>					<b>25-34</b>				
1980	75.7	6.0	1.2	17.1	1980	83.8	7.4	0.0	8.8
1990	70.3	5.3	2.7	21.7	1990	78.5	6.7	1.2	13.5
2000	68.9	6.0	4.5	20.7	2000	76.9	7.4	2.4	13.2
2005	67.3	5.7	4.8	22.1	2005	74.9	6.0	3.4	15.7
2015	62.0	8.6	6.0	23.4	2015	62.7	11.1	5.3	20.8
<b>35-64</b>					<b>35-64</b>				
1980	79.8	7.8	1.4	11.0	1980	82.8	9.6	0.5	7.1
1990	74.5	8.8	2.6	14.2	1990	80.2	9.6	1.3	8.9
2000	71.7	11.1	3.5	13.7	2000	77.7	12.3	1.9	8.1
2005	71.2	10.6	3.6	14.6	2005	77.6	11.1	2.0	9.4
2015	64.0	17.3	4.3	14.3	2015	66.8	20.5	2.7	10.0

**Table 6: Average income (constant \$2015) by immigration status, 1980–2015**

<b>Canada</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Imm < 5 yrs	31,800	30,400	27,700	26,100	31,500
Imm 5-9 yrs	41,100	36,800	33,200	35,100	38,400
Imm 10-19 yrs	46,800	44,700	39,100	38,100	44,300
Imm 20+ yrs	41,600	46,700	46,000	48,600	49,000
Canadian-born	42,400	44,000	45,000	48,600	55,200
<b>Peel Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Imm < 5 yrs	34,800	34,400	30,200	25,200	24,600
Imm 5-9 yrs	44,300	40,600	36,400	36,400	32,800
Imm 10-19 yrs	48,800	48,600	43,500	40,400	40,400
Imm 20+ yrs	50,100	53,700	51,400	50,800	46,600
Canadian-born	52,800	57,500	60,300	61,600	61,100
<b>City of Toronto</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Imm < 5 yrs	30,000	31,700	27,200	24,500	30,300
Imm 5-9 yrs	38,200	37,000	32,400	33,500	34,100
Imm 10-19 yrs	43,100	43,900	37,600	36,500	40,200
Imm 20+ yrs	43,800	49,300	47,200	50,300	48,500
Canadian-born	50,800	58,400	66,400	73,300	80,300
<b>York Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Imm < 5 yrs	41,500	40,700	33,800	27,400	24,000
Imm 5-9 yrs	48,700	48,500	37,500	39,000	33,300
Imm 10-19 yrs	56,000	58,500	48,400	42,700	45,500
Imm 20+ yrs	52,400	60,300	57,000	58,400	53,500
Canadian-born	52,500	63,200	65,700	68,900	72,000

**Table 7: Share (%) of immigrant and Canadian-born groups among income quintiles, 1980–2015**

Canada	Q1	Q2	Q3	Q4	Q5	Peel Region	Q1	Q2	Q3	Q4	Q5
<b>Imm &lt; 5 yrs</b>						<b>Imm &lt; 5 yrs</b>					
1980	32.0	21.2	21.6	13.5	11.7	1980	35.6	26.0	17.0	11.0	10.4
1990	33.3	22.9	22.0	13.2	8.6	1990	35.5	28.5	17.5	11.2	7.4
2000	42.3	20.4	17.4	10.9	9.1	2000	41.5	24.3	16.1	10.5	7.6
2005	44.6	22.9	16.4	9.4	6.7	2005	43.3	26.4	16.8	8.7	4.8
2015	41.3	22.2	17.8	10.8	8.0	2015	46.1	22.7	16.0	8.7	6.5
<b>Imm 5-9 yrs</b>						<b>Imm 5-9 yrs</b>					
1980	17.1	17.5	26.7	21.9	16.9	1980	18.0	25.7	24.7	18.5	13.2
1990	25.7	20.8	24.0	16.6	12.9	1990	26.2	27.0	21.0	15.5	10.3
2000	29.9	21.9	21.9	15.2	11.2	2000	29.1	26.2	20.4	14.4	9.9
2005	31.0	20.9	20.1	15.3	12.7	2005	27.3	24.0	21.2	15.4	12.1
2015	29.2	22.2	21.8	15.5	11.3	2015	30.3	23.7	22.1	14.2	9.7
<b>Imm 10-19 yrs</b>						<b>Imm 10-19 yrs</b>					
1980	14.9	16.5	21.7	22.9	24.0	1980	16.9	21.0	21.6	22.1	18.5
1990	18.0	18.7	21.9	21.1	20.3	1990	20.0	21.6	22.3	20.3	15.9
2000	23.3	20.5	21.9	19.0	15.3	2000	22.9	22.3	22.2	18.5	14.1
2005	27.3	21.1	20.1	17.5	14.0	2005	23.0	22.0	22.7	18.6	13.7
2015	27.2	19.7	19.1	17.2	16.8	2015	23.5	21.7	21.0	17.7	16.1
<b>Imm 20+ yrs</b>						<b>Imm 20+ yrs</b>					
1980	18.5	26.4	18.0	17.5	19.7	1980	21.6	19.7	18.3	19.6	20.9
1990	17.5	22.7	18.8	18.6	22.4	1990	20.3	19.3	19.2	19.9	21.3
2000	18.0	23.3	19.2	18.5	21.0	2000	19.7	21.5	19.2	20.1	19.6
2005	18.4	23.5	19.6	18.4	20.1	2005	17.1	22.2	19.5	20.7	20.5
2015	22.0	24.0	18.9	17.7	17.5	2015	17.2	23.2	20.4	20.5	18.7
<b>Canadian-born</b>						<b>Canadian-born</b>					
1980	20.5	19.2	19.9	20.2	20.1	1980	19.9	18.7	19.6	20.2	21.6
1990	19.8	19.3	20.2	20.5	20.2	1990	17.0	17.3	21.0	21.6	23.1
2000	18.9	19.3	20.1	20.9	20.8	2000	14.3	16.4	20.0	23.3	26.0
2005	18.3	19.1	20.2	21.1	21.3	2005	13.8	15.0	19.3	23.8	28.1
2015	17.5	18.9	20.4	21.4	21.8	2015	13.6	14.0	19.2	24.4	28.8

**Table 7: Share (%) of immigrant and Canadian-born groups among income quintiles, 1980–2015, cont'd (2/2)**

<b>City of Toronto</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q5</b>	<b>York Region</b>	<b>Q1</b>	<b>Q2</b>	<b>Q3</b>	<b>Q4</b>	<b>Q5</b>
<b>Imm &lt; 5 yrs</b>						<b>Imm &lt; 5 yrs</b>					
1980	33.5	26.7	20.4	11.8	7.7	1980	32.9	19.5	19.7	13.2	14.8
1990	32.8	24.8	22.5	13.2	6.7	1990	35.2	24.3	19.9	12.7	8.0
2000	41.5	20.7	19.0	10.8	8.1	2000	43.3	22.4	13.8	10.4	10.1
2005	41.6	24.1	19.3	10.0	5.1	2005	48.8	23.5	13.0	8.2	6.4
2015	40.1	22.3	19.8	10.7	7.1	2015	52.0	22.3	13.9	7.4	4.5
<b>Imm 5-9 yrs</b>						<b>Imm 5-9 yrs</b>					
1980	18.6	23.4	26.7	20.3	11.1	1980	16.6	19.0	25.6	22.4	16.4
1990	26.4	23.3	24.8	15.7	9.8	1990	26.7	24.1	20.5	15.0	13.7
2000	28.4	22.7	24.6	15.3	9.0	2000	32.7	26.8	17.3	12.9	10.4
2005	28.5	21.0	23.1	17.0	10.5	2005	31.8	22.5	19.0	14.4	12.3
2015	28.8	22.7	25.2	15.0	8.3	2015	35.5	24.2	19.4	12.5	8.4
<b>Imm 10-19 yrs</b>						<b>Imm 10-19 yrs</b>					
1980	16.5	20.9	22.7	22.8	17.1	1980	15.5	17.5	21.5	24.6	20.9
1990	21.5	19.7	23.4	20.7	14.7	1990	17.9	19.9	22.2	21.0	19.0
2000	23.0	21.5	23.9	19.0	12.7	2000	24.5	20.6	20.3	18.6	16.0
2005	24.2	22.8	22.7	19.2	11.2	2005	27.8	22.8	19.7	16.8	13.0
2015	25.0	22.2	22.2	18.2	12.5	2015	25.3	21.6	19.4	17.2	16.4
<b>Imm 20+ yrs</b>						<b>Imm 20+ yrs</b>					
1980	20.1	25.0	17.3	18.9	18.7	1980	20.9	20.6	19.5	19.3	19.7
1990	20.4	22.6	18.3	18.9	19.8	1990	20.3	20.4	18.9	20.3	20.1
2000	17.8	24.9	19.7	18.2	19.4	2000	19.6	21.8	18.4	19.5	20.7
2005	16.4	25.0	21.0	19.7	17.9	2005	16.8	23.6	20.6	19.8	19.3
2015	18.0	25.9	21.3	19.3	15.5	2015	18.5	24.1	20.7	19.0	17.7
<b>Canadian-born</b>						<b>Canadian-born</b>					
1980	17.9	18.6	19.1	20.3	24.0	1980	20.3	19.1	20.6	19.6	20.3
1990	15.3	16.6	19.8	22.6	25.7	1990	18.0	18.9	20.7	20.6	21.9
2000	13.3	15.3	18.2	22.7	30.6	2000	14.9	17.4	20.0	22.8	25.0
2005	13.8	14.2	17.7	23.7	30.7	2005	14.2	15.7	20.6	23.6	25.9
2015	14.4	13.6	17.5	24.0	30.5	2015	13.1	14.2	20.4	24.9	27.4

**Table 8: Average income (constant \$2015) by immigration status and employment type, 1990–2015**

<b>Canada</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Imm < 10 yrs PFT	45,600	47,300	48,200	54,400
Imm < 10 yrs NSE	22,300	21,500	20,600	26,100
Imm 10+ yrs PFT	62,500	62,800	64,900	69,100
Imm 10+ yrs NSE	31,800	32,000	32,300	35,600
Canadian-born PFT	59,300	62,000	66,200	74,200
Canadian-born NSE	28,900	30,600	32,700	40,800
<b>Peel Region</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Imm < 10 yrs PFT	48,200	48,100	47,000	48,800
Imm < 10 yrs NSE	24,700	22,200	20,400	22,900
Imm 10+ yrs PFT	62,500	62,900	62,200	63,100
Imm 10+ yrs NSE	33,300	32,600	31,400	32,300
Canadian-born PFT	67,800	72,700	74,700	77,100
Canadian-born NSE	33,100	36,100	35,800	38,400
<b>City of Toronto</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Imm < 10 yrs PFT	44,900	45,100	45,100	52,400
Imm < 10 yrs NSE	23,400	21,100	19,700	23,500
Imm 10+ yrs PFT	60,600	61,000	64,400	67,600
Imm 10+ yrs NSE	33,700	31,700	31,200	33,000
Canadian-born PFT	70,200	84,900	93,900	101,000
Canadian-born NSE	34,800	38,200	38,700	44,900
<b>York Region</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Imm < 10 yrs PFT	58,500	54,500	54,000	53,900
Imm < 10 yrs NSE	28,200	24,200	22,500	22,600
Imm 10+ yrs PFT	72,100	72,500	70,500	74,400
Imm 10+ yrs NSE	37,800	36,600	35,200	34,500
Canadian-born PFT	76,700	81,300	86,300	90,400
Canadian-born NSE	34,900	38,600	38,900	42,700

**Table 9: Average income (constant \$2015) by gender, immigration status, and employment type, 1990–2015**

<b>Canada</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
<b>Females</b>				
Imm < 10 yrs PFT	36,000	39,000	40,400	45,900
Imm < 10 yrs NSE	18,900	19,900	19,700	24,500
Imm 10+ yrs PFT	46,900	50,600	52,700	60,300
Imm 10+ yrs NSE	25,800	28,600	29,500	32,900
Canadian-born PFT	46,100	50,500	53,800	62,600
Canadian-born NSE	23,700	27,000	29,200	35,800
<b>Males</b>				
Imm < 10 yrs PFT	52,400	53,300	53,400	60,500
Imm < 10 yrs NSE	26,200	23,800	22,000	28,400
Imm 10+ yrs PFT	72,600	72,000	74,400	77,000
Imm 10+ yrs NSE	42,200	38,300	37,500	40,400
Canadian-born PFT	68,000	70,500	75,800	84,100
Canadian-born NSE	37,500	37,100	38,900	48,300
<b>City of Toronto</b>				
<b>Females</b>				
Imm < 10 yrs PFT	37,700	38,700	40,600	44,700
Imm < 10 yrs NSE	20,300	19,500	19,000	22,900
Imm 10+ yrs PFT	48,600	52,100	54,200	61,000
Imm 10+ yrs NSE	28,600	30,000	30,100	32,000
Canadian-born PFT	57,800	68,400	74,300	82,100
Canadian-born NSE	32,200	37,000	39,000	41,500
<b>Males</b>				
Imm < 10 yrs PFT	50,600	49,900	48,300	58,600
Imm < 10 yrs NSE	26,700	23,000	20,800	24,400
Imm 10+ yrs PFT	70,400	68,800	73,500	73,900
Imm 10+ yrs NSE	41,600	34,700	32,800	34,700
Canadian-born PFT	80,800	99,200	110,700	118,200
Canadian-born NSE	38,800	40,100	38,300	49,800

**Table 9: Average income (constant \$2015) by gender, immigration status, and employment type, 1990–2015, cont'd (2/2)**

<b>Peel Region</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
<b>Females</b>				
Imm < 10 yrs PFT	38,100	39,100	39,600	41,700
Imm < 10 yrs NSE	20,000	20,200	19,000	22,400
Imm 10+ yrs PFT	47,300	50,600	51,700	56,400
Imm 10+ yrs NSE	26,500	29,200	28,600	30,600
Canadian-born PFT	52,800	59,300	62,900	68,100
Canadian-born NSE	27,300	33,100	32,700	36,600
<b>Males</b>				
Imm < 10 yrs PFT	55,500	54,800	51,600	53,600
Imm < 10 yrs NSE	30,600	25,100	22,700	23,800
Imm 10+ yrs PFT	73,200	72,600	71,000	69,000
Imm 10+ yrs NSE	46,400	40,000	36,900	35,900
Canadian-born PFT	78,600	83,400	84,400	85,000
Canadian-born NSE	47,900	42,900	42,000	41,500
<b>York Region</b>				
<b>Females</b>				
Imm < 10 yrs PFT	43,200	45,800	43,900	46,100
Imm < 10 yrs NSE	25,500	22,200	20,700	22,000
Imm 10+ yrs PFT	52,700	57,300	57,800	65,400
Imm 10+ yrs NSE	31,800	32,500	33,800	32,700
Canadian-born PFT	56,700	63,600	66,800	75,600
Canadian-born NSE	30,400	35,400	36,800	40,200
<b>Males</b>				
Imm < 10 yrs PFT	70,100	61,200	61,400	60,700
Imm < 10 yrs NSE	32,400	27,700	26,000	23,500
Imm 10+ yrs PFT	84,900	84,200	80,800	82,600
Imm 10+ yrs NSE	52,400	46,100	38,100	38,100
Canadian-born PFT	90,200	94,800	101,800	103,300
Canadian-born NSE	47,800	48,400	44,500	47,700

**Table 10: Share (%) of immigrant and Canadian-born groups by gender and labour force status, 1990–2015**

Canada	PFT	SE	UN	NSE	Peel Region	PFT	SE	UN	NSE
<b>Females</b>					<b>Females</b>				
<b>Imm &lt; 10 yrs</b>					<b>Imm &lt; 10 yrs</b>				
1990	50.7	3.8	5.6	39.9	1990	60.5	1.9	3.4	34.2
2000	49.1	5.7	9.1	36.1	2000	57.7	4.2	6.9	31.2
2005	46.5	5.4	10.5	37.7	2005	50.6	4.0	8.7	36.7
2015	45.3	7.0	10.1	37.6	2015	44.0	6.3	12.5	37.2
<b>Imm 10+ yrs</b>					<b>Imm 10+ yrs</b>				
1990	60.3	5.4	3.1	31.1	1990	70.1	2.9	2.1	24.9
2000	62.0	7.4	3.8	26.8	2000	70.6	4.7	2.6	22.1
2005	62.0	6.9	4.1	27.1	2005	69.9	4.4	3.6	22.0
2015	58.7	10.4	4.9	25.9	2015	63.8	7.6	4.9	23.7
<b>Canadian-born</b>					<b>Canadian-born</b>				
1990	55.5	4.6	3.3	36.7	1990	67.4	3.2	1.7	27.8
2000	58.7	6.7	3.5	31.0	2000	70.5	5.1	2.0	22.4
2005	60.8	6.2	3.2	29.8	2005	69.9	4.4	2.7	22.9
2015	60.0	9.0	3.4	27.6	2015	66.5	6.2	3.8	23.6
<b>Males</b>					<b>Males</b>				
<b>Imm &lt; 10 yrs</b>					<b>Imm &lt; 10 yrs</b>				
1990	59.9	6.1	5.5	28.5	1990	69.7	4.8	2.6	22.9
2000	61.1	8.0	7.3	23.7	2000	68.8	7.3	4.4	19.5
2005	62.3	7.4	6.7	23.6	2005	69.8	6.4	4.2	19.5
2015	59.1	11.5	5.9	23.5	2015	57.5	15.6	6.0	20.9
<b>Imm 10+ yrs</b>					<b>Imm 10+ yrs</b>				
1990	74.0	9.3	2.3	14.5	1990	81.2	6.8	1.5	10.5
2000	73.3	10.9	2.9	12.9	2000	80.2	8.7	2.0	9.1
2005	73.3	10.3	3.0	13.5	2005	78.7	8.5	2.1	10.7
2015	64.1	18.1	3.6	14.2	2015	67.3	18.2	3.2	11.3
<b>Canadian-born</b>					<b>Canadian-born</b>				
1990	70.4	8.5	2.4	18.8	1990	84.0	5.3	0.9	9.7
2000	72.0	9.4	2.6	16.0	2000	82.5	7.3	1.2	9.0
2005	73.4	8.5	2.3	15.8	2005	81.1	6.4	1.9	10.7
2015	66.7	13.3	2.8	17.2	2015	71.9	11.2	3.4	13.5

**Table 10: Share (%) of immigrant and Canadian-born groups by gender and labour force status, 1990–2015, cont'd (2/2)**

City of Toronto	PFT	SE	UN	NSE	York Region	PFT	SE	UN	NSE
<b>Females</b>					<b>Females</b>				
<b>Imm &lt; 10 yrs</b>					<b>Imm &lt; 10 yrs</b>				
1990	58.6	2.5	4.4	34.6	1990	59.4	3.6	3.6	33.4
2000	51.6	4.6	9.2	34.7	2000	55.8	7.9	6.8	29.4
2005	48.3	4.7	10.8	36.2	2005	53.1	7.9	7.0	32.0
2015	46.6	6.6	10.8	36.0	2015	44.3	11.2	10.9	33.6
<b>Imm 10+ yrs</b>					<b>Imm 10+ yrs</b>				
1990	68.8	4.2	2.8	24.2	1990	65.3	5.7	2.0	27.0
2000	67.3	5.9	4.0	22.9	2000	67.9	6.8	2.9	22.4
2005	65.0	6.0	4.8	24.2	2005	67.4	6.5	3.3	22.8
2015	60.0	8.9	5.9	25.2	2015	61.2	12.1	4.3	22.4
<b>Canadian-born</b>					<b>Canadian-born</b>				
1990	68.1	4.5	2.1	25.2	1990	61.3	4.7	1.8	32.2
2000	67.0	7.3	2.6	23.1	2000	63.7	6.9	2.0	27.4
2005	65.9	7.0	3.0	24.1	2005	65.0	5.9	2.7	26.4
2015	63.1	10.2	3.7	23.0	2015	63.6	8.5	3.1	24.8
<b>Males</b>					<b>Males</b>				
<b>Imm &lt; 10 yrs</b>					<b>Imm &lt; 10 yrs</b>				
1990	62.5	4.9	4.7	27.9	1990	71.2	7.7	1.9	19.1
2000	61.7	6.9	7.0	24.3	2000	68.1	11.8	4.6	15.6
2005	61.9	7.2	6.5	24.4	2005	69.6	10.0	3.9	16.5
2015	56.3	11.8	7.3	24.6	2015	53.6	19.7	6.6	20.0
<b>Imm 10+ yrs</b>					<b>Imm 10+ yrs</b>				
1990	75.3	8.4	2.4	14.0	1990	79.8	9.7	1.4	9.0
2000	73.4	10.4	3.3	13.0	2000	78.0	11.8	1.6	8.6
2005	72.1	9.8	3.7	14.5	2005	76.1	10.9	2.4	10.5
2015	63.4	16.6	4.8	15.3	2015	65.0	20.9	3.1	11.0
<b>Canadian-born</b>					<b>Canadian-born</b>				
1990	75.4	8.0	1.7	14.9	1990	81.1	8.2	0.8	10.0
2000	73.8	10.2	2.3	13.6	2000	79.7	10.5	1.3	8.4
2005	72.7	9.8	2.6	14.9	2005	79.7	9.1	1.7	9.5
2015	66.5	14.4	3.6	15.5	2015	69.7	15.7	2.7	12.0

**Table 11: Average income (constant \$2015) by racialized status, 1980–2015**

<b>Canada</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Racialized	41,700	39,600	35,500	36,600	41,500
White	42,500	44,200	45,500	49,100	55,500
<b>Peel Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Racialized	45,000	44,300	41,700	39,600	40,300
White	51,000	55,400	57,000	58,100	58,300
<b>City of Toronto</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Racialized	38,700	38,600	35,200	35,500	39,200
White	47,100	54,400	59,600	66,500	75,200
<b>York Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Racialized	50,400	51,400	45,300	43,300	44,800
White	52,600	62,200	62,700	65,600	67,900

**Table 12: Share (%) of racialized and white groups among income quintiles, 1980–2015**

Canada	Q1	Q2	Q3	Q4	Q5
<b>Racialized</b>					
1980	18.5	17.8	24.5	21.1	18.1
1990	23.0	20.3	22.3	18.6	15.8
2000	28.5	21.0	20.2	16.8	13.6
2005	29.7	21.6	19.0	16.4	13.4
2015	28.7	21.3	19.1	16.5	14.4
<b>White</b>					
1980	19.9	20.0	19.8	20.0	20.3
1990	19.7	19.8	20.0	20.1	20.4
2000	18.6	19.8	20.0	20.5	21.1
2005	18.0	19.7	20.2	20.8	21.4
2015	17.3	19.6	20.3	21.1	21.7

Peel Region	Q1	Q2	Q3	Q4	Q5
<b>Racialized</b>					
1980	18.8	23.3	23.4	20.0	14.6
1990	23.7	23.7	22.0	17.5	13.1
2000	26.1	22.3	20.6	17.6	13.5
2005	25.6	22.3	21.0	17.6	13.6
2015	24.1	21.8	20.5	18.2	15.3
<b>White</b>					
1980	20.1	19.7	19.7	20.0	20.5
1990	18.8	18.4	20.1	20.7	21.9
2000	16.6	18.8	19.4	21.6	23.6
2005	15.2	18.0	19.1	22.1	25.6
2015	14.1	17.4	19.2	22.7	26.7

City of Toronto	Q1	Q2	Q3	Q4	Q5
<b>Racialized</b>					
1980	19.1	22.5	25.6	20.2	12.7
1990	25.6	22.0	23.7	17.5	11.2
2000	27.4	21.4	22.3	17.0	11.9
2005	26.7	22.6	21.4	18.1	11.2
2015	25.4	23.0	21.8	17.8	12.0
<b>White</b>					
1980	18.7	21.0	19.2	20.1	20.9
1990	17.9	19.0	19.2	20.9	23.1
2000	15.5	19.1	18.6	20.4	26.4
2005	15.0	18.0	18.9	21.4	26.6
2015	14.9	17.2	18.3	22.1	27.5

York Region	Q1	Q2	Q3	Q4	Q5
<b>Racialized</b>					
1980	16.4	17.4	26.7	22.9	16.5
1990	23.8	20.8	22.3	18.8	14.3
2000	27.8	21.7	18.9	16.7	14.9
2005	27.7	21.8	19.4	17.4	13.7
2015	26.3	21.9	19.4	17.3	15.1
<b>White</b>					
1980	20.1	19.4	20.4	19.9	20.2
1990	19.2	19.6	19.8	20.1	21.4
2000	16.8	19.3	19.1	21.4	23.4
2005	15.6	19.0	20.3	21.5	23.6
2015	14.1	18.2	20.6	22.6	24.6

**Table 13: Average income (constant \$2015) by racialized status and employment type, 1980–2015**

<b>Canada</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Racialized PFT	52,500	51,300	51,500	53,000	60,700
Racialized NSE	23,100	25,000	24,300	24,500	30,400
White PFT	59,800	60,000	63,100	67,600	75,500
White NSE	26,100	29,200	31,200	33,400	41,300
<b>Peel Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Racialized PFT	53,300	53,500	54,700	53,800	58,600
Racialized NSE	24,000	27,800	26,300	24,700	28,600
White PFT	63,400	66,800	71,600	74,700	78,200
White NSE	24,700	33,000	35,700	36,100	39,200
<b>City of Toronto</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Racialized PFT	46,900	48,800	49,600	51,400	58,900
Racialized NSE	21,700	25,200	23,800	23,800	27,500
White PFT	60,100	68,200	81,500	92,000	102,400
White NSE	26,600	34,300	37,100	38,300	45,700
<b>York Region</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
Racialized PFT	59,000	62,500	61,700	60,500	67,700
Racialized NSE	22,100	29,900	28,000	27,000	29,800
White PFT	69,200	76,200	80,800	85,500	91,200
White NSE	25,600	36,100	38,900	39,800	42,800

**Table 14: Average income (constant \$2015) by gender, racialized status, and employment type, 1980–2015**

<b>Canada</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
<b>Females</b>					
Racialized PFT	39,400	41,700	44,300	46,600	54,600
Racialized NSE	19,600	22,200	23,200	24,000	29,100
White PFT	42,700	46,100	50,900	54,300	63,100
White NSE	19,600	23,800	27,300	29,500	35,900
<b>Males</b>					
Racialized PFT	60,500	58,700	57,200	58,200	66,000
Racialized NSE	28,300	28,600	25,800	25,400	32,500
White PFT	68,000	69,000	72,000	77,700	85,800
White NSE	37,600	38,100	38,400	40,300	49,700
<b>Peel Region</b>					
<b>Females</b>					
Racialized PFT	39,300	43,300	46,300	47,400	53,300
Racialized NSE	20,600	23,800	24,900	23,600	28,100
White PFT	42,100	51,000	57,100	61,000	67,800
White NSE	19,200	26,600	31,800	31,900	35,800
<b>Males</b>					
Racialized PFT	61,900	61,500	61,400	58,800	63,100
Racialized NSE	32,200	33,800	28,500	26,500	29,500
White PFT	74,200	77,700	82,800	85,500	87,200
White NSE	42,400	47,500	44,500	45,400	45,400

**Table 14: Average income (constant \$2015) by gender, racialized status, and employment type, 1980–2015, cont'd (2/2)**

<b>City of Toronto</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
<b>Females</b>					
Racialized PFT	37,800	42,300	44,600	47,200	54,800
Racialized NSE	19,400	23,300	23,100	23,800	27,600
White PFT	44,000	55,000	65,700	72,000	82,500
White NSE	22,000	30,500	35,100	37,500	41,300
<b>Males</b>					
Racialized PFT	54,100	54,500	54,000	55,000	62,900
Racialized NSE	25,400	27,600	24,800	23,800	27,400
White PFT	70,500	78,900	94,700	108,600	120,000
White NSE	35,700	40,100	40,300	39,600	52,100
<b>York Region</b>					
	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2005</b>	<b>2015</b>
<b>Females</b>					
Racialized PFT	42,900	48,800	52,900	52,700	60,600
Racialized NSE	22,100	26,600	27,100	26,500	29,200
White PFT	43,700	55,200	62,300	65,300	75,300
White NSE	20,300	30,900	34,600	36,900	39,300
<b>Males</b>					
Racialized PFT	69,600	73,900	69,100	67,100	74,300
Racialized NSE	x	35,700	29,700	28,000	31,000
White PFT	80,700	89,800	94,500	101,000	105,300
White NSE	44,300	50,300	51,800	47,500	50,300

**Table 15: Share (%) of racialized and white groups by gender and labour force status, 1980–2015**

Canada	PFT	SE	UN	NSE	Peel Region	PFT	SE	UN	NSE
<b>Females</b>					<b>Females</b>				
<b>Racialized</b>					<b>Racialized</b>				
1980	59.4	3.3	2.7	34.6	1980	66.9	1.2	0.0	31.8
1990	60.2	3.7	4.5	31.5	1990	69.0	2.5	3.2	25.4
2000	57.4	5.0	7.0	30.6	2000	66.8	3.5	4.5	25.2
2005	57.4	4.9	7.0	30.7	2005	64.0	3.6	5.6	26.8
2015	55.0	7.6	7.0	30.4	2015	59.2	6.3	7.1	27.4
<b>White</b>					<b>White</b>				
1980	51.6	3.7	2.9	41.9	1980	60.0	2.3	1.8	35.9
1990	55.6	4.7	3.3	36.4	1990	67.1	3.1	1.8	28.0
2000	58.8	7.1	3.4	30.7	2000	69.5	5.6	2.2	22.7
2005	60.7	6.6	3.1	29.6	2005	68.9	5.0	2.9	23.2
2015	59.8	9.6	3.2	27.3	2015	66.3	7.6	3.3	22.8
<b>Males</b>					<b>Males</b>				
<b>Racialized</b>					<b>Racialized</b>				
1980	73.4	6.9	2.2	17.4	1980	85.2	4.6	0.0	10.2
1990	68.2	6.7	4.4	20.7	1990	76.7	5.7	2.5	15.1
2000	65.7	7.7	5.9	20.7	2000	75.9	7.0	3.3	13.8
2005	67.4	7.4	5.2	20.0	2005	75.1	6.6	3.2	15.1
2015	61.5	13.0	5.3	20.2	2015	64.9	15.9	4.4	14.8
<b>White</b>					<b>White</b>				
1980	72.7	9.6	1.8	15.9	1980	85.9	5.3	0.6	8.2
1990	70.6	8.6	2.4	18.4	1990	82.5	5.9	1.1	10.5
2000	72.4	9.9	2.5	15.2	2000	81.4	8.4	1.4	8.9
2005	73.7	9.0	2.2	15.1	2005	80.4	8.0	1.7	9.8
2015	66.8	14.2	2.6	16.3	2015	71.2	14.4	2.7	11.7

**Table 15: Share (%) of racialized and white groups by gender and labour force status, 1980–2015, cont'd (2/2)**

City of Toronto	PFT	SE	UN	NSE	York Region	PFT	SE	UN	NSE
<b>Females</b>					<b>Females</b>				
<b>Racialized</b>					<b>Racialized</b>				
1980	67.3	2.8	1.9	28.0	1980	68.8	0.0	0.0	31.2
1990	66.1	2.9	3.9	27.1	1990	69.3	4.3	2.1	24.3
2000	61.1	4.4	6.7	27.8	2000	66.3	6.5	4.6	22.6
2005	59.2	4.5	7.3	29.0	2005	65.2	5.8	4.8	24.2
2015	56.3	7.0	7.6	29.1	2015	59.1	10.3	5.9	24.7
<b>White</b>					<b>White</b>				
1980	63.7	2.9	1.9	31.5	1980	53.3	3.9	2.4	40.4
1990	66.9	4.5	2.4	26.2	1990	61.1	5.1	1.9	31.8
2000	65.5	7.5	3.1	23.9	2000	63.2	7.3	2.4	27.1
2005	64.7	7.6	3.4	24.3	2005	64.2	6.6	2.8	26.4
2015	62.1	11.2	3.8	22.8	2015	62.1	10.5	3.1	24.3
<b>Males</b>					<b>Males</b>				
<b>Racialized</b>					<b>Racialized</b>				
1980	76.4	6.1	1.7	15.8	1980	95.7	4.3	0.0	0.0
1990	69.6	5.7	4.1	20.6	1990	77.9	7.4	2.1	12.6
2000	68.0	7.3	5.5	19.1	2000	74.6	9.8	3.5	12.1
2005	67.5	7.4	5.4	19.6	2005	74.5	8.9	3.3	13.2
2015	61.2	12.6	6.3	19.9	2015	64.2	17.6	4.3	14.0
<b>White</b>					<b>White</b>				
1980	78.7	7.3	1.2	12.7	1980	82.5	9.1	0.4	8.0
1990	74.2	8.2	2.0	15.6	1990	80.1	9.0	1.1	9.8
2000	72.8	11.0	2.7	13.5	2000	78.7	11.6	1.4	8.3
2005	72.2	10.7	2.7	14.3	2005	78.4	10.5	1.7	9.4
2015	65.5	16.5	3.4	14.6	2015	67.6	19.3	2.3	10.8

## Appendix C: Background statistics

The following data tables provide statistics that were used in the text of the report, but were not presented in figures.

**Table 16: Age group population statistics, 1980 and 2015**

Canada	1980	2015
<b>Size (#)</b>		
25-34	4,200,000	4,576,600
35-64	7,586,700	14,354,800
65+	2,184,600	5,479,900
<b>Share (%)</b>		
25-34	17.4	13.3
35-64	31.5	41.7
65+	9.1	15.9

City of Toronto	1980	2015
<b>Size (#)</b>		
25-34	382,400	455,300
35-64	735,300	1,099,500
65+	211,900	402,000
<b>Share (%)</b>		
25-34	18.0	16.9
35-64	34.7	40.8
65+	10.0	14.9

Peel Region	1980	2015
<b>Size (#)</b>		
25-34	95,700	181,400
35-64	154,200	570,500
65+	21,000	170,200
<b>Share (%)</b>		
25-34	19.6	13.2
35-64	31.6	41.6
65+	4.3	12.4

York Region	1980	2015
<b>Size (#)</b>		
25-34	43,500	126,500
35-64	83,300	477,300
65+	16,700	155,200
<b>Share (%)</b>		
25-34	17.5	11.5
35-64	33.5	43.4
65+	6.7	14.1

Table 17: Age group self-employment statistics, 2005 and 2015

Canada	2005	2015	Peel Region	2005	2015
<b>SE (%)</b>			<b>SE (%)</b>		
25-34	4.8	6.8	25-34	4.0	7.3
35-64	8.5	13.2	35-64	6.6	12.5
<b>SE Mean Inc (constant \$2015)</b>			<b>SE Mean Inc (constant \$2015)</b>		
25-34	31,900	38,200	25-34	35,300	29,500
35-64	47,800	60,800	35-64	49,900	44,600
<b>Females</b>			<b>Females</b>		
25-34 (%)	4.3	5.8	25-34 (%)	2.9	4.3
35-64 (%)	7.0	10.2	35-64 (%)	4.9	7.7
25-34 (\$)	27,100	33,800	25-34 (\$)	25,400	28,200
35-64 (\$)	35,200	46,400	35-64 (\$)	39,100	39,400
<b>Males</b>			<b>Males</b>		
25-34 (%)	5.2	7.8	25-34 (%)	5.1	10.1
35-64 (%)	9.9	16.1	35-64 (%)	8.1	17.0
25-34 (\$)	35,700	41,300	25-34 (\$)	40,900	30,000
35-64 (\$)	55,800	69,500	35-64 (\$)	55,700	46,800
<b>City of Toronto</b>			<b>York Region</b>		
<b>SE (%)</b>			<b>SE (%)</b>		
25-34	4.7	7.0	25-34	5.0	8.7
35-64	9.0	14.1	35-64	9.1	16.1
<b>SE Mean Inc (constant \$2015)</b>			<b>SE Mean Inc (constant \$2015)</b>		
25-34	34,700	34,700	25-34	34,700	32,500
35-64	72,200	75,700	35-64	55,400	59,600
<b>Females</b>			<b>Females</b>		
25-34 (%)	3.7	5.4	25-34 (%)	4.0	6.2
35-64 (%)	7.2	10.7	35-64 (%)	7.0	11.6
25-34 (\$)	34,400	34,000	25-34 (\$)	31,100	30,900
35-64 (\$)	55,900	59,200	35-64 (\$)	40,500	45,600
<b>Males</b>			<b>Males</b>		
25-34 (%)	5.7	8.6	25-34 (%)	6.0	11.1
35-64 (%)	10.6	17.3	35-64 (%)	11.1	20.5
25-34 (\$)	34,900	35,100	25-34 (\$)	37,200	33,300
35-64 (\$)	82,600	85,600	35-64 (\$)	64,200	67,300

**Table 18: Immigration status population statistics, 1980 and 2015**

Canada	1980	2015
<b>Size (#)</b>		
Immigrants	3,843,300	7,540,800
Canadian-born	20,240,200	26,412,600
<b>Share (%)</b>		
Immigrants	16.0	21.9
Canadian-born	84.0	76.6

Peel Region	1980	2015
<b>Size (#)</b>		
Immigrants	161,100	706,800
Canadian-born	327,500	642,800
<b>Share (%)</b>		
Immigrants	33.0	51.5
Canadian-born	67.0	46.8

City of Toronto	1980	2015
<b>Size (#)</b>		
Immigrants	870,200	1,266,000
Canadian-born	1,250,000	1,332,100
<b>Share (%)</b>		
Immigrants	41.0	47.0
Canadian-born	59.0	49.5

York Region	1980	2015
<b>Size (#)</b>		
Immigrants	62,900	515,200
Canadian-born	185,600	570,700
<b>Share (%)</b>		
Immigrants	25.3	46.8
Canadian-born	74.7	51.8

**Table 19: Immigration status self-employment statistics, 2005 and 2015**

<b>Canada</b>	<b>2005</b>	<b>2015</b>	<b>Peel Region</b>	<b>2005</b>	<b>2015</b>
<b>SE (%)</b>			<b>SE (%)</b>		
Imm < 10 yrs	6.5	9.3	Imm < 10 yrs	5.3	11.3
Imm 10+ yrs	8.6	14.3	Imm 10+ yrs	6.5	13.0
Canadian-born	7.4	11.2	Canadian-born	5.4	8.7
<b>SE Mean Inc (constant \$2015)</b>			<b>SE Mean Inc (constant \$2015)</b>		
Imm < 10 yrs	26,700	33,900	Imm < 10 yrs	24,700	27,400
Imm 10+ yrs	44,100	48,000	Imm 10+ yrs	40,600	37,700
Canadian-born	46,900	62,500	Canadian-born	66,400	59,300
<b>Females</b>			<b>Females</b>		
Imm < 10 yrs (%)	5.4	7.0	Imm < 10 yrs (%)	4.0	6.3
Imm 10+ yrs (%)	6.9	10.4	Imm 10+ yrs (%)	4.4	7.6
Canadian-born (%)	6.2	9.0	Canadian-born (%)	4.4	6.2
Imm < 10 yrs (\$)	24,400	29,500	Imm < 10 yrs (\$)	20,700	23,000
Imm 10+ yrs (\$)	34,700	40,800	Imm 10+ yrs (\$)	33,700	35,100
Canadian-born (\$)	34,200	46,600	Canadian-born (\$)	46,200	47,900
<b>Males</b>			<b>Males</b>		
Imm < 10 yrs (%)	7.4	11.5	Imm < 10 yrs (%)	6.4	15.6
Imm 10+ yrs (%)	10.3	18.1	Imm 10+ yrs (%)	8.5	18.2
Canadian-born (%)	8.5	13.3	Canadian-born (%)	6.4	11.2
Imm < 10 yrs (\$)	28,200	36,400	Imm < 10 yrs (\$)	26,800	29,000
Imm 10+ yrs (\$)	49,800	52,000	Imm 10+ yrs (\$)	43,900	38,800
Canadian-born (\$)	55,500	72,700	Canadian-born (\$)	79,900	65,300

Table 19: Immigration status self-employment statistics, 2005 and 2015, cont'd (2/2)

City of Toronto	2005	2015	York Region	2005	2015
<b>SE (%)</b>			<b>SE (%)</b>		
Imm < 10 yrs	6.0	9.2	Imm < 10 yrs	9.0	15.3
Imm 10+ yrs	7.9	12.7	Imm 10+ yrs	8.8	16.5
Canadian-born	8.5	12.4	Canadian-born	7.5	12.2
<b>SE Mean Inc (constant \$2015)</b>			<b>SE Mean Inc (constant \$2015)</b>		
Imm < 10 yrs	24,000	29,700	Imm < 10 yrs	27,500	28,300
Imm 10+ yrs	47,500	48,600	Imm 10+ yrs	48,500	46,500
Canadian-born	94,700	95,500	Canadian-born	63,800	78,100
<b>Females</b>			<b>Females</b>		
Imm < 10 yrs (%)	4.7	6.6	Imm < 10 yrs (%)	7.9	11.2
Imm 10+ yrs (%)	6.0	8.9	Imm 10+ yrs (%)	6.5	12.1
Canadian-born (%)	7.0	10.2	Canadian-born (%)	5.9	8.5
Imm < 10 yrs (\$)	23,900	25,800	Imm < 10 yrs (\$)	28,700	25,200
Imm 10+ yrs (\$)	39,900	41,700	Imm 10+ yrs (\$)	37,000	40,200
Canadian-born (\$)	70,200	71,200	Canadian-born (\$)	43,900	54,900
<b>Males</b>			<b>Males</b>		
Imm < 10 yrs (%)	7.2	11.8	Imm < 10 yrs (%)	10.0	19.7
Imm 10+ yrs (%)	9.8	16.6	Imm 10+ yrs (%)	10.9	20.9
Canadian-born (%)	9.8	14.4	Canadian-born (%)	9.1	15.7
Imm < 10 yrs (\$)	24,100	31,900	Imm < 10 yrs (\$)	26,500	30,200
Imm 10+ yrs (\$)	52,100	52,400	Imm 10+ yrs (\$)	54,800	50,100
Canadian-born (\$)	111,500	112,000	Canadian-born (\$)	76,200	90,100

**Table 20: Racialized status population statistics, 1980 and 2015**

<b>Canada</b>	<b>1980</b>	<b>2015</b>
<b>Size (#)</b>		
Racialized	948,500	7,673,900
White	22,721,600	25,112,400
<b>Share (%)</b>		
Racialized	3.9	22.3
White	94.3	72.9

<b>Peel Region</b>	<b>1980</b>	<b>2015</b>
<b>Size (#)</b>		
Racialized	45,200	854,500
White	441,500	509,000
<b>Share (%)</b>		
Racialized	9.3	62.3
White	90.4	37.1

<b>City of Toronto</b>	<b>1980</b>	<b>2015</b>
<b>Size (#)</b>		
Racialized	263,200	1,385,800
White	1,848,000	1,282,800
<b>Share (%)</b>		
Racialized	12.4	51.5
White	87.2	47.7

<b>York Region</b>	<b>1980</b>	<b>2015</b>
<b>Size (#)</b>		
Racialized	12,100	541,200
White	235,900	553,900
<b>Share (%)</b>		
Racialized	4.9	49.2
White	95.0	50.3

Table 21: Racialized status self-employment statistics, 2005 and 2015

Canada	2005	2015	Peel Region	2005	2015
<b>SE (%)</b>			<b>SE (%)</b>		
Racialized	6.2	10.3	Racialized	5.2	11.3
White	7.9	12.0	White	6.6	11.1
<b>SE Mean Inc (constant \$2015)</b>			<b>SE Mean Inc (constant \$2015)</b>		
Racialized	35,600	42,000	Racialized	36,300	34,200
White	47,000	62,000	White	55,400	54,700
<b>Females</b>			<b>Females</b>		
Racialized (%)	4.9	7.6	Racialized (%)	3.6	6.3
White (%)	6.6	9.6	White (%)	5.0	7.6
Racialized (\$)	30,500	37,200	Racialized (\$)	31,400	32,400
White (\$)	34,400	46,300	White (\$)	40,200	44,500
<b>Males</b>			<b>Males</b>		
Racialized (%)	7.4	13.0	Racialized (%)	6.6	15.9
White (%)	9.0	14.2	White (%)	8.0	14.4
Racialized (\$)	38,900	44,700	Racialized (\$)	38,800	34,900
White (\$)	55,500	71,900	White (\$)	64,100	59,800
<b>City of Toronto</b>			<b>York Region</b>		
<b>SE (%)</b>			<b>SE (%)</b>		
Racialized	6.0	9.8	Racialized	7.4	13.9
White	9.2	14.0	White	8.7	15.0
<b>SE Mean Inc (constant \$2015)</b>			<b>SE Mean Inc (constant \$2015)</b>		
Racialized	34,900	39,000	Racialized	40,000	39,100
White	82,400	88,700	White	58,800	71,500
<b>Females</b>			<b>Females</b>		
Racialized (%)	4.5	7.0	Racialized (%)	5.8	10.3
White (%)	7.6	11.2	White (%)	6.6	10.5
Racialized (\$)	31,300	36,300	Racialized (\$)	34,300	35,800
White (\$)	62,800	66,700	White (\$)	41,600	51,500
<b>Males</b>			<b>Males</b>		
Racialized (%)	7.4	12.6	Racialized (%)	8.9	17.6
White (%)	10.7	16.5	White (%)	10.5	19.3
Racialized (\$)	37,000	40,600	Racialized (\$)	43,600	41,000
White (\$)	95,300	102,600	White (\$)	69,000	82,100

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## United Way Greater Toronto

### Corporate Office:

26 Wellington St. E. 12th Fl.  
Toronto, ON M5E 1S2  
Tel 416 777 2001  
Fax 416 777 0962  
TTY 1 866 620 2993

### Peel Region Office:

90 Burnhamthorpe Rd. W.  
Suite 408, PO Box 58  
Mississauga, ON L5B 3C3  
Tel 905 602 3650  
Fax 905 602 3651

### York Region Office:

80F Centurian Dr. Suite 206  
Markham, ON L3R 8C1  
Tel 905 474 9974  
Fax 905 474 0051

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