Governing Urban Diversity: Creating Social Cohesion, Social Mobility and Economic Performance in Today's Hyper-diversified Cities

The Case of Toronto

Tuna Tasan-Kok
Sara Ozogul

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DIVERCITIES: Dealing with Urban Diversity

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This report has been put together by the authors, and revised on the basis of the valuable comments, suggestions, and contributions of all DIVERCITIES partners.

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In memory of Ronald van Kempen
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This book is one of the outcomes of the DIVERCITIES project. It focuses on the question of how to create social cohesion, social mobility and economic performance in today’s hyper-diversified cities. The project’s central hypothesis is that urban diversity is an asset; it can inspire creativity, innovation and make cities more liveable and harmonious. To ensure a more intelligent use of diversity’s potential, a re-thinking of public policies and governance models is needed.

Headed by Utrecht University in the Netherlands, DIVERCITIES is a collaborative research project comprising 14 European teams. DIVERCITIES is financed by the European Commission under the 7th Framework Programme (Project No. 319970).

There are fourteen books in this series, one for each case study city. The cities are: Antwerp, Athens, Budapest, Copenhagen, Istanbul, Leipzig, London, Milan, Paris, Rotterdam, Tallinn, Toronto, Warsaw and Zurich. This book is concerned with Toronto. The texts in this book are based on a number of previously published DIVERCITIES reports.

We would like to express our gratitude to Prof. Dr. David Hulchanski and Dr. Emily Paradis, our Policy Platform members¹ and our respondents in Toronto, especially from the Jane and Finch area, for their continuous support for this project. Without their help this work would not be possible. Part of the research and field study is conducted by the authors under the affiliation of TU Delft and we would like to thank the Department OTB Research for the Built Environment, especially to Prof. Dr. Willem Korthals Altes, for their support and cooperation for this project, and Donya Ahmadi for conducting part of the interviews (Chapter 3 and 4) for us in Toronto and contributing to the respective research reports.

This book is dedicated to the loving memory of Prof. Dr. Ronald van Kempen, for supporting and coordinating this project until the last days of his life and inspiring us forever…

Tuna Tasan-Kok & Sara Ozogul
# LIST OF ABBREVIATIONS

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<td>CMA</td>
<td>Census Metropolitan Area</td>
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<td>GTA</td>
<td>Greater Toronto Area</td>
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<tr>
<td>JFCFC</td>
<td>Jane/Finch Community and Family Centre</td>
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<tr>
<td>LGBTQ</td>
<td>Lesbian, Gay, Bisexual, Trans and Queer</td>
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<td>LIP</td>
<td>Local Immigrant Partnership</td>
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<td>NHS</td>
<td>National Household Survey</td>
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<td>NIA</td>
<td>Neighbourhood Improvement Area</td>
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<tr>
<td>SMEs</td>
<td>Small and Medium-sized Enterprises</td>
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<tr>
<td>TCHC</td>
<td>Toronto Community Housing Corporation</td>
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<td>TESS</td>
<td>Toronto Employment and Social Services</td>
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<td>TFWP</td>
<td>Temporary Foreign Worker Program</td>
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<td>TNI</td>
<td>Toronto Newcomer Initiative</td>
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<tr>
<td>TNO</td>
<td>Toronto Newcomer Office</td>
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<td>TNS</td>
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1 DEALING WITH URBAN DIVERSITY:
AN INTRODUCTION

1.1 INTRODUCTION

‘If we think about the ways that communities are constituted not through traditional identity categories, but through more diffuse and circumstantial conditions of membership, diversity planning can be engaged in as a process toward a just city, rather than as a tool or an endgame.’ (Pitter and Lorinc, 2016, p. 30)

Cities have always been diverse. Their development is shaped by social, political and economic forces. In the course of decades, and in many cases centuries, these forces have rendered cities particular assemblages of functions, activities, housing and populations. Thus, even though the concept of diversity is both wide-ranging and context-dependent, it is embedded in the urban fabric. Nonetheless, it seems that the difficulties of dealing with it are increasing. Governing urban diversity is increasingly complex. In Toronto, the largest city in Canada and claimed to be one of the most diverse in the world, city planning and urban governance are deliberately interlaced in efforts to accommodate diversity. Nonetheless, the political process could turn diversity into a tool or endgame (ibid., 2016). By analysing the contradictions between policy discourses and everyday experiences in Toronto, this book sheds light on the conditions under which urban diversity can have a positive effect on urban residents’ well-being (Figure 1.1).

Academics have questioned what causes diversity to intensify, studying unprecedented urbanization, accelerating (global) population mobility (Syrett and Sepulveda, 2007; 2011) and new power and political structures (Cantle, 2012). They have also implicated neoliberal deregulation in studies on rising income inequality, polarization and patterns of socio-spatial

Figure 1.1 Analytical framework for understanding city and neighbourhood conditions. Source: Authors.
segregation in feeding contemporary diversity. Simultaneously, public and political attitudes towards social differences are worsening. The discourses cast diversity in the role of something that has to be diminished, as it may undermine a sense of place and threaten social cohesion (Tasan-Kok et al., 2013). In general, it is perceived as a problem of deprived neighbourhoods with high immigrant populations.

Correspondingly, policies frequently target traditional categories such as the poor or particular ethnic groups. Such policies are, however, ‘probably doomed to fail’ (Tasan-Kok et al., 2013, p. 6), as they ignore the complexities within these arbitrarily defined groups. Identities are liquid, multiple and intersecting (Bauman, 2000; McCall, 2014). Individuals belonging to the same income or ethnic group might hold quite different attitudes about school or work, and they may have very different daily and life-course routines. Furthermore, who they are is not fixed but can change during their lifetime (Tasan-Kok et al., 2013). Thus, it is not productive to draw conclusions or make predictions on the basis of a single characteristic, usually ethnicity. Whereas attempts to encourage diversity (by social mixing, for instance) in terms of income or ethnic descent may lead to physical proximity, such efforts do not necessarily increase social interaction in urban space due to people’s divergent lifestyles, attitudes and activities.

A concept is needed to encompass the forms and layers of diversity and to emphasize that we should look at urban diversity in a new way. ‘Hyper-diversity’ would seem to serve the purpose. It refers to an ‘intense diversification of the population not only in socio-economic, socio-demographic and ethnic terms, but also with respect to lifestyles, attitudes and activities’ (Tasan-Kok et al., 2013, p. 6). This concept has profound implications for urban policy-making and governance because it forces us to look afresh at ways to live together. Acknowledging the existence of hyper-diversity poses a challenge to policy-makers by highlighting the needs of distinct groups and individuals. In many cases, social differences have been turned into sensitive political issues. Paramount to avoiding backlash against diversity is recognizing the positive outcomes from hyper-diverse urban communities, though not ignoring the challenges and frictions that might arise within them. The task that lies ahead is to make arrangements conducive to positive developments for specific urban groups, for areas within cities and for cities and metropolitan areas as a whole.

Unlike many European cities, Toronto takes a positive approach to diversity, as reflected in its official slogan: Diversity our Strength. Nonetheless, Toronto’s approach has also been criticized for utilizing diversity as a marketable asset (Boudreau et al., 2009) or for ignoring unemployment, poverty and the issue of socio-spatial inequality. Our main case-study area, called Jane and Finch, is located on the northwest side of Toronto. With a population of approximately 80,000 residents, Jane and Finch is truly hyper-diverse with regard to many indicators: among others, ethnic and cultural background, place of origin, legal status, income, age, educational level, housing and the built environment. Under which social and spatial conditions do people in a hyper-diversified area live together? How do they perceive diversity? How do they profit from hyper-diversification? And what kind of policy efforts and conditions support and enhance the positive outcomes of diversity?
1.2 THE PURPOSE OF THE BOOK

The book addresses the overall question posed by the DIVERCITIES research project: Under which conditions can urban hyper-diversity positively affect social cohesion, economic performance and social mobility of individuals and groups suffering from socio-economic deprivation? The answers given here are grounded in the research we conducted in Toronto’s Jane and Finch area. The purpose of this book is twofold. First, using the city of Toronto and the Jane and Finch in particular as a case study, the study provides evidence for the range of social and socio-economic outcomes that may emerge from urban hyper-diversity. The aim is to link possible socio-economic outcomes of diversity to socio-economic and spatial conditions that help nurture the diversity of the residents and turn it to their advantage. To that end, we looked at the organization of space, the organization of social and economic relations, and the perception and influence of diversity in this setting. More specifically, the aim is to pinpoint how diversity relates to the social cohesion and social mobility of individuals as well as to the economic performance of entrepreneurs. In a very general sense, social cohesion is the internal bonding of a social system (Schuyt, 1997). This study narrows that definition to the possibility of individuals or groups to move upwards or downwards in society (for example, with respect to jobs and income, to status and power). Economic performance is defined here as the way individuals and groups operate businesses in the city.

At another level, we aim to understand the policy conditions and governance structures that frame the approaches to diversity. We focus on the social and spatial policies that influence the dynamics at the community/neighbourhood level, particularly on efforts to nurture the diversity of the residents and turn it to their advantage. That entails documenting and highlighting the significant role that urban policy and local urban governance arrangements can play in developing and stimulating positive outcomes related to (hyper-)diversity. Narrowing the focus to conditions allows us to translate our findings into practical recommendations that can be used by policy-makers and other decision-makers who are dealing with urban diversity. Our findings are based on qualitative data collected in several rounds of fieldwork, including interviews with politicians and policy-makers on both national and local levels, leaders of local initiatives, residents and entrepreneurs. The raw data was analysed with the help of qualitative techniques such as institutional mapping and policy and discourse analysis.

1.2 DIVERSITY AND ITS EFFECTS: SOME KEY CONCEPTUAL RELATIONS

Diversity is a fuzzy concept. In the context of this study, diversity is the presence or coexistence of socio-economic, socio-demographic, ethnic and cultural groups within a certain spatial entity, such as a city or a neighbourhood. This section summarizes key arguments from the academic literature on diversity and its effects. Then it expands on the decision to focus on the relationship between diversity and social cohesion, social mobility and economic performance.
Diversity and social cohesion

In its most general sense, social cohesion is the glue that holds society together (Maloutas and Malouta, 2004). The metaphor applies not only to society as a whole but also to its constituent parts (city, neighbourhood, street) or social systems, say a family, an organization or a university (Schuyt, 1997). Kearns and Forrest (2000) specify its five domains: common values and a civic culture; social order and social control; social solidarity and reduction in wealth disparities; place attachment and shared identity; and social networks and social capital (on which we expand in the next section). We confine our discussion to common values, place attachment and social networks.

There is disagreement among social scientists about the association between diversity and social cohesion. It is widely assumed that mixed communities can live together in harmony, despite internal differences, and that finding the balance between diversity and solidarity, though not easy, is neither impossible nor undesirable (Amin, 2002). However, scholars in the communitarian tradition, like Putnam (2007), see diversity and heterogeneity as a challenge or even an obstacle to social cohesion, viewing cultural homogeneity as a fundamental source of social cohesion.

This distinction between optimists and pessimists is also reflected in the literature on social mixing (van Kempen and Bolt, 2009). On the one hand, policy-makers in many European countries see the stimulation of mixing across income groups and between ethnic communities as a means to cultivate social cohesion (e.g. Graham et al., 2009). On the other hand, many academics contend that diversity is often negatively related to cohesion. They base this standpoint on two types of empirical research. The first evaluates social mixing policies (either quantitatively or qualitatively). These studies, usually of a small number of neighbourhoods, tend to conclude that social mixing is more likely to weaken than to strengthen social cohesion (e.g. Bolt and van Kempen, 2013; Bond et al., 2011). They find hardly any interaction between social groups (e.g. Bretherton and Pleace, 2011; Joseph et al., 2007). The second type emanates from a quantitative research tradition that relates neighbourhood composition to social cohesion. Kearns and Mason (2007) found that a greater diversity of tenure (as proxy for social mix) is negatively related to social cohesion.

Although there are many different forms of diversity, most attention has been devoted to the effects of ethnic diversity since Putnam’s article E Pluribus Unum was published in 2007. There are divergent theories on the association between ethnic concentration and social cohesion (Gijsberts et al., 2011). According to homogeneity theory, people prefer to associate with others who have similar characteristics. It is therefore expected that people in heterogeneous neighbourhoods tend to have fewer contacts with fellow residents than people in homogeneous neighbourhoods. According to group conflict theory, people feel threatened by the presence of other groups. There is more distrust towards the out-groups when the numerical presence of these groups is stronger.

Putnam’s (2007) ‘constrict theory’ partly overlaps with conflict theory. He states that more ethnic diversity in the neighbourhood goes hand-in-hand with less trust in local politicians.
He also states that ethnic heterogeneity can negatively affect the number of friends and acquaintances and the willingness to do something for the neighbourhood or to work with voluntary organizations. Diversity, in short, will lead not only to less trust in the out-group, but also to distrust in the in-group. Putnam (2007, p. 140) concludes that ‘Diversity seems to trigger not in-group/out-group division, but anomie or social isolation. In colloquial language, people living in ethnically diverse settings appear to “hunker down” – that is, to pull in like a turtle’. The constrict theory suggests the existence of a parallel society: people may live close to each other, but they will not necessarily have any contact with each other or take part in joint activities.

Although some scholars are pessimistic about the likelihood of social cohesion in diverse areas, there is no reason to assume that there is a negative association between diversity and cohesion. Contextual differences play a large role in the effects of diversity. Delhay and Newton (2005) have shown that good governance at the regional and national level has a positive effect on social cohesion and eliminates the (alleged) negative effects of diversity. The effects of diversity may also differ from one society to the next. In the literature on ethnic boundary-making, ethnicity is ‘not preconceived as a matter of relations between pre-defined, fixed groups … but rather as a process of constituting and reconfiguring groups by defining boundaries between them’ (Wimmer, 2013, p. 1027). This literature pursues a more precise analysis of why cultural or ethnic diversity matters in some societies or contexts but not in others, asking why it is sometimes associated with inequality and thick identities and in other cases not. The literature uncovers, among other things, dependency on the specific type of boundary-making and the degree of social closure along cultural-ethnic lines (e.g. Cornell and Hartmann, 1998; Wimmer, 2013).

Diversity and social mobility

Generally speaking, social mobility refers to the possibility of individuals or groups to move upwards or downwards in society. No matter how narrow or broad, almost all definitions incorporate the labour market career. Individuals are considered socially mobile when they move from one job to another (better) one or from unemployment to employment.

Any discussion of diversity and social mobility should include the concept of social capital – basically, the possible profit of social contacts (Kleinhans, 2005) – because it links social cohesion to social mobility. Bourdieu defines social capital as a resource or a power relation that agents achieve through social networks and connections: ‘Social capital is the sum of the resources, actual or virtual, that accrue to an individual or group by virtue of possessing a durable network of more or less institutionalised relationships of mutual acquaintance and recognition’ (Bourdieu and Wacquant, 1992, p. 119). The focus is on the relationships that help people achieve a given goal such as finding a job or a better home. Portes and Rumbaut (2001) draw on Bourdieu’s definition when they talk about immigrants.

The question is, how can individuals profit from their social contacts? One way is through the practical knowledge or important information they impart. The literature distinguishes between bonding capital and bridging capital (Granovetter, 1973; Putnam, 2001). Bonding
capital refers to strong ties within one’s social circle (similar others), while bridging capital is about relations outside one’s circle (weak ties). The latter type of connection is much more likely to deliver important information about opportunities such as jobs (Granovetter, 1973). This research project envisions social capital as a resource that can be used as a means to advancement. Social capital is therefore not seen as the equivalent of social mobility. The concept of social capital does have some overlap with the concept of social cohesion (see above). However, social cohesion is an outcome of social processes, whereas social capital is a means to reach a goal; for example, having a good social network can help one find premises to start a small business.

The relationship between neighbourhood characteristics and social mobility is central to the literature on neighbourhood effects. Many of these studies consider the effects of segregation (usually in terms of income or ethnic background) on social mobility rather than the effects of diversity. This orientation underlies some typical questions in the literature (Friedrichs, 1998): Does living in a neighbourhood with a specific type of population limit social mobility? Does living in an ethnic neighbourhood limit integration and assimilation? Do impoverished neighbourhoods have fewer job opportunities for their residents?

Concrete results from research on neighbourhood effects are revealing. A study on the effects that income mix in neighbourhoods have on adult earnings in Sweden (Galster et al., 2008) shows that neighbourhood effects, though small, do exist. Urban (2009) found a small effect on the neighbourhoods with children in relation to income and unemployment risks in Stockholm. Brännström and Rojas (2012) also found inconclusive results for the effect of living in disadvantaged neighbourhoods on education outcomes in areas with a relatively large ethnic minority population. Gordon and Monastiriotis (2006) found small neighbourhood effects on educational outcomes for disadvantaged groups but more substantial positive effects of segregation for middle-class households. The general outcome of such studies is that personal characteristics are much more important for social mobility than the characteristics of the neighbourhood, at least in European cities.

Why are the neighbourhood effects on various aspects of social mobility so small? This weak effect can probably be attributed to the fact that people do not organize their lives completely around their home and neighbourhood. With increased mobility, better transport and almost unlimited contact possibilities through the internet and mobile devices, people now take part in multiple networks, visiting several places and meeting many people physically and virtually (van Kempen and Wissink, 2014). People may have contacts all over the city. Groups (ethnic or other) may form communities all over the world (Zelinsky and Lee, 1998), in the neighbourhood where they reside, in their home countries where many of their relatives are living, and possibly in other regions where family members and friends have settled (Bolt and van Kempen, 2013).
Diversity and economic performance

In the field of urban studies, the literature tends to link the advantages of urban diversity to the economic competitiveness of the city. Fainstein (2005, p. 4), for example, argues that ‘the competitive advantage of cities, and thus the most promising approach to attaining economic success, lies in enhancing diversity within the society, economic base, and built environment’. This widely accepted standpoint sees urban diversity as a vital resource for the prosperity of cities and a potential catalyst for socio-economic development (Bodaar and Rath, 2005; Eraydin et al., 2010; Tasan-Kok and Vranken, 2008). Although some successful entrepreneurs may live in homogeneous neighbourhoods, some scholars argue that diversity and economic performance are not positively connected (Angrist and Kugler, 2003; Alesina and La Ferrara, 2005). The general opinion is that diversity has a positive influence on the economic development of cities. Inspired by similar ideas, many policy-makers see urban diversity as a basis for building up a diversity dividend, which would increase the competitive advantage of the city (Nicholas and Sammartino, 2001; Cully, 2009; Eraydin et al., 2010).

Together, all these perspectives provide insight into how diverse communities can contribute to the economic performance of cities. What is less clear is the impact of living/working in a hyper-diversified city or neighbourhood where economic performance affects the residents. The present research examines how individuals and groups perform in the city as entrepreneurs. The economic performance of people is seen as an intrinsic part of the economic performance of a city. We aim to demonstrate that diversity has a positive effect on a city’s economic performance. Furthermore, we aim to show that increasing the possibilities to build successful businesses will contribute to the chances of social mobility for the city’s diverse groups.

According to Bellini et al. (2008), research at the urban level reveals positive correlations between diversity and economic performance and portrays cultural diversity as an economic asset (Nathan, 2011). A number of studies attribute increased productivity to diversity. Ottaviano and Peri (2006) show that US-born citizens are more productive in a culturally diversified environment. As Bellini et al. (2008) point out, diversity is positively correlated with productivity as it may increase the variety of goods, services and skills available for consumption, production and innovation (Lazear, 1999; O’Reilly et al., 1998; Ottaviano and Peri, 2006; Berliant and Fujita, 2004). In the same vein, Syrett and Sepulveda (2011) provide evidence of how the urban economy benefits from diversity in the population. Other scholars highlight the benefits of increased chances for networking. Some (Alesina et al., 2004; Demange and Wooders, 2005) mention the emerging literature on club formations, where ethnic networks grow from within. According to these researchers, a social mix promotes variety in abilities, experiences and cultures, which may lead to innovation and creativity. Saunders’ (2011) work on the arrival city concept is of interest in this regard. He argues that some areas with high levels of social mix provide a better environment for immigrants to start small businesses. The environment is especially suited to newcomers, due to the easy access to information through well-established networks.
Syrett and Sepulveda (2011) treat population diversity as a source of competitive advantage. Other studies treat diversity as an instrument for increasing the competitive advantage of cities, regions or places (Bellini et al., 2008; Blumenthal et al., 2009; Eraydin et al., 2010; Nathan, 2011; Syrett and Sepulveda, 2011; Thomas and Darnton, 2006). The common thread is that areas open to diversity (in terms of nationality, race, ethnicity, sexual orientation) can draw talent from a larger pool than areas that are relatively closed. The economy is more likely to be dynamic due to the creative, innovative and entrepreneurial capacities compared to more homogeneous cities (see also Scott, 2006). Lastly, a number of studies pinpoint the positive contribution of urban diversity to the socio-economic well-being of mixed neighbourhoods (Kloosterman and van der Leun, 1999; Kloosterman and Rath, 2001). In fact, mixed neighbourhoods seem to be a locus for networking and for fostering social capital (Kloosterman and Rath, 2001). The presence of attractive and safe living environments, good and appealing amenities, pleasant dwellings and a nice population composition can be crucial to attract and bind entrepreneurs to a city or neighbourhood (van Kempen et al., 2006).

1.4 THE OUTLINE AND MAIN ARGUMENTS OF THIS BOOK

‘The factors that make an urban neighbourhood ideal as an accessible bottom rung on the ladder of urban integration – in particular, factors that have given that very neighbourhood unusually low housing costs – often become obstacles that prevent future upward mobility. This is especially true with the inner-suburb immigration experience, in which settlement occurs in surroundings that feature low population densities, limited transportation links and sparse public resources, and that are designed for bedroom-community automobile commuters rather than entrepreneurial new immigrants.’ (Saunders, 2016, p. 34)

Toronto’s comprehensive system of diversity governance accommodates social and spatial policies that serve newcomers and other diverse groups. We argue, first of all, that despite taking a positive and all-inclusive approach to diversity, one that is focused on plural identities and needs, systematic inequalities and segregation along racial lines continue to exist due to the policy mismatch between macro-level discourses and the local implementation of policies at the neighbourhood level, and also because of policy shifts over the last decades that approach diversity as a marketable asset. Secondly, we argue, since spatial organization depends strongly on market-led urban development tendencies, social and spatial policies are disconnected from each other, especially in neighbourhoods that do not provide attractive locations for new development. In line with Saunders’ (2016) argument, Jane and Finch, an inner-suburban area that was created by modernist planning efforts, is usually preferred by low-income groups for its affordable housing prices. It is an area without attractive attributes for redevelopment (lacking good public transportation connections to the city, lacking attractive locations for new development and commercial activity, but with the baggage of negative stereotyping, etc.). Since spatial planning priorities go hand in hand with market demand for redevelopment, Jane and Finch remains as it was. Meanwhile many other neighbourhoods – such as Regent Park,
Alexandra Park, Lawrence Heights or St. James Town – with similar attributes but a better inner-city location do get spatial planning and policy attention from the City, from Toronto Community Housing Corporation (TCHC) and from market parties. A good example is the Tower Renewal Program, initiated as a city project in 2009. Its goal was to increase the density in low-density neighbourhoods with loose zoning restrictions by introducing low-rise housing, retail and commercial activities. The neighbourhoods selected for the programme were those that could not count on sufficient response from private-sector developers at such locations (Saunders, 2016).

To sum up, due to the combination of factors created by the aforementioned policy mismatch, policy shifts and the disconnect between social and spatial policy, the conditions that could nurture diversity and enhance the economic and social well-being of the residents of a deprived neighbourhood depend mainly on market conditions. Market forces prevail, despite strong community-scale efforts to deal with the inequalities created by the system and despite spatial planning efforts to provide equal access to urban services. The conditions under which urban diversity may have a positive effect on the social and economic well-being of individuals and groups suffering from socio-economic deprivation, we argue, depend largely on the interconnection of macro-level (city, national) policy discourses and micro-level (community, neighbourhood) implementation, but also on the interconnection of social and spatial policy actions at the neighbourhood scale.

This first chapter has presented the conceptual and theoretical underpinnings of this book. Now, from Chapter 2 onward, attention is devoted to the city of Toronto and the main case study area, Jane and Finch. Chapter 2 situates the background of diversity in the city's historical as well as more recent political, economic and socio-spatial dynamics. This second chapter develops two arguments on the origins and causes of diversity in Toronto. First of all, we contend that, as a city of newcomers, ethnic diversity is a dominant characteristic. It correlates with the spatial, social and economic composition of the city. Inequality and racial segregation reportedly exist within this spatial and social framework, despite policies to promote diversity. However, diversity in areas like Jane and Finch is highly regarded, as evidenced by community-scale initiatives that build a strong social infrastructure. Secondly, we contend that the spatial and locational disadvantages of Jane and Finch are connected to its spatial planning history. This argument expands on the neighbourhood’s capacity to accommodate and support the strong ties between individuals and groups, their potentials and encounters, and its capacity to turn these ties to the advantage of the residents. We end the chapter by pointing out some of the key challenges and opportunities that lie ahead for the city in terms of urban diversity.

Chapter 3 focuses on the policy discourses and governance arrangements. We argue that despite a positive approach to diversity at different scales, there is a gap between discourses and reality, especially in relation to ethnic diversity and racial inequality. Specifically, we contend that there is a policy mismatch between the federal government’s positive discourses and the implications for policy at the local level. To illustrate this gap, the focus is narrowed to Jane and
DIVERCITIES: Dealing with Urban Diversity

Finch. We conclude that the absence of a spatial organization that could bring the strong social infrastructure to bear on the area decreases the scope for a comprehensive policy impact. As a result, the influence of community efforts remains fragmented. The chapter goes on to sketch the diversity-related policies of past decades at both the national and city level. In addition to the top-down policy discourses, the overview also covers governance arrangements and bottom-up initiatives at the neighbourhood level. The chapter concludes with a discussion of the evidence for a policy mismatch between the federal government’s positive discourses and local-level policy outcomes.

Chapter 4 draws upon experiences and perceptions of peoples living in Jane and Finch. The vignettes reveal the extent to which diversity matters for their internal bonding and their mobility on the social ladder with respect to jobs, income, status and power. This chapter illustrates that diversity does not automatically create social cohesion, nor does it necessarily hinder opportunities for the creation of social capital and cohesion among inhabitants. In Jane and Finch, people hold strong views on community and solidarity among their own group (age, ethnicity, health or economic/job status). Moreover, even though some bottom-up initiatives, community incentives or active residents have created loci of meaningful encounters in leftover places (residential buildings, storage spaces, basements, etc.) and at other sites (like shopping malls) that are not meant for community/public activities, Jane and Finch lacks organized social and public spaces. Yet, the activities that are undertaken in these leftover places give people a sense of belonging and identity. The encounters create strong ties among the residents by offering opportunities to participate in or profit from the activities. By examining their housing choices and residential mobility, their perceptions of diversity and their activities inside and outside the neighbourhood, we identify the elements that foster or obstruct social cohesion and mobility at the neighbourhood level. Illustrating how diversity is normalized in Jane and Finch, this chapter shows that such initiatives do not necessarily build social cohesion or capital. Instead, we argue that shared activities can increase the influence of diversity on social cohesion and mobility if places for meaningful encounters are created as a consequence of well-communicated social and spatial strategies.

Chapter 5 examines the relationship between diversity and entrepreneurship. It considers how deprived neighbourhoods could provide the conditions for individuals or groups to strengthen their creative forces and enhance their economic performance. We present the entrepreneurs who were interviewed for this study. Among other things, their profiles shed some light on their businesses and experiences as well as on their economic performance. The profiles give insight into the neighbourhood dynamics in Jane and Finch, where entrepreneurs put their creativity and success to work to benefit their community. We show that, despite the challenges arising from locational disadvantages, spatial limitations and market obstacles, diversity can provide entrepreneurs with skills, knowledge and market opportunities. Moreover, it can create neighbourhood dynamics that encourage entrepreneurs to utilize their creativity and success to benefit their community, either directly through their business or through philanthropic work. In that light, we contend that to strengthen a cycle of investing in their communities, and to
make entrepreneurship accessible to people lacking the individual skills, characteristics and networks to succeed, it is imperative to provide entrepreneurial support at the neighbourhood level. We are aware that some entrepreneurs have found their way in this area, even though it lacks social and commercial spaces. Nonetheless, we contend that systematic spatial interventions are necessary to give recognition to the efforts of the current community and turn them to the advantage of the neighbourhood. We conclude by reiterating the need for organized entrepreneurship support at the neighbourhood level along with systematic spatial interventions to enhance entrepreneurship in deprived areas.

In Chapter 6, we reflect on the research findings and revisit the question of how to deal with urban diversity. With reference to our initial point of departure, we conclude that various conditions are needed to turn urban diversity to the advantage of individuals and groups suffering from socio-economic deprivation: policy conditions and governance structure, social conditions and spatial conditions. We end the book by drawing some implications for policy.
2 TORONTO AS A DIVERSE CITY

2.1 LOCATING TORONTO

Toronto is Canada’s largest city and the engine of its economy. Located in the south-east of the country, in the south of the province of Ontario and on the north-western shore of Lake Ontario, the city constitutes the main urban agglomeration in the densely populated Golden Horseshoe area (Figure 2.1). The Toronto Census Metropolitan Area (CMA)\(^3\) stretches across 5,905.71 square kilometres. According to census data from 2011, its population of 583,064 represents a percentage change of 9.2% compared to 2006, and results in a population density of 945.4 persons per square kilometre (Statistics Canada, 2012). In 2014, the population of the Toronto CMA passed the 6 million mark (Hopper and Rocha, 2015).

Historically, the land adjacent to Lake Ontario, which is now largely covered by the Golden Horseshoe metropolitan region, had been inhabited by nomadic hunters and indigenous communities for thousands of years (Levine, 2014). These communities, such as the Huron, Petun, Neutral and various Algonquian tribes, as well as their ancestors, are nowadays referred to as First Nations people. It is highly plausible that the name Toronto derives from the

Figure 2.1 Location of Toronto in Ontario, Canada and in the Golden Horseshoe metropolitan region. Source: Utrecht University.
indigenous word *tkaronto*, which translates to *‘the place in the water where the trees are standing’* (Tabobondung, 2016, p. 50), referring to the stakes used for fishing in the region, but with the wider metaphorical meaning of a meeting place for diverse groups. Historians assume that contact between Native peoples and Europeans occurred early in the 17th century (Levine, 2014). A French trading post was established in the Toronto area in 1750 and British colonizers arrived in the 1760s. The ensuing military alliances, warfare, disease and dislocation had devastating effects on indigenous lives (Freeman, 2010).

In 1791, John Graves Simcoe became the first British lieutenant governor of Upper Canada, encompassing the territory of Toronto. He changed the settlement’s name to York in an attempt to erase any indigenous connotation, but the city got its original name back when it was incorporated in 1834. In the decades that followed, Toronto grew rapidly – a process enhanced by the industrial revolution and the waves of European immigration that were set in motion by miseries such as the Irish famine in the mid-19th century or the famine in southern Italy and Sicily in the early 20th (Levine, 2014).

The growth was accompanied by modernist ideas on urban development, which became visible in Toronto and other Canadian cities in the early 20th century (Sewell, 1993). The period after the Second World War was marked by industrialization, leading to the creation of peripheral tracts suitable for light and clean manufacturing and accessible by truck rather than rail. Simultaneously, Toronto became the primary destination of post-war immigrants to Canada, fuelling further population growth. The planning system had emerged during the Second World War: the first comprehensive planning board was established in 1942, the first Master Plan was produced in 1943-44, and the first Official Plan was approved in 1949 (White, 2016). The built environment subsequently underwent dramatic expansion. Both organizational restructuring and new planning measures were necessary to deal with the increasing density as well as with the demand for services and infrastructure in the expanding periphery. High-density requirements were imposed to prevent urban sprawl, and these were eagerly implemented by developers of residential property. The consequent boom of modernist residential towers, particularly in new areas, has left its mark on Toronto’s urban landscape. By the early 1950s, planning the expanding urban agglomeration had become an issue for the municipal authorities. They sought to retain some autonomy by creating Metropolitan Toronto, known as Metro, in 1954 (ibid.). Since 1950, Toronto’s urbanized area has tripled in size (Sewell, 2009), spurred on by the Official Plan of 1959. Development continued throughout the 1960s, doubling the population by 1966 with the inclusion of inner-city suburbs like Etobicoke, North York, and Scarborough in Metro Toronto (White, 2016).

By 1971, Toronto had surpassed Montreal in terms of population size. Toronto has retained its position as Canada’s largest city ever since; much of its population growth can be attributed to spatial dynamics. For example, while the City of Toronto increased by 15% between 1996 and 2011, the Toronto CMA increased by 43%. These numbers compare to a national population growth of 5.9% and an average growth among all CMAs of 7.4% in the same period (Statistics...
The dynamics of the inner city differ from those of the inner and outer suburbs (Figure 2.2). According to Figure 2.2, the highest proportion of growth since the 1970s has been in the outer suburbs. As of 2006, 51% of the population of the Toronto CMA was living in the outer suburbs, 36% in the inner suburbs and 13% in the inner city. According to the Canadian national statistical agency, the influx of immigrants into the Toronto CMA is the main driver of population growth in the inner suburbs.

The expansion was planned on two principles: development control without any actual plan; and the neighbourhood unit consisting of a model community and certain functions (school, housing, church, shopping, etc.) (White, 2016). The product of this approach, the inner-city suburbs, contained extensive areas designed mostly for white, middle-class families who would live in single-family dwellings and travel by car (Hulchanski, 2010). However, these areas (including our case-study area Jane and Finch) have since turned into under-serviced neighbourhoods with mainly low-income residents, many of whom are newcomers to the city.

These sharp suburban/urban disparities set the stage for a shift in Toronto’s social, demographic, economic and political dynamics. This shift can be connected to the policy-making power resulting from the amalgamation of Toronto (Lafluer, 2010). Initiated by the conservative

Figure 2.2 Population Change by Urban District, 1971-2011, Toronto Census Metropolitan Area. Source: Neighbourhood Change Research Partnership. Copyright © 2016 University of Toronto. Used by permission.
Harris government in 1998 as a cost-saving measure, the amalgamation saw the merger of the former city of Toronto and the five surrounding municipalities of East York, Etobicoke, North York, Scarborough and York, which were turned into city districts. Metro Toronto was transformed by provincial powers into the City of Toronto within the same boundaries. However, the amalgamation, combined with the subsequent recession and the withdrawal of provincial funding for transit capital and operating subsidies, set back the long-range development of the transit system (Levy, 2013).

Locating Jane and Finch
The earliest inhabitants of the Jane and Finch area, previously known as Elia, were the First Nations tribe, who lived in a village along the banks of the Humber River from 1400 to 1550. The first European settlers who arrived in the late 18th and early 19th century were of German descent, followed by English and Scottish families (Toronto Neighbourhood Guide, 2016). It was a farming area for nearly 150 years but was developed as a model suburb in the 1960s in response to rapid urban growth. Jane and Finch is located in the North York district, in the north-west corner of Toronto around the intersection of Jane Street and Finch Avenue (Figure 2.3). Jane and Finch consists of four neighbourhood units: Humber Summit, Humbermede, Black Creek and Glenfield-Jane Heights (usually indicated on maps of Toronto as sectors 21, 22, 24 and 25).

The area commonly known as Jane-Finch is home to approximately 80,000 people. Constructed according to modernist design principles (with expanses of green space, wide avenues and high-rise apartment buildings; Tasan-Kok, 2015; Figure 2.4), Jane and Finch is dominated by residential functions. The community was planned to accommodate a socially diverse population and included a substantial amount of public housing, but it lacked the appropriate social

Figure 2.3 Location of Jane and Finch in North York, Toronto. Source: Utrecht University.
infrastructure. Besides high-rise apartments, the area has semi-detached dwellings as well as townhouses, particularly to the east of Jane Street. Commercial activities that are visible at the street level are largely confined to two shopping malls located at the intersection of Jane Street and Finch Avenue, though some are found in strip malls, mainly along Jane Street (Figure 2.4 includes one of these). The area to the west of Jane Street is partially covered by an industrial site.

According to Boudreau et al. (2009), Jane and Finch is a part of Toronto’s in-between city and needs some re-building, as the vision on which it was established no longer fits the lived...
experience. It was founded on the basis of three principles, which to this day define the social and spatial processes: large-scale production of public housing; experimentation in urban planning and design; and de-racialization of Canadian immigration policy. These principles have created an area that is very diverse but at the same time deprived and stigmatized. In 2005, Jane and Finch was selected as one of the city’s 13 Priority Neighbourhoods where there are not enough social services to address the growing needs of the community. A task force was established by United Way Toronto to determine which neighbourhoods face the greatest challenges, measured by indicators for economic position, education, urban fabric, health and demographics (Figure 2.5). Jane and Finch (especially the Black Creek and Glenfield-Jane Heights neighbourhoods) exhibits high concentrations of these challenges (United Way Toronto, 2005).

In March 2014, the City of Toronto, through the Toronto Strong Neighbourhoods Strategy 2020, identified 31 neighbourhoods (out of 140) as falling below the Neighbourhood Equity Score and requiring special attention. These areas, including Jane and Finch, were then designated Neighbourhood Improvement Areas (NIA) as part of the Toronto Strong Neighbourhoods 2020 project (Figure 2.6).
Regulatory arrangements and policies have influenced the diversity of the population since the early 19\textsuperscript{th} century, starting with organized colonial migration to Canada following the War of 1812 between the United States and Great Britain (Hayes, 2008). Many of the immigrants came from Europe, mainly England, Scotland and Ireland. Early in the 20\textsuperscript{th} century the first immigration policy was introduced by the Ministry of the Interior\textsuperscript{7}; at the time it was seen as one of the main factors behind the increase in European immigration. However, the city envisioned itself as a guardian of British Protestant ascendancy, values and traditions. Immigrants were labelled as ‘foreigners’ and there was no intention to integrate those already living in emerging enclaves (ibid.). By the mid-1920s, the laws and regulations were revised to restrict entry along racial and ethnic lines (Troper, 2000). Until World War I, government programmes encouraged agricultural immigration, so most of the early arrivals had been farmers (Troper, 2000). However, many moved to the city to take labour-intensive jobs (paving streets, laying trolley tracks, working in textile factories, tunnelling sewerage systems, doing domestic labour, etc.) in the expanding urban economy. By the 1920s, immigrant slums were mushrooming in Toronto, and conditions worsened with the economic crisis of 1929.

After World War II, the city went through a smooth transition. The industrial base shifted from war-time manufacturing to the production of consumer goods and services, a transformation supported by export to Western Europe (Troper, 2000). As a result, the workforce for labour-intensive industries was in short supply. Although Toronto needed more immigrants, discrimination and ethnic-based selection continued until the 1970s. In 1952, a new Immigration Act was implemented to attract a stream of industrial, urban-bound immigrants. The Act suggested a more relaxed approach to ethnic selection by looking beyond Europe’s borders. Nevertheless, it defined British, French, Americans and Asians who wanted to reunite with their immediate relatives in Canada as ‘preferred classes’. In contrast, it discriminated against other ethnic groups, homosexuals, sex-workers, the mentally challenged and individuals suffering from epilepsy, and it placed quotas on people from India, Pakistan and Ceylon (Sri Lanka). In 1967 the ‘points system’ was introduced, giving preferential treatment to applicants with certain qualifications. Among other things, preferred applicants knew English or French; were not too old or too young to take regular jobs; had arranged for employment in Canada; had a relative or family member in Canada; had proper education and training; and were immigrating to a region of high employment (Canadiana, 2016).

By 1971, most immigrants no longer came from Europe, due to the changing regulations and conditions that gave refugees and immigrants other options around the world. From the mid-1970s onwards new categories of immigrants were recognized (Troper, 2000). The 1976 Act defined ‘prohibited classes’\textsuperscript{8} in much broader terms by suggesting to refuse individuals who could become a burden on the social welfare or health services (rather than specific categories of people like homosexuals, the disabled and so on). In the 1980s a new ‘business class’ category emerged, consisting of individuals who could bring significant business funds into Canada. This
brought many immigrants of Chinese origin, mainly from Hong Kong. Moreover, significant numbers of black or African immigrants, some of whom were well-educated professionals, entered Canada during the 1980s and 1990s. In the late 1990s, the Canadian government launched an extensive legislative review of its immigration policies. The government then re-emphasized the objective of enriching the cultural and social fabric of Canada through immigration and reinforced the notion that the family is the cornerstone of Canada’s immigration programme (Department of Citizenship and Immigration Canada, 1998).

Towards the end of the 1990s, Toronto had gained the reputation of being the world’s most multicultural city (Levine, 2014). Even though geographer Michael Doucet (2001) has convincingly debunked this reputation as an urban myth, it is fair to say that Toronto is one of the most diverse cities in the world. Toronto’s diversity is strongly connected to its history of colonization and immigration. According to the most recent census, 36,995 urban indigenous people – referring to individuals with a First Nation, Inuit or Métis background – were residing in Toronto in 2011. However, indigenous agencies put the actual number higher at approximately 70,000 (City of Toronto, 2016c). Research shows that even though indigenous people find it easier to ‘blend in’ in Toronto than in other Canadian cities, discrimination against them remains pervasive (Environics Institute, 2010).

In 2001, in the aftermath of the 9/11 attacks, Canada swiftly reinforced its anti-terrorist measures and security-related policy. This eventually led to the introduction of Bill C-11: The Immigration and Refugee Protection Act (IRPA) in 2011, which emphasized concern with security related to terrorism (Adelman, 2002), and Bill C-24: The Strengthening Canadian Citizenship Act, which imposed stricter residency requirements, thereby making citizenship more difficult to obtain and easier to lose (Adams et al., 2014). While many recent immigrants (especially those arriving between 2001 and 2006) have settled in Toronto, almost as many who arrived prior to 2001 are reported to have left the city (Ontario Trillium Foundation, 2011). Their departure may reflect worsening employment conditions and declining economic expectations for immigrants, induced by legislation introduced by the Conservative government under Stephen Harper. In 2015 a new government was formed by J. Trudeau, who underlined the importance of “recognising diversity as a source of strength, not as a source of weakness” (Trudeau, 2016). At the time of writing, it was too early for the authors to evaluate the consequences of the new Trudeau government’s approach – to see diversity as a source of opportunity for Canada – and to foresee the difference it may make at the urban scale.

To a large part, diversity in Toronto stems from immigration. In the 2011 census, Toronto’s residents identified themselves with over 230 different ethnic origins, and 30% indicated that they were speaking a language other than English or French at home. In total, 140 languages and dialects are spoken in the city. Moreover, according to a 2011 National Household Survey (NHS, 2011), half of Toronto’s population was born outside of Canada, compared to an average of 28.5% for the province of Ontario and 20.6% for Canada overall. Compared to data from 1996, this amounts to an increase of 48%. In 2011, about 2.6 million foreign-born individuals
were living in the Toronto CMA – the largest number of foreign-born in any of Canada’s CMAs, comprising 70.3% of Ontario’s and 37.4% of Canada’s immigrant populations (NHS, 2011). One-third of all immigrants in Toronto also classify as newcomers, having arrived in Canada in the last 10 years, with the biggest groups coming from China and the Philippines. Furthermore, nearly half of Toronto’s population belongs to a racialized group (Ontario Trillium Foundation, 2011), which is an official category corresponding to the less-used term ‘visible minorities’. It is defined by Statistics Canada (2010) as ‘persons, other than Indigenous peoples, who are non-Caucasian in race or non-white in colour’.

Another aspect of Toronto’s diversity is economic difference. Over the period from 1970 through 2005, the Toronto CMA became not only less equal but also more polarized (Walks, 2013). It is one of the four CMAs in the country with the most unequal distribution of income, and it has a continuous increase of low-income households (ibid.). From 1980 to 2000, Toronto ranked second among the country’s CMAs with the fastest increase in income polarization. Toronto’s housing market is dominated by high-rise apartments and condominiums (67.4%), while the rest of the stock consists of low-rise apartments (7.9%), row-houses (19.9%) and single or semi-detached houses (4.9%) (Statistics Canada, 2011). Since 2002, average home prices in the GTA have doubled (McMahon, 2015). Finding housing becomes increasingly challenging for lower-income groups. Toronto Community Housing Corporation (TCHC) is the main provider of social housing in the city, offering affordable options to low-income families. Despite being the largest social housing provider in Canada and the second largest in North America, TCHC cannot meet the growing demand for affordable housing, especially where the overall supply of rental units has not increased in the last decade. This is especially difficult for newcomers, since they often prefer to rent until they gain stable employment, improve their financial conditions and establish a credit history (Canada Mortgage and Housing Corporation, 2014).

Diversity in Jane and Finch
Ethnicity and immigration are the most visible forms of diversity in the Jane and Finch area and have dominated daily life there since the 1970s. The main reason for choosing to move into the area is that it offers access to affordable housing and informal connections to the employment market. Jane and Finch contains one of the highest proportions of public-housing tenants in Toronto. It also attracts one of the highest proportions of newcomers due to the relative affordability compared to the rest of the city. Most of the newcomers use this neighbourhood as a springboard to a socially and spatially better place once they improve their social and economic status. However, there is also a strong community feeling. Social networks and bottom-up initiatives abound among the long-term residents, contributing to the social cohesion in the area. At the same time, there is a substantial and equally diverse population living in middle-class detached and semi-detached houses and in townhouses. Formerly home to a large Italian community, Jane and Finch experienced a huge wave of immigration after World War II, as newcomers arrived from the Caribbean, East Asia, South Asia, Africa and South America. The neighbourhood also owes its diversity to the fact that the proportions of
youth and refugees are among the highest in Toronto, as are the numbers of single-headed households, people without a high-school diploma and low-income earners (Table 2.1).

### 2.3 SOCIO-SPATIAL DYNAMICS OF DIVERSITY IN TORONTO

Diversity is more visible in certain parts of the city than others, especially in the suburbs and a few inner-city areas. While older enclaves like Chinatown, Greek Town and Little Italy are currently gentrifying and becoming tourist landmarks, new immigrant enclaves are sprouting up in the inner suburbs (Keung, 2013). However, these suburban concentrations are often neither culturally nor ethnically homogenous but very mixed. What they have in common is that a majority of the residents are newcomers or belong to a racialized group.

Many parts of the city where a majority of the residents belong to racialized groups are also concentrations of poverty. In the study *The Three Cities Within Toronto*, Hulchanski (2010) depicts the widening gap in income and wealth and the growing polarization. The study shows that, relative to the Toronto CMA average, income levels in the north-eastern and north-western parts of Toronto have decreased considerably from 1970 to 2012, creating concentrations of

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**Table 2.1 Key statistics**

<table>
<thead>
<tr>
<th></th>
<th>Canada</th>
<th>Toronto</th>
<th>Jane-Finch</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Area (km²)</strong></td>
<td>8,965,121.42 sq. kms.</td>
<td>5,905.71 sq. kms.</td>
<td>21 sq. kms.</td>
</tr>
<tr>
<td><strong>Total population</strong></td>
<td>33,476,688</td>
<td>2,615,060</td>
<td>81,825</td>
</tr>
<tr>
<td><strong>Youth (5-19)</strong></td>
<td>18%</td>
<td>22%</td>
<td>29.2%</td>
</tr>
<tr>
<td><strong>Working age population (20-64)</strong></td>
<td>68.5%</td>
<td>69.9%</td>
<td>43.1%</td>
</tr>
<tr>
<td><strong>Seniors (&gt;65)</strong></td>
<td>12%</td>
<td>14%</td>
<td>13.6%</td>
</tr>
<tr>
<td><strong>Not born in Canada</strong></td>
<td>69%</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td><strong>Highest level of education attainment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary education; lower secondary education</td>
<td>26%</td>
<td>10%*</td>
<td>37.3%</td>
</tr>
<tr>
<td>Middle vocational education; upper secondary education</td>
<td>44%</td>
<td>33%*</td>
<td>31%</td>
</tr>
<tr>
<td>Higher vocational education; tertiary education</td>
<td>30%</td>
<td>57%*</td>
<td>3.9%</td>
</tr>
<tr>
<td>Persons 25 or over without a school certificate, diploma or degree</td>
<td>19%</td>
<td>18%</td>
<td>35%</td>
</tr>
<tr>
<td><strong>Average household income</strong></td>
<td>C$ 71,70015</td>
<td>C$ 73,30016</td>
<td>C$ 49,15517</td>
</tr>
<tr>
<td><strong>Unemployment Rate</strong></td>
<td>7.8%</td>
<td>9.3%</td>
<td>13%</td>
</tr>
</tbody>
</table>

* These figures refer to the entire Ontario region, not specifically to Toronto
** After tax, persons 15 and over
Figure 2.7 Average individual income Metro Toronto 1970 (above) and City of Toronto 2012 (below). Source: Neighbourhood Change Research Partnership. Copyright © 2016 University of Toronto. Used by permission.
low-income households (Figure 2.7, page 32). The increase in poverty has been especially acute in the inner suburbs – in the former municipalities of Scarborough, North York, Etobicoke, York and East York – where the combined total of high-poverty neighbourhoods rose from 15 in 1981 to 92 in 2001 (United Way Toronto, 2004). Thus, the areas that seem to decline fastest are the former middle-class suburbs that have been amalgamated into the city, while the former outer suburbs have thrived (Lafleur, 2010). According to United Way Toronto’s report on Building Strong Neighbourhoods (2012), poverty is increasingly concentrated in Toronto’s inner-suburban neighbourhoods, including Jane and Finch.

**Socio-spatial dynamics of diversity in Jane and Finch**

New modernist neighbourhood units, such as Lawrence Park, were already appearing in the early 20th century (Sewell, 1993). Jane and Finch is one of the many areas that were developed as a result of modernist planning exercises (Tasan-Kok, 2015). It needs physical re-building, as the vision on the basis of which it was established no longer corresponds with the lived modernity (ibid.). While Jane and Finch is highly diverse in many respects, ethnicity and immigration are still the most visible forms. According to Hulchanski (2010), Jane and Finch is one of those inner suburbs that has shown a sharp decline in average income over the last 40 years, shifting from a middle-income to a low- or very low-income neighbourhood (Figure 2.7). Economically, Jane and Finch has turned into one of the most deprived areas in the city. Spatial and locational conditions are believed to be among the reasons (Sewell, 1993; Boudreau et al., 2009). In the absence of conditions amenable to economic improvement, it has become a concentration of poverty, estimated at around 49% in the early 2000s (United Way Toronto, 2004). Moreover, isolation of the elderly is an issue, despite the involvement of community centres and volunteers. Lacking financial support from the City, mental health has become a major obstacle to improvement for the neighbourhood (Islam, 2011).

When planning the construction of Toronto’s many high-rise apartment buildings, insufficient thought was given to the social infrastructure needed to sustain community life in such units (Boudreau et al., 2009). In Jane and Finch, community problems were reported as early as the 1970s, and today it is one of the most stigmatized parts of Toronto. Jane and Finch is known for having the largest concentration of criminal gangs of any area in Canada and is frequently connected to crime, violence and despair in the mainstream media (Tasan-Kok, 2015). As a result, the residents commonly experience place-based stigmatization and discrimination (Wilson et al., 2011; Ahmadi and Tasan-Kok, 2015). Unofficially, Jane and Finch is clearly separated into various sub-areas (or ‘hoods’ as the residents call them).

The youth is especially at risk, due to the lack of spatial quality that is conducive to healthy networking, the strong presence of gangs and the low amount of progression to higher education. Despite the neighbourhood’s proximity to York University, there is a low level of educational attainment among the youth, who consequently face pervasive unemployment (Assets Coming Together for Youth Project, 2009-2014). There are very strong community initiatives targeting young marginalized groups. The community supports education and
employment for young people (through PEACH, SPOT, etc.) despite the lack of public resources.

Despite the lack of spatial infrastructure and services (such as affordable public transport, safe public spaces), the inequality in accessing welfare and the negative image, Jane and Finch has a strong social infrastructure with strong community ties and a self-organizing capacity. As described in the following chapter, community organizations and bottom-up initiatives are very active in supporting the residents. While these efforts cannot close the income gap, they do make the lives of low-end income, marginalized or stigmatized groups more bearable. They provide platforms to give a voice to diverse people in need, taking advantage of leftover places like malls, basements and warehouses (Tasan-Kok, 2015). Modifying spaces that were produced under modernist suburban planning (large green areas, parks, commercial centres, etc.), members of the community have created places to accommodate their activities (ibid.).

2.4 DIVERSITY, ECONOMIC DYNAMICS AND ENTREPRENEURSHIP IN TORONTO

Economic activity in Canada is concentrated in the cities, and about half of Canada’s GDP is generated in its largest metropolitan areas. While Toronto’s metropolitan area covers less than 1% of Canada’s land mass, the GTA produced about 18% of the country’s GDP in 2009 (Brown and Lispoli, 2014).

Toronto’s economy is mainly based on commercial, distribution, financial and industrial activities. The city is the banking centre and hosts the stock exchange. It is also the country’s primary industrial, wholesale and distribution point thanks to the abundance of raw materials and hydroelectric power in the region. Although Toronto has shifted over the last three decades from an industrial mix towards a service-based economy (Simmons et al., 2009), the city and its surrounding area produce more than half of Canada’s manufactured goods. As of 2006, the urban economy of the GTA has been based largely on public services (including health and education) and business services (including wholesale and finance). Since the early 1970s, these sectors have contributed substantially more employment opportunities than industry: 23% growth in industrial employment between 1971 and 2006 compared with 27% in business services (ibid.).

The city has been undergoing restructuring since the mid-1990s as jobs, mostly in manufacturing, leave the urban core for suburban locations and other parts of the province (Boudreau et al., 2009). Suburban areas appear to have absorbed most of the growth over the last 30 years; there, almost 90% of the new jobs are in services. Furthermore, firms have changed their location priorities, coming into direct competition for prime sites around expressway interchanges and near inner-city residential developments with strong retail centres (ibid.). The rising inequality in income distribution, debt, wealth, access to jobs and conditions of employment is attributed to the economic restructuring. Specifically, it is ascribed to layoffs and downsizing, but also to
the financial deregulation that brought about tax cuts, reductions in social programmes, less public employment and high real interest rates (ibid.). Since the 1980s, the economic outcomes of immigrants – relative to the native-born – have been deteriorating progressively (Ferrer et al., 2012). It takes immigrants longer to catch up to native-born Canadians in their earnings, and they are at higher risk of poverty (Kymlicka, 2010). However, economic conditions for some ethnically diverse groups seem to be better than others thanks to the immigrant- or enclave-based economy. For instance, successful enclave economies exist within the Chinese community, who benefit from ethnic transnationalism, and where strong internal solidarity is created by using ethnic ties to build trust and form networks to pool resources (Galabuzi and Teelucksingh, 2010).

Entrepreneurship, especially in the form of small and medium-sized enterprises (SMEs), is an important part of the economy. In 2003, over one in 20 working Canadians was self-employed and had an incorporated business, a share that increased by 15% in 2008. In 2013, the total revenue of Canadian businesses was between €20,750 and €3.5 million \([\$30,000 – \$5 million]\) (Statistics Canada, 2015). Between 2002 and 2012, 98.5% of new jobs in Canada were created by firms with less than 200 employees, 60% of which had fewer than 5 employees (Florida, 2012). Collectively, SMEs generate more than half of Canada's GDP and employ 64% of its private-sector workforce (ibid). The self-employment rate of immigrants is slightly higher than among non-immigrants. Most self-employed male immigrants work in construction, in professional, scientific and technical services, and in transportation and warehousing, while females are concentrated in the areas of healthcare and social assistance, professional, scientific and technical services, public administration and retail trade.

The dominant urban policy discourse acknowledges the role of immigration as an engine of economic growth for potentially successful immigrants. Diversity is named as a key aspect of a ‘successful city’. Since the mid-2000s there has been a rebalancing of the objectives in immigration policy as a result of declining economic outcomes among entering immigrants, a trend that shifted the emphasis toward meeting labour-market needs. The new Federal Skilled Worker (FSW) programme, for instance, aims to select immigrants who will succeed economically in the long term (Ferrer et al., 2012). The FSW offers supportive measures and training programmes for newcomers to start their own businesses (Wayland, 2011), though these programmes are limited in size and capacity. In general, newcomers and ethnically diverse groups face some barriers to starting or operating businesses as well as to obtaining credit or loans from financial institutions and banks. Nonetheless, visible minorities (especially people of colour) reportedly encounter more of these barriers (Teixeira, 2001).

Diversity, economic dynamics and entrepreneurship in Jane and Finch
These economic and regulatory shifts had an especially strong impact on the economic performance of recent immigrants, who concentrate in areas like Jane and Finch due to its relatively affordable housing. However, having more immigrants, more single-parent households, higher rates of unemployment, a higher percentage of the population without a high-school diploma, and higher shares of low-income families than the rest of Toronto (see...
The Case of Toronto

Table 2.1) does not help remedy the low economic performance and commercial activity in the neighbourhood. While the intersection of Jane Street and Finch Avenue West defines the core of the fragmented neighbourhood, there is no sense of a real centre with social, commercial and other non-residential activities (Figure 2.8).

The current zoning regulations put limits on commercial activity, which is concentrated in the two shopping malls at the intersection and in a few strip malls around the neighbourhood (Figure 2.9). There is an industrial area located to the west of Jane Street, but it seems quite separate from the rest of the neighbourhood. Additionally, the problems mentioned above, such as insufficient transport connections and stigmatization, do not seem to offer advantageous conditions for doing business.

Data on entrepreneurship in Jane and Finch is non-existent, and our inquiries on this topic were often met with surprise. The limited number of businesses in Jane and Finch, and especially of businesses able to hire workers, the geographical isolation and the insufficient public transportation links were identified as the main obstacles to economic opportunity by the residents (Jane-Finch TSNS Task Force, 2015). The Jane and Finch area has an unemployment rate of 13% and a low-income population of 23.4% (City of Toronto, 2013c). Furthermore, the existence of private temporary employment agencies in Jane and Finch make the situation even more precarious (ibid.; Wilson et al., 2011) by employing people at low wages without any social security. According to data from 2012, the share of the working poor among the working-age population in Jane and Finch ranged from 10% to 20% (Figure 2.10).

Many attempts have been made since the early 1980s to redesign and change the spatial setting of the area to overcome the physical obstacles hampering commercial activities and make it more attractive. In 1987, for instance, the Metropolitan Toronto Housing Authority investigated ways to reshape parts of the area to increase public control in open spaces (Sewell, 1993). More comprehensive (and less design-driven) ideas began to appear in the 2000s with Tower Neighbourhood Renewal. This joint effort by several stakeholders, including Planning

Figure 2.8 Core of the Jane and Finch area. Source: Authors.
Alliance, E.R.A. Architects (who were influential in the development of Jane and Finch) and the Cities Centre at the University of Toronto (in the form of a report *Tower Neighbourhood Renewal in the Greater Golden Horseshoe*), was commissioned by Ontario’s Ministry of Infrastructure (Stewart and Throne, 2010). Several regulatory arrangements were made, including zoning revisions, tax concessions and loan guarantees, at no net cost to the city. The goal was to encourage landlords to consider redesigning buildings to incorporate green systems and allow commercial and institutional uses to develop between and within the towers (Tasan-Kok, 2015; Allen, 2011). Several pilot projects were initiated under this scheme, including the San Romanoway Revitalization project in Jane and Finch (ibid.).

**Figure 2.9** Commercial activities in the Jane and Finch area (mainly in Black Creek and Glenfield-Jane Heights neighbourhood units). Source: Map produced by Jan Jacob Fields (OTB Research for the Built Environment, TU Delft).
Revitalization and development projects were pursued through cooperation among the City of Toronto, Toronto Community Housing (TCHC), and various private-sector developers in the inner city, thereby changing the spatial and social setting of the deprived neighbourhoods and creating more organized community spaces. Meanwhile, areas like Jane and Finch really have to fight for attention from the policy-makers and planners. In 2015, for instance, Jane and Finch residents were horrified to discover plans for an enormous (8-hectare) industrial facility which was about to arise at the main intersection of their community (Monsebraaten, 2015a; 2015b). After the community's fight to get attention from the policy-makers, the Toronto City Council approved a motion to improve the storage facility by including space for locally owned businesses, creating sidewalks and public spaces, building a community or mixed-use building, etc. Compared to what other areas with good inner-city locations can get through private-sector involvement (brand new community centres, parks and extra facilities for the community), the battle won by the residents of Jane and Finch was a very small one.

2.5 CONCLUSIONS: CHALLENGES AND OPPORTUNITIES OF TORONTO AS A DIVERSE CITY

Toronto’s policies are dominated by positive narratives on how diversity offers opportunities for success. Numerous policies promote social cohesion, social mobility, and economic performance, not only for the newcomers but for all residents with disadvantages in accessing services. As the next chapter will show, Toronto accommodates the embeddedness and interconnectedness of the discourse of diversity in all layers of governance and across city-level programmes. Since the end of the 1990s, efforts have been made to create opportunities for ethnically diverse groups. In 1998, a Task Force on Community Access and Equity was mandated to investigate the demands of diverse communities (Boudreau et al., 2009); in 1999, Community Advisory Committees were established to address the needs of indigenous people, disabled persons, women, ethnic and racial groups, and homosexual, lesbian, bisexual and transgendered people. In 2000, the first Diversity Advocate (a councillor appointed by the City Council) was nominated.

Moreover, Toronto takes a pluralist approach to diversity. Boudreau et al. (2009, p. 20) have sharply criticized the entrepreneurial trend in making policy and implementing it, arguing that the public institutional structure resembles a ‘business model’ that makes ethnic diversity a ‘marketable commodity’. As a result, newcomer settlement has become a ‘sector’ with strong involvement of the private sector in service provision. The increasing privatization and the welfare cutbacks at the federal level have contributed to city-level interventions such as changing the policy on Priority Neighbourhoods, which will definitely have a negative influence at the community level. While Toronto’s asset-based approach towards capitalizing on its hyper-diversity has had some benefits, it is also disputed with regard to the types of diversity that may be considered assets. Policies might not continue to treat members of the hyper-diverse population as assets when they have grown older, or when their physical or mental health has declined and their contribution to the economy has decreased.
Finally, despite the positive approach to diversity that respects plural identities, Toronto still has a problem with racism, discrimination and income inequality (Hulchanski, 2010). As this chapter has noted, income inequality is increasing and poverty is growing. The social and economic conditions of ethnic or racialized groups are deteriorating as people have less access to resources and less choice in the housing and job markets. These processes have strong spatial components and play out differently across the urban/suburban divide. Superimposing the social and spatial patterns reveals that poverty in Toronto is highly racialized. The changes in the general economic structure, namely the shift from industrial to service employment, had a strong impact on the living conditions of ethnically diverse populations. Although the urban economy grew overall, the economic conditions of ethnically diverse areas have not improved compared to the rest of the city. In 40% of Toronto’s neighbourhoods, where members of racialized communities are strongly over-represented, incomes are steadily declining. Accordingly, inequality in access to housing and employment is prevalent, especially among low-income immigrant groups. Boudreau et al. (2009) trace this tendency back to discrimination in housing and labour markets.

Toronto is diverse in various respects, but it is ethnic and racialized diversity that most strongly influences urban development. In the case-study area Jane and Finch, which is home to a hyper-diverse community, Toronto’s challenges and opportunities in relation to urban diversity

intersect. Furthermore, it is there that governance arrangements, policy discourses as well as larger social and spatial processes play out at the neighbourhood level. Thus, while the official policy discourse acknowledges diversity and difference and approaches it quite positively (Ahmadi and Tasan-Kok, 2014), Toronto faces challenges to social cohesion due to worsening economic conditions and social marginalization among diverse and racialized groups that are spatially concentrated, as the case of Jane and Finch reveals.

This chapter has described how the spatial development history and setting have led to some of the social and economic disadvantages of Jane and Finch. The next chapter will demonstrate the strength of its social infrastructure. The community supports the strong ties between individuals and groups, encourages potential and facilitates meaningful encounters, despite the area’s spatial and locational limitations. In a setting like Toronto, where community investments are strongly connected to the presence and interest of the private sector, an area like Jane and Finch is at a disadvantage when seeking to attract new developments that could change its socio-spatial and economic position. As illustrated by the small battle that the community won against the new industrial facility, the dependency on the property market and private-sector involvement is the real obstacle to overcoming deprivation and inequality.
3 POLICY DISCOURSES ON DIVERSITY

3.1 INTRODUCTION

“...In some ways the glamorization [of diversity] is like those Benetton ads, right? It is the glamorization of poverty, this is a wonderful ground for academics to come and do research! [...] Diversity has worked in some ways against our own interest and certainly there is no interest in governments or other groups to recognize the needs of the community, except when it comes to elections.” (Social-service provider in Jane and Finch)

This chapter unravels the dominant discourses on diversity as represented in policies, programmes and initiatives across Toronto’s governmental and non-governmental sectors. The aim is to gain a better understanding of the governance structure in which diversity policy is operationalized. The concept of governance is central to our analysis. It has been defined as a process of coordinating actors, social groups and institutions to attain particular goals discussed and defined collectively in fragmented, uncertain environments (Le Galès, 2002). The overall success of public policies will probably depend more and more on partnerships between the public and private sector. If so, individual citizens and communities will have to take greater responsibility for their own welfare. Traditional government will no longer be in a position to fulfil the needs of the population at large or to accommodate the increasing diversity of society. Therefore, to improve the quality of urban life, actors in urban governance will have to consolidate their efforts regarding physical conditions, social and economic situations and environmental amelioration.

City planning, in this respect, serves as a locus of governance arrangements within the framework of Toronto Public Service. Although it is not the domain from which diversity discourses originate, city planning is a policy-making setting that links diversity policies to spatial interventions such as urban revitalization, community development and neighbourhood planning. The 2015 Official Plan of Toronto, the city’s strategic plan outlining its vision for growth and development until 2031, cites ‘diversity’ and ‘opportunity’ as its fundamental principles. It highlights the importance of ‘vibrant and mixed-use communities’, ‘healthy neighbourhoods’, ‘vibrant, safe and inclusive’ environments as well as ‘affordable housing’. Moreover, it emphasizes the importance of community services reflecting ‘the changing faces of our communities as Toronto evolves socially and demographically’ (City Planning Division, 2015, p. 46). The document explains that these goals can be achieved through a successful collaboration between the public and private sector.
The dominant narratives and discourses on diversity in Toronto have long been couched in terms of ethnic origin and immigration, reflecting the country’s migration history (Ahmadi and Tasan-Kok, 2013). Today, that tradition is increasingly reliant on labour-market growth (Wayland, 2006). The predominant policies regard immigration, the settlement and inclusion of newcomers and ethnic diversity. Yet, discourses on ‘invisible’ diversities (such as gender, disability, age, education) are also prevalent in the policy context, imbuing diversity policy with an all-inclusive meaning (Ahmadi and Tasan-Kok, 2013). This chapter will demonstrate that Toronto’s system of diversity governance is comprehensive. In other words, it embraces social and spatial input from different layers of governance to implement policies that serve newcomers and people falling into other categories of diversity.

Despite the positive approach to diversity observed at different scales of governance, we noticed a gap between discourse and reality, especially in relation to ethnic diversity and racial inequality. Thus, we argue that a policy mismatch exists between the federal government’s positive discourse and its implications for local-level policy (Ahmadi and Tasan-Kok, 2013). Regarding Jane and Finch, this chapter will demonstrate the existence of a strong community-based policy-making tradition. It has evolved in recognition of the diversity among the residents and in response to their needs. We contend that, despite the strong social infrastructure at the neighbourhood scale, the lack of a local spatial organization decreases the opportunity for a comprehensive impact and thereby fragments the influence of community efforts.

3.2 METHODOLOGY

The research for this chapter involved semi-structured interviews with 52 individuals (Appendix 2). Between October and November 2013, 22 interviews were conducted with selected stakeholders from multiple layers of governance. Then, between March and April 2014, interviews were held with an additional 12 people involved in organizations operating at the local level in Jane and Finch. In May 2016, interviews were conducted with 18 planners, policy-makers and community workers, focussing on spatial organization in relation to diversity. Applying critical discourse analysis, we were able to extract the dominant governmental and non-governmental narratives in policies for diversity and also to recognize the multiple voices in the discourse. Furthermore, the analysis covered policies aimed at creating places of encounter, which were deemed to enhance sociality. Finally, the analysis examined policies on the redistribution of resources, policies that purport to redress disadvantage.

In between this introduction and the conclusions at the end, four sections comprise the core of this chapter. The first gives an overview of national policy discourses on diversity. The next expands on our analysis of the first-hand data gathered during the fieldwork period as well as of pertinent policy documents. The description covers governmental discourses on diversity in Toronto (section 3.4) as well as non-governmental views on diversity policy (section 3.5). The last of the core sections (3.5) discusses Toronto’s governance arrangements and initiatives.
Conclusions are drawn (in section 3.6) on the basis of findings from the analysis. It is at that juncture that this chapter unravels the dominant discourses and governance arrangements in relation to diversity.

### 3.3 NATIONAL POLICY APPROACHES TO DIVERSITY: STRUCTURE AND SHIFTS

Canada has a longstanding policy framework for immigration and a long history of welcoming newcomers (Ahmadi and Tasan-Kok, 2013). In 1971, the federal government, under the P E. Trudeau administration, declared that Canada would adopt a multicultural policy. The Canadian Multiculturalism Act was passed in 1988 to preserve and enhance multiculturalism. It recognized the equal contribution and entitlement to rights, privileges and powers of all Canadians (by birth or by choice) regardless of their gender, race, national or ethnic origin, colour and religion, and further confirmed the rights of the indigenous peoples (Department of Justice, 1985). A number of important shifts have occurred in diversity policy since the Conservative Party won the 2006 federal elections. These include further decentralization of administrative and financial responsibilities, cutbacks on federal funding of social programmes, imposition of Conservative values on public social services (especially concerning health issues, women and newcomers), changes in the Temporary Foreign Workers Program (TFWP) and immigration policy, all of which have impacted policies at the local level (Caron and Laforest, 2009; Russo, 2008; (Ahmadi and Tasan-Kok, 2013). These changes may increase the dependency of newcomers on services provided by community agencies, which have to cope with decreasing public funds. Simultaneously, the importance of private enterprise in governance dealing with newcomer settlement and social services is growing (Ahmadi and Tasan-Kok, 2013).

Some aspects of Canadian post-war immigration policy warrant attention here. Firstly, special-interest groups (such as the immigrant lobby) have evidently had considerable influence (Green and Green, 1995). Secondly, prior to the 1990s, Canada adjusted in-flows in line with the nation’s absorptive capacity (Ahmadi and Tasan-Kok, 2013). Subsequently, immigration policy was adapted to reach short-term goals. Then, during the 1990s, it was revised to promote longer-term growth regardless of the perceived state of the economy (Grant and Sweetman, 2004; (Ahmadi and Tasan-Kok, 2013). Late in the decade, the government launched an extensive legislative review of the policy. The outcome re-emphasized the objective of enriching the cultural and social fabric of Canada through immigration (Ahmadi and Tasan-Kok, 2013). Further, it reinforced the ‘family class’ as the cornerstone of the immigration programme (Citizenship and Immigration Canada, 1998). The recommendations in the document, particularly those in relation to family class, sponsorship and spousal immigration, fuelled public debate and provoked criticism – especially by women’s organizations and female advocacy groups. The proposed changes included, among others, reducing the sponsorship period from 10 to 3 years, increasing the enforcement of the sponsorship agreement, suspending the sponsorship agreement in cases where sponsors are convicted for crimes of violence and/or
spousal, physical or psychological abuse, and recognizing common-law and same-sex couples as eligible for sponsorship (Thobani, 1999; Walton-Roberts, 2004; Ahmadi and Tasan-Kok, 2013).

Changes in diversity policy
The changes were driven by traditional values and a new economic agenda, which influenced diversity policy directly and indirectly. These changes included disproportionately marginalizing women and perpetuating gender-based inequalities (Butula, 2010), decentralization and financial cutbacks, etc., though the main thrust concerned newcomer policy (Ahmadi and Tasan-Kok, 2013). Furthermore, the events of September 11th, 2001 shifted attention towards the reinforcement and legislation of security through immigration laws. As Russo (2008) contends, Canadian immigration policy was turning away from building citizenship towards importing labour resources and economic capital and towards protecting state security (Ahmadi and Tasan-Kok, 2013). The Harper government sought to curb immigration and introduced some controversial measures: to limit public health care for many refugee applicants; to cut back on family reunification programmes; to impose limitations on settlement funding; to cancel applications (Ibbitson, 2012); to increase selectiveness; to introduce a new and more thorough citizenship test; to ban veils, burqas and niqabs at citizenship ceremonies; and to introduce additional language requirements for citizenship applications, etc (Ahmadi and Tasan-Kok, 2013). Since 2006, deportation proceedings against illegal workers have accelerated, high-profile deportation actions have increased, and the integration of security, intelligence and immigration agencies has re-emerged as a focal point in federal decision-making (Ahmadi and Tasan-Kok, 2013). In March 2008, Immigration Bill C-50 was introduced. It was strongly criticized on several grounds: favouring efficiency at the expense of fairness (it proposed reducing the immigration queue by rejecting more applications to prevent further backlog); granting too much discretionary power to the Immigration Minister; and creating a closed and non-transparent immigration system (Russo, 2008; Ahmadi and Tasan-Kok, 2013). Meanwhile, the federal government maintained a significant steering capacity and remained partially in control of aspects of the process (e.g. overall levels of admissions and security regulations). At the same time, the provinces became increasingly autonomous players (through the separation of powers) (Ahmadi and Tasan-Kok, 2013). Moreover, responding to the economic crisis, the Harper government implemented budget cutbacks, which had a direct effect on policy priorities for communities and neighbourhoods (Whittington, 2013). The impact of policies under the new Trudeau government remains to be seen.

Overview of dominant policy themes
Prior to the 1960s, in-migrant admissions were regulated on the basis of national origin, and immigrants’ rights to sponsor family members seeking to enter Canada were hardly addressed by policy (Ahmadi and Tasan-Kok, 2013). Thus, the sole primary category within the highly selective policy framework was economically motivated immigration. It was a period of guest-worker policy (Ahmadi and Tasan-Kok, 2013). The 1970s and 1980s witnessed a shift towards a more pluralist policy discourse. With the introduction of a formal ‘multiculturalism’ policy – enshrined in the Multiculturalism Act, the Charter of Rights and Freedoms and
the Employment Equity Act – the concept became entrenched within the institutions and contributed to the establishment of a more diverse Canadian identity (Ahmadi and Tasan-Kok, 2013). The latest policy of welcoming newcomers is thus no break with longstanding trends. Canada remains one of the most hyper-diversified states in the world. The overall approach to diversity over the past decades has been decidedly ‘pluralist’. Canada’s multiculturalism policies, together with the Charter of Rights and Freedoms, have recognized cultural difference, encouraged and removed barriers to civic participation by all members of society, and nurtured a more inclusive sense of national ‘Canadian’ identity and a hyper-diversity of ethnicities, cultures and religions (Banting, 2010; Ahmadi and Tasan-Kok, 2013). However, the new wave of policies along with the use of diversity as a public relations strategy (Boudreau et al., 2009) may stifle the country’s pluralist approach to diversity in the long run (Ahmadi and Tasan-Kok, 2013). Moreover, integration concerns not only newcomers but all ’marginalized groups’. The terms inclusion and settlement are used in the discourse, as opposed to integration and diversity. Thus, integration is not presented along a ‘host and newcomer’ divide but as a process of ‘inclusion’ for everyone (Ahmadi and Tasan-Kok, 2013).

3.4 GOVERNMENTAL NARRATIVES AND DISCOURSES OF DIVERSITY IN TORONTO

In Toronto, where 50% of the population consists of people born outside of Canada, increasing diversity has been one of the region’s most striking characteristics and has been embraced in its policy practices (Ahmadi and Tasan-Kok, 2013). As mentioned earlier, the city’s official motto is Diversity our Strength (Figure 3.1). The rhetoric around diversity appears to take up considerable space in mainstream conversations among a wide array of stakeholders (Ahmadi and Tasan-Kok, 2013). Diversity policies exist at different levels of governance and address numerous issues. The notion of diversity applies not only to newcomers but to a wide range of groups and individuals (seniors; youth; women; LGBT – Lesbian, Gay, Bisexual, Trans and Queer; persons with disabilities; ethnic minorities; the homeless; indigenous peoples, etc.)

Figure 3.1 Coat of Arms of Toronto. Source: City of Toronto. Copyright © City of Toronto Used by permission.
Spatial organization and community/social planning add another dimension to integration policy by linking newcomers to neighbourhoods via places of encounter and community centres. Nevertheless, there is an imbalance of resource and service distribution: a concentration of services in downtown neighbourhoods and a significant lack of resources in inner-suburban areas which accommodate an influx of newcomers.

At the city level, issues related to access and diversity are addressed through practices launched and supported by the City Council, Toronto Public Service, and divisions of the City of Toronto (e.g. City Planning; Children’s Services; Economic Development and Culture; Employment and Social Services; Parks, Forestry and Recreation). The notion of ‘diversity’ is also prominent in city planning. For example, it features in the city’s Official Plan, a legally binding framework for decision-making: ‘the municipality’s general planning goals and policies that will guide future land use’ (Boudreau et al., 2009, p. 101). The current Official Plan, in effect as of June 2015, presents a vision for the city looking 30 years ahead. ‘Diversity and opportunity’, one of the plan’s underlying principles, is frequently cited regarding the city’s success agenda. The principle is expressed in many policies: for instance, in the provision of housing choices and environments for all people at all stages of their lives; in the celebration of multiculturalism and the support of cultural diversity; in the support for people with special needs; in the provision of equal access to a range of leisure and recreational opportunities; and in the provision of equitable access to opportunities, resources and services (City Planning Division, 2015). Toronto’s planning framework is determined at the provincial level and provides the legislative foundation for all municipal planning actions. The way diversity is featured in the document implies that city planning goes beyond the restructuring of the physical environment. It complies with the provincial requirement of recognizing and addressing the ‘complex inter-relationships among environmental, economic and social factors in land use planning’, hence supporting ‘a comprehensive, integrated and long-term approach to planning, and [one which] recognizes linkages among policy areas’ (Ministry of Municipal Affairs, 2014, p. 1).

The policy narratives at the city level can be categorized in terms of the intention to allow recognition of community needs, to create encounters among individuals and groups, and to redistribute resources to redress disadvantage (Fincher and Iveson, 2008; Ahmadi and Tasan-Kok, 2013). Several policy objectives related to social cohesion, social mobility and economic performance are highlighted below, selected on the basis of their intent to promote recognition, encounter and redistribution (Table 3.1).

Dominant discourses in diversity policy
Pluralist and all-inclusive policies in Toronto strive to enhance social cohesion and increase social mobility among different groups by means of the services they provide. The policies also seek to recognize and address individual uniqueness (Ahmadi and Tasan-Kok, 2013). This broader approach to diversity is manifest in many policy documents and strategies, regardless of their focus. For instance, numerous categories are considered by the Stepping Up strategy...
Table 3.1 Diversity related policies, targeted policy objectives, and dominant discourses in Toronto

<table>
<thead>
<tr>
<th>Category of policies</th>
<th>Examples of Policies</th>
<th>Targeted objective(s)</th>
<th>Dominant discourses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policies for diversity/recognizaton of multiple voices to meet their needs</td>
<td>Toronto Newcomer Initiative, Toronto Newcomer Strategy, Welcome Policy, Action for Neighbourhood Change (ANC), Ontario’s Youth Action Plan, Ontario’s Action Plan for Seniors, Aging at Home Strategy, Community Homelessness Prevention Initiative, Accessibility for Ontarians with Disabilities Act, Rainbow Health Ontario (RHO), Employment Training for Abused/At Risk Women, Women in Skilled Trades and Information Technology Training, Women of Courage</td>
<td>Social cohesion (primarily), Socio-economic opportunities and social mobility (primarily), Economic performance (as a consequence)</td>
<td>Recognising individual uniqueness, Equal access, Meeting needs for everyone, Interconnectedness of issues</td>
</tr>
<tr>
<td>Policies to create encounter to offer opportunities for increased sociality</td>
<td>Recreation Service Plan, Community Gardens Program, Toronto Community Recreation Centres, Priority Centres, Community Hubs</td>
<td>Social cohesion (primarily), Socio-economic opportunities and social mobility</td>
<td>Increasing social interactions between diverse people, Creation of accessible and flexible community spaces, Increasing communication, Increasing accessibility to information</td>
</tr>
<tr>
<td>Policies for redistribution of resources to redress of disadvantage</td>
<td>The Priority Neighbourhoods Strategy, Partners for Access and Identification (PAID), Ontario Works, Toronto Enterprise Fund, Financial Literacy Strategy, Ontario’s After-School Program, Pathways to Education, Community Homelessness Prevention Initiative, Micro-lending for Women in Ontario Program, Ontario Trillium Benefit, Ontario Senior Homeowners’ Property Tax Grant, Elder Abuse Strategy</td>
<td>Socio-economic opportunities and social mobility (primarily), Economic performance (primarily), Social cohesion (as a consequence)</td>
<td>Broader approach to diversity, Access to services, Increasing opportunities</td>
</tr>
</tbody>
</table>

Source: Ahmadi and Tasan-Kok (2013)
of Ontario Children and Youth Services (Ahmadi and Tasan-Kok, 2013). While mentioning the barriers and challenges faced by the youth, the strategy refers to ‘racialized youth, newcomer youth, Indigenous youth, youth with disabilities or special needs, youth in and leaving care, francophone youth, lesbian, gay, bisexual, transgender, two-spirit and queer (LGBTQ) youth, youth living in rural and remote communities, youth from low-income families and youth in conflict with the law’ (Ministry of Children and Youth Services, 2013a, p. 5; Ahmadi and Tasan-Kok, 2013). Moreover, ‘equal access’ and ‘meeting the needs of everyone’ are recurrent phrases in policy documents concerning the recognition of multiple voices (Ahmadi and Tasan-Kok, 2013).

Some policies are designed to increase access for specific groups, one being the city’s Access, Equity and Human Rights Action Plan (Ahmadi and Tasan-Kok, 2013). It falls into the ‘access for everyone’ category and points in strategic directions, including political leadership, advocacy, economic participation, public education and awareness, service delivery, building strong communities, and accountability for everyone (Equity, Diversity and Human Rights Division, 2004; Ahmadi and Tasan-Kok, 2013). Consistent with its motto Diversity our Strength, the municipal government took concrete steps within the framework of the Action Plans to formalize practices for ‘serving a diverse population; providing accessibility to City services and facilities; strengthening communities; and establishing benchmarks to be used in evaluation, monitoring and accountability’ (ibid., p. 1). Other policies have been designed to meet the needs of specific groups, such as the Accessibility for Ontarians with Disabilities Act (2005, amended in 2009) and the Civil Marriage Act (2005), which authorized same-sex marriage. Recognizing the multiple voices of newcomers as a means to meet their needs is a prominent part of the policy discourse, to the point of dominating the policy on urban diversity. It is not surprising that efforts to address diversity in Toronto concentrate on newcomer settlement (Ahmadi and Tasan-Kok, 2013). At the municipal level, many such efforts are steered by an over-arching committee called the Toronto Newcomer Office (TNO). It plays an important organizational role, facilitating and collaborating on efforts involving a wide range of official and non-governmental agencies. TNO consists of three staff members – a policy development officer and two community development officers – and is fully funded by Citizenship and Immigration Canada. The office is in charge of developing and implementing the Toronto Newcomer Strategy (TNS), with its four interconnected strategic pillars: advancing labour-market outcomes; promoting and supporting good health; improving access to municipal support; and supporting civic engagement and community capacity (Ahmadi and Tasan-Kok, 2013).

A few observations on the objectives of the TNS are pertinent here (Ahmadi and Tasan-Kok, 2013): Firstly, accommodating newcomers in all their ethnic, cultural and socio-demographic diversity is explicitly addressed by city-level policy. The presence of newcomers is not perceived as detrimental. From a labour-force standpoint, federal policy defines their participation as complementary to the skills of the domestic labour force, as bringing in new investment and innovative practices, as helping to open trade routes with their countries of origin and as enhancing cultural diversity (City of Toronto, 2013a). This definition is conducive to an instrumental approach to pluralism, where newcomers are seen as assets and evaluated on the
basis of their potential contribution to the economy. These definitions and perceptions lay the groundwork for city-level policy on diversity (Ahmadi and Tasan-Kok, 2013).

Another important aspect of the TNS is its focus on newcomers when addressing diversity (Ahmadi and Tasan-Kok, 2013). A newcomer would be defined as a non-Canadian foreign-born individual who has recently arrived in the Toronto region (in some definitions less than 6 months previously) and has intentions of establishing long-term residence in the area. However, across different scales, agencies and programmes, there seems to be no consensus on the definition (Ahmadi and Tasan-Kok, 2013). Moreover, the conventional definition falls short in addressing the complexity of settling. In fact, the process is never really over, and newcomers and Canadians alike may need assistance throughout the lifecycle (Toronto of Toronto, 2012). It further fails to recognize the presence, needs and positive contribution of people who are in Toronto for a temporary period and of the growing number of individuals and families without immigration status or legal documents (Ahmadi and Tasan-Kok, 2013). The failure to recognize their issues has resulted in gaps in social policy and service provision when it comes to addressing the manifold problems faced by such individuals (Ahmadi and Tasan-Kok, 2013). Once aware of these gaps, many governmental and community-based agencies across the GTA have adopted an open-door (don't ask, don't tell) stance, whereby service is provided to individuals without requiring proof of legal residence. In many cases, the dependence of such agents on government funding restricts micro-scaled efforts to serve people regardless of their status.

Earlier it was noted that the four strategic pillars of the TNS are interconnected (Ahmadi and Tasan-Kok, 2013). There is significant overlap between the objectives under each pillar as well as between practices that aim to fulfil them (Ahmadi and Tasan-Kok, 2013). Prior to the establishment of the TNS, a set of pilot projects was funded by Citizen and Immigration Canada under the umbrella of the Toronto Newcomer Initiative (TNI). The initiative, which was in force between September 2010 and December 2011, provided building blocks for identifying and establishing the TNS pillars and developing a multi-sectoral strategy for serving newcomers (Ahmadi and Tasan-Kok, 2013). The pilots included Settlement Workers in City Facilities; Recreational Programming for Newcomers; Reunification and Adaptation Program; Health Research on Newcomers; and City-Wide Local Immigration Partnership (City of Toronto, 2012; (Ahmadi and Tasan-Kok, 2013).

An interesting characteristic of the TNI and its successor is their strong community orientation (Ahmadi and Tasan-Kok, 2013). Both programmes explicitly mention the need for and importance of coordinated planning (Ahmadi and Tasan-Kok, 2013). In other words, they call for creating and sustaining a collaborative institutional environment whereby City officials, funding sources, service providers and residents are well connected to each other throughout the ongoing identification, planning and delivery of newcomer-related services. Community-based organizations play a vital role in identifying needs, implementing programmes and providing services (Ahmadi and Tasan-Kok, 2013).
Regarding governance, the merits of recognizing diversity in terms of ‘individual uniqueness’ are manifold (Ahmadi and Tasan-Kok, 2013): First, recognizing individual uniqueness sets the tone and thereby the agenda for diversity policy. Toronto’s policy framework aspires to address the needs of individuals as well as the complex barriers they face throughout their settlement process. The framework also seeks to recognize the complexity of ‘diversity’ itself. The concept is no longer confined to immigration and in-migration policy, as it also addresses ‘invisible’ diversities (such as gender identity, sexual identity and physical and mental disability).

Policies to promote encounter and increase opportunities for sociability
Some other diversity policies seek to build social cohesion and increase socio-economic opportunities and mobility by creating spaces of encounter and socialization (Ahmadi and Tasan-Kok, 2013). The interconnectedness among layers of governance concerning diversity-related policies is quite tangible in the implementation of encounter and socialization targets. Interconnected discourses show up in policies to increase opportunities for encounter and sociability (Ahmadi and Tasan-Kok, 2013). These fall into four categories: the discourse that perceives creating encounter as ‘increasing social interaction’ between diverse groups; the discourse that approaches encounter through the creation of ‘accessible and flexible community space’; the discourse on increasing ‘communication’; and the discourse on increasing ‘access to information’ (Ahmadi and Tasan-Kok, 2013).

**Increasing social interaction** is a goal of many programmes resorting under the City of Toronto’s Parks, Forestry and Recreation division (Ahmadi and Tasan-Kok, 2013). The main aim of the division’s Recreation Service Plan, which outlines the delivery of recreation programmes and services over the course of five years, is to increase the participation of a diverse population in recreation. Community recreation delivers programmes and services across the city in four operational districts. These are delivered in two ways: through registered programmes (aquatics, camps, sports, after-school recreation and care, etc.); and drop-in programmes (aquatics, fitness and wellness, and skating) (Ahmadi and Tasan-Kok, 2013). The Parks, Forestry and Recreation division operates hundreds of facilities, including 134 community centres (City of Toronto, 2013b). The hands-on involvement of this division in planning for diversity-related matters is interesting. Its operations clearly illustrate the wide scope of official bodies and programmes that partake in the design and provision of services catering for diversity in Toronto (Ahmadi and Tasan-Kok, 2013).

**Accessible and flexible community space** is seen by some non-profits as a means of increasing encounter and sociability in diverse communities. For example, United Way Toronto has established 7 community hubs across the city, housing 54 community organizations (Ahmadi and Tasan-Kok, 2013). These hubs offer accessible and flexible community space. They are not just for formal programmes but are also available for various private events such as a gathering with friends and family and for participating and engaging in community activities, accessing health services and so forth. A recent place-based initiative is the redevelopment of Regent Park. Throughout the process, the Toronto Employment and Social Services (TESS) division
collaborated with the builders, with other governmental agencies (federal and provincial) as well as with City divisions (such as the Social Development, Finance and Administration division) to create an accessible community space. The site is shared with the new Regent Park Aquatic Centre, which is open for free to all residents. Regent Park is intended for the whole distressed community, which has multiple types of disadvantaged or marginalized groups (Ahmadi and Tasan-Kok, 2013).

*Increasing communication* among a diverse population and with the public authorities is seen as an important way to contribute to encounter (Ahmadi and Tasan-Kok, 2013). TESS partnered with the Parks, Forestry and Recreation’s subdivision Standards and Innovation to create a programme called Investing in Families (Ahmadi and Tasan-Kok, 2013). It was intended to ease the communication with people who were applying for social assistance so they could be informed about access to recreational activities. By locating a community recreation programmer in the Social Services Office, direct contact with the person in need can be made in order to set up a meeting. Through the programme, participating families gain access to employment-related services and workshops, recreational and leisure activities, literacy support, health services and opportunities for social engagement in their communities (Ahmadi and Tasan-Kok, 2013).

*Access to information* is seen as a means to increase sociability. Collaborations were established between the Toronto Public Library, City divisions, and Citizenship and Immigration Canada to serve newcomers by placing settlement services at various library locations (Ahmadi and Tasan-Kok, 2013). Since libraries are more common internationally than recreation centres, libraries are considered more accessible by a wide range of people. Thus, a number of settlement agencies were funded by Citizen and Immigration Canada to deliver on-site services at their local libraries during designated hours throughout the week. Toronto’s Public Library Strategic Plan of 2012-2015 formulates two of its primary goals as establishing partnerships in order to support and improve service delivery, and increasing access to services for certain age groups, notably youth and seniors (Ahmadi and Tasan-Kok, 2013).

**Policies for redistribution of resources to redress disadvantage**

Diversity policies in Toronto cite the redistribution of resources as one of their primary objectives (Ahmadi and Tasan-Kok, 2013). These policies are dominated by three discourses: a broader approach to diversity; access to services; and increasing opportunities. TESS has been deeply involved in the collaborative efforts to implement such policies at the municipal level (Ahmadi and Tasan-Kok, 2013). A broader approach to diversity is visible in strategic policy documents that aim to increase everyone’s economic opportunities. The division’s workforce development strategy covers a range of issue-based projects. For instance, there are programmes targeting specific groups such as indigenous people or LGBTQ communities (Ahmadi and Tasan-Kok, 2013). A broad approach to diversity resonates with discourses related to increasing access to services and increasing opportunities (Ahmadi and Tasan-Kok, 2013).
Access to services is a policy goal that usually applies to everyone, but this point is most emphatically raised in discourses related to marginalized or disadvantaged groups (Ahmadi and Tasan-Kok, 2013). The Community Homelessness Prevention Initiative, for instance, aims to improve ‘access to adequate, suitable and affordable housing that is linked to flexible support services based on peoples’ needs’ (Ministry of Municipal Affairs, 2012, p. 1). Another notable instance of this discourse is the Priority Neighbourhoods strategy. It has leveraged resources through partnerships between different layers of government, City of Toronto divisions and charitable and community-based organizations (Ahmadi and Tasan-Kok, 2013). In 2005, the City of Toronto identified 13 ‘Priority Neighbourhoods Areas for Investment’. The criteria for a priority listing were poor service coverage (21 to 40% of the residents within walking distance of service) and a high level of need (population coverage ranges of 20 to 49% lower than the city average; see Figure 2.6). The aims were to attract services, resources and funding to these areas (City of Toronto, 2006). In 2012, the strategy was reviewed, updated and renamed into the Toronto Strong Neighbourhoods Strategy 2020 (due to controversy around the stigmatizing connotation of the initial title). As mentioned in chapter 2, Jane and Finch is one of the areas that the strategy now designated for targeted investment using the term Neighbourhood Improvement Areas (NIAs). These policies have played an important role in bringing resources to less affluent areas of Toronto, but the programmes have received less funding in recent years.

In the same vein as Priority Neighbourhoods, United Way Toronto established a strategy called Action for Neighbourhood Change (Ahmadi and Tasan-Kok, 2013). The aim was to create the capacity for local residents to come together, to identify priorities and come up with solutions on issues that they recognized as important, but also to expand the residents’ access to skills and resources (Ahmadi and Tasan-Kok, 2013). However, federal cutbacks under the Conservative government have led to great insecurity in the community-based sector about the future of the social programmes. The revisions regarding the Priority Neighbourhoods have thus raised concern among community advocates and service providers. There is a general tendency to reduce support for social services at all levels. Budgets for services ranging from child-care centres to homeless shelters decreased sharply in 2013 (Maguire, 2013). For instance, there are about 22,000 families on the waiting list for subsidized day-care in Toronto, and the list keeps growing. (Ahmadi and Tasan-Kok, 2013). And by flat-lining this year’s budget for shelters, more homeless people will be looking in vain for a bed or a meal (ibid.).

Poverty-related policies have also been introduced to improve the access to services. Ontario’s Poverty Reduction Strategy, for instance, seeks to break the cycle of intergenerational poverty (Ahmadi and Tasan-Kok, 2013). The policy was launched in 2008 and has increased support for the most vulnerable children and families. Focussing on school-aged children and youth, the policy calls for investment in Ontario’s After-School Program and the Pathways to Education initiative, the Ontario Student Assistance Program, and Ontario’s Youth Action Plan to provide children and youth in disadvantaged communities with better opportunities so they could reach their full potential (Ahmadi and Tasan-Kok, 2013). Moreover, the policy supports the unique needs of indigenous communities, acknowledging the wide range of historical, geographical
and cultural challenges that continue to create barriers for them in overcoming poverty. Additionally, issues such as affordable housing, homelessness, accessibility for people with disabilities, barriers to employment, abused/at-risk women in the labour market, and protection of live-in caregivers are also covered in this policy (Ministry of Children and Youth Services, 2013a, p. 5; Ahmadi and Tasan-Kok, 2013).

Increasing opportunities is pursued from an entrepreneurial angle: creating opportunities that would enhance the chances of employment and leadership for everyone (Ahmadi and Tasan-Kok, 2013). Again, a broad approach to diversity is paramount. For instance, under the motto ‘when young Ontarians succeed, Ontario succeeds’ or ‘all young people have assets to be nurtured’ (Ministry of Children and Youth Services, 2013a, p. 5), the Ontario Children and Youth Service’s Stepping Up programme (within Ontario’s Youth Action Plan, 2012) aims to provide young people with ‘every opportunity to succeed and fulfil their potential to contribute to their communities’ (ibid.). Several programmes were designed to increase economic opportunities for women. One is the Microlending for Women in Ontario Program (2014), which is intended for low-income women who want to start their own business. The programme provides them with financial literacy training, entrepreneurial mentoring, skills development and life-skills support. Another is the 2013 Women in Leadership programme that strives to expand gender diversity in corporate leadership and to increase exceptional leadership among women and girls who could then go on to improve the lives of others in their communities. Similar efforts are made with regard to the independence of seniors (Ahmadi and Tasan-Kok, 2013). The Province of Ontario has instated several tax credits and other forms of financial assistance. Among the measures intended to provide assistance and services to seniors are Ontario Trillium Benefit, Ontario Senior Homeowners’ Property Tax Grant and Elder Abuse Strategy (Ontario Seniors’ Secretariat, 2013). Moreover, place-based strategies such as the Investing in Families programme also seek to enhance opportunities for families. A notable example is the Partners for Access and Identification Project, where part of the effort involves preparing youth for job interviews (Ahmadi and Tasan-Kok, 2013).

Notwithstanding the challenges mentioned earlier, the tone of the discourse on diversity seems quite positive at TESS (Ahmadi and Tasan-Kok, 2013). That is in line with the division’s approach to defining newcomers as potential contributors to the Toronto economy, as opposed to being a burden on its social programmes. In-migrant groups are considered to be somewhat entrepreneurial, as they have taken a significant risk with relocation (Ahmadi and Tasan-Kok, 2013).

Concerning newcomers and in-migrants, it is important to note that employment has been a major challenge (Ahmadi and Tasan-Kok, 2013). In addition to the common difficulties such as lack of language fluency and lack of networking opportunities with employers, there are some underlying systematic barriers to newcomer participation in the labour market. The most notorious of these is the so-called Canadian Experience or credentials issue (Ahmadi and Tasan-Kok, 2013). It has sparked heated debate in the Toronto policy field as well among the
mainstream public. The issue stems from the structural challenges many newcomers encounter when entering the job market. Newcomer applicants are in many cases refused the job because they lack work experience in Canada or because their non-Canadian educational certificates are not recognized as equivalent to Canadian certificates. The notion has been sharply criticized for its ambiguity. It remains unclear what the notion of Canadian Experience actually means, resulting in skill mismatches in the labour market as well as increased leeway for employers to exploit or discriminate against jobseekers. Canadian Experience is also problematic in that it is strongly interconnected with topics of race and country of origin, as newcomers from the global North seems to be less affected (Ahmadi and Tasan-Kok, 2013).

With regard to policies of redistribution that use the ‘increasing opportunities’ discourse, it is pertinent to mention the Temporary Foreign Worker Program (TFWP) (Ahmadi and Tasan-Kok, 2013). In the past decade, it has drawn attention in light of the evident demographic shifts in Canada (such as the growing number of seniors) as well as the documented and/or speculated labour-market shortages of both skilled and lower-skilled workers. Meanwhile, Canada has experienced a significant increase (by more than 50%) in the number of temporary foreign workers admitted to the country due to the expansion of the TFWP (Ahmadi and Tasan-Kok, 2013). The national policy, as the definition by Human Resources and Skills Development Canada conveys, enables employers to hire foreign workers for a temporary period of time to address immediate skills and labour-market shortages (Ahmadi and Tasan-Kok, 2013). According to Nakache and Kinoshita (2010), the number of temporary foreign workers in Canada rose by 148% over a period of 6 years (2002 to 2008), from 101,259 to 251,235, while total entries (sum of initial entries and re-entries) of these workers rose by 73%, from 110,915 to 192,519 (Ahmadi and Tasan-Kok, 2013). Another 6 years later, in 2014, the numbers rose to a total 567,977 workers with temporary immigration status in Canada (Faraday, 2016).

The considerable increase in temporary foreign workers has had multiple consequences for Canadian society in general and Toronto in particular (Ahmadi and Tasan-Kok, 2013). Not surprisingly, it has complicated the challenges of gaining entry to the labour market in Toronto for both Canadians and newcomers (even though the latter group has been impacted more severely) (Ahmadi and Tasan-Kok, 2013). The influx has raised concerns about temporary foreign workers’ rights, protection and integration, as well as about Canada’s (and thereby Toronto’s) multiculturalism and diversity due to many factors. Firstly, the temporary foreign worker permit is inherently restrictive (Ahmadi and Tasan-Kok, 2013). The influx has raised concerns about temporary foreign workers’ rights, protection and integration, as well as about Canada’s (and thereby Toronto’s) multiculturalism and diversity due to many factors. 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exacerbated low-wage migrant worker’s vulnerability to exploitation and further restricted their access to permanent residency in Canada (Faraday, 2016). It has resulted in the creation of a ‘second-class’ labour force and population, an expanding group of immigrants with very limited access to services and resources. Thus, the implications of the emerging discourse around the ‘second-class’, ‘undocumented’ or ‘illegal’ population for Toronto’s diversity have been negative (Ahmadi and Tasan-Kok, 2013).

Resource allocation
The City’s financial resources are generated by property taxes, provincial grants and subsidies, federal and other subsidies, investment income and interest as well as other forms of funding (Ahmadi and Tasan-Kok, 2013). In general, property taxes and provincial grants play a larger role in the budget than other sources. For instance, in 2014, 39.4% of the City budget came from property taxes and 19.1% from provincial grants and subsidies. It is, however, difficult to estimate how these resources are allocated with regard to diversity (Ahmadi and Tasan-Kok, 2013).

As mentioned earlier, diversity-related programmes and practices are deeply embedded in existing policy frameworks and are spread across different City divisions and partnerships (Ahmadi and Tasan-Kok, 2013). Thus, it is difficult to discern which public agencies are involved in the development and implementation of diversity policy. The broad approach to diversity implies the involvement of many interconnected agencies. It is challenging (if not impossible) to track down and identify, in a quantified manner, the type and amount of resources and funding that are being injected into diversity-related efforts at the city level (Ahmadi and Tasan-Kok, 2013). Besides the obvious participants – Children’s Services, Long-Term Care Home Services, or Public Health – many divisions like Parks, Forestry, and Recreation or the Toronto Public Library are involved in the implementation of diversity policies. It is not easy to trace the financial allocation of resources for diversity-related matters by these agencies. We can, however, make some estimates on the basis of municipal budgets for the most relevant programmes. The City’s Figures reflect the serious cutback expectations. In 2013, for instance, the total cost of delivering municipal services to Toronto residents was $15.26 billion, while the operating budget for 2014 was $9.6 billion. The City budget is planned to remain at around $18.6 billion between 2014 and 2023 (City of Toronto, 2014), which represents a serious decline (Ahmadi and Tasan-Kok, 2013). However, according to Social Planning Toronto (2012), determining what was actually lost with these budget cuts is a time-consuming process, as some reductions are described as ‘service efficiencies’ and others as ‘minor service impacts’ or ‘major service impacts’ (Ahmadi and Tasan-Kok, 2013).

Concerning budget allocations for 2014, among all diversity-related organizational bodies, Toronto Employment and Social Services (TESS) received the highest share (12.2%) of the operating budget (Ahmadi and Tasan-Kok, 2013). In the same year, Parks, Forestry and Recreation received 4.3% of the total operating budget, while the Children’s Services Program received 4.2%, Long-Term Care Homes and Services 2.4%, Toronto Public Health 2.6%, the
Toronto Public Library 1.9%, and the Economic Development and Culture Program received 0.7%. Altogether, these diversity-related services were allocated 28.3% of the budget. Some serious budgetary reductions lie ahead for these services. For instance, Park, Forestry, and Recreation will receive 6% of the capital budget allocated between 2014 and 2023, while the

Table 3.2 Sources of funding to settlement-service agency locations in the GTA in 2005

<table>
<thead>
<tr>
<th>Source</th>
<th>City of Toronto</th>
<th>Durham Region</th>
<th>Halton Region</th>
<th>Peel Region</th>
<th>York Region</th>
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Public Library and Long-Term Care Homes and Services will only receive 1% of the total budget for the same years (City of Toronto, 2014) (Ahmadi and Tasan-Kok, 2013).

Hence, programmes like Community Centres, Social Assistance, Child Care, Homeless Shelters, Youth Equity Strategy and Women’s Shelters, are faced with declining budgets (Ahmadi and Tasan-Kok, 2013). Many of the efforts concerning diversity fall under the umbrella of newcomer and settlement services. Lim et al. (2005) compiled a list of the most common settlement needs identified in Toronto’s services and programmes: Welcome policy; Advocacy; Counselling and support; Education; Emergency food services; Employment; English as a second language (ESL); Form filling; Health/Medical; Housing; Information and referral; Legal; Orientation; Recreation; and Translation and interpretation (Lim et al., 2005). Table 3.2 provides a general overview of sources of funding directed to settlement-service agency locations and the distribution of settlement-service agencies in the GTA in 2005 (Ahmadi and Tasan-Kok, 2013). The table displays the number of settlement-service agencies that receive funding from each level of government as well as from non-governmental agencies. Interestingly, non-governmental agencies appear to play a vital role in financing such programmes, showing up more prominently than governmental organizations at all three levels combined. The table highlights the important role of fundraising organizations, in particular United Way Toronto, in social-service provision (Ahmadi and Tasan-Kok, 2013). United Way Toronto funds 169 agencies in the GTA, close to the number of federally funded agencies (189) (Ahmadi and Tasan-Kok, 2013).

Settlement services are at the forefront of diversity programmes that receive resources from different levels of governance as well as from non-governmental sources (Ahmadi and Tasan-Kok, 2013). However, these diversity policies address a wide array of issues faced by Toronto’s communities and do not just concern immigrants (Ahmadi and Tasan-Kok, 2013). It should be noted that the Harper government began to diminish social programmes. Subsequent serious cutbacks have affected many groups and communities, ranging from the unemployed to low-income families and poor seniors (Ahmadi and Tasan-Kok, 2013). Further, there has been consistent effort to leverage non-profit and private sector resources and collaborations (Ahmadi and Tasan-Kok, 2013). The aim is to support such programmes in times of increasing privatization and cutbacks in government funding. Toronto’s integrated approach to diversity policy has ensured that the overall allocation of resources has not targeted only one specific type of policy (recognition of community needs, creation of encounters among individuals and groups, or redistribution of resources). Instead, all three policy areas have received resources and suffered recent cutbacks to a more or less equal degree (Ahmadi and Tasan-Kok, 2013).

3.5 NON-GOVERNMENTAL VIEWS ON DIVERSITY POLICY

Non-governmental actors such as charitable non-profit organizations, private foundations and community-based agencies are highly involved in programmes related to diversity (Ahmadi and
In general, there seems to be consensus in the non-governmental sector as well as among many city-level governmental agencies that the shifts at higher levels have had an impact on practices and discussions concerning diversity in the GTA (Ahmadi and Tasan-Kok, 2013). Many efforts have suffered cutbacks in funding from different levels of government in recent years (Ahmadi and Tasan-Kok, 2013). A change in federal support was prompted by the government's attempt to shift sources of funding to newcomer landing points. It was a reaction to the recent rise in the number of newcomers arriving in Western Canadian provinces that have a very robust oil-driven economy and other economic resources (a trend in line with the expansion of the Temporary Foreign Workers Program). However, Toronto remains a powerful immigration magnet (Ahmadi and Tasan-Kok, 2013). Even though newcomers may not land in Toronto first, many do move there at a later stage to access the array of newcomer services available in the area. Thus, the shift at the federal level has had significant impacts on the Toronto region. At the community level, some agencies have lost funding in the past number of years, raising concerns about the future funding of current initiatives. In the following sections, some of the critical comments aimed at these shifts will be addressed, along with a discussion of the concerns and insecurities expressed by non-governmental actors (Ahmadi and Tasan-Kok, 2013).

As observed in Table 3.1, the non-governmental sector remains highly influential when it comes to identifying needs on the demand side, designing programmes and serving diversity (Ahmadi and Tasan-Kok, 2013). The key to understanding the resilience of community-based agencies that are involved in the governance of diversity in the GTA is what one respondent from the City’s social policy analysis and research division refers to as ‘structures of collaboration’. Toronto’s legacy of non-profit involvement in City diversity policy continues to exist, though it is becoming increasingly precarious due to the federal cutbacks and the devolution of responsibilities and funding authority.

Private enterprises and charitable non-profits
As Table 3.1 shows, government funding, though substantial, is not the only source of revenue for newcomer and diversity-related programmes (Ahmadi and Tasan-Kok, 2013). Private enterprises such as Maytree and non-profit fundraising organizations such as United Way Toronto also provide money for initiatives and community-based organizations. Fundraisers are also facing challenges of their own, notably due to demographic trends such as the increasing senior population (Ahmadi and Tasan-Kok, 2013).

Organizations such as United Way Toronto depend more than ever on their donors due to the overall decentralization and subsequent cutbacks in governmental resources (Ahmadi and Tasan-Kok, 2013). Other contributing factors are the uncertainty facing young people entering the labour market and, in light of the important role that for instance United Way Toronto plays in funding Toronto’s social and settlement services, the increasing pressure from donors to influence the revenue streams of projects at the community level (Ahmadi and Tasan-Kok, 2013). This raises concerns about the future of many diversity-related programmes, adding to the insecurity already evident within the community. These changes and financial cutbacks...
undermine Toronto’s systematic and coordinated approach to addressing diversity, given that the nationalist and ‘us-versus-them’ discourses seem to be gaining ground on Toronto’s doorstep. Trudeau administration’s strategy with respect to funding of social and newcomer settlement services is unclear at this stage of the research, though the discourse of the government has been very newcomer-friendly as mentioned before.

Community-based agencies
The above-mentioned structures of collaboration – the community-based agencies whose collaborative efforts are coordinated by an official steering committee at the city level (the TNO) – have proved to be essential in sustaining Toronto’s asset-based approach to diversity. Toronto is home to a wide array of collaborative initiatives and strategies for diversity (Ahmadi and Tasan-Kok, 2013). In fact, as discussed in section 2.1 regarding City programmes, diversity-related policy is even more deeply embedded in the community-based sector. As expressed by one settlement worker from Saint Christopher’s Community House – a non-profit in a downtown Toronto neighbourhood and a member of the Local Immigrant Partnerships (LIPs) of the Toronto South quadrant – the integrated approach is an important tool for responding to gaps in the current diversity and newcomer-oriented programmes (Ahmadi and Tasan-Kok, 2013).

Regarding non-citizens, a promising improvement was made when the Toronto City Council asked the Ontario government to amend legislation in order to allow permanent residents to vote in municipal elections (Ahmadi and Tasan-Kok, 2013). Some officials, such as the city’s then Conservative mayor Rob Ford, were adamantly opposed to the idea. Yet optimism was unanimous among most City and community-based agencies that the amendment would have very positive implications (Ahmadi and Tasan-Kok, 2013). It was expect to improve the inclusiveness and function of democracy in the city as well as to instil in these residents a sense of belonging by providing them with the opportunity to engage in and influence local politics (Ahmadi and Tasan-Kok, 2013). However, at time of writing, no changes had come into effect.

The current imbalance in the distribution of resources and services across the GTA (the concentration of services in downtown neighbourhoods and the significant lack of resources injected in inner-suburban areas which are accommodating an increasing influx of newcomers), coupled with the recent cutbacks in government funding and combined with the systematic barriers elaborated in the previous section are some of the main points of contention raised by the community-based sector (Ahmadi and Tasan-Kok, 2013).

3.6 GOVERNANCE ARRANGEMENTS AND INITIATIVES

Canada is a highly decentralized federation and is governed by three levels of administration: federal, provincial and municipal. Toronto’s micro-scale communities fall under the city’s jurisdiction and are represented by Community Councils. Each of these layers is invested with distinct powers and responsibilities, but they are also interrelated. As Canada’s largest
Figure 3.2 Institutional map of Toronto concerning urban diversity (including the Jane and Finch area). Source: Authors.
metropolis, Toronto’s municipal government is part of a dense and complex network, interacting with other levels of government (federal and provincial) as well as with local actors (Horak and Young, 2012).

Compared to other municipalities, Toronto enjoys greater legislative authority, increased fiscal resources and inclusion in provincial and federal policy processes (Horak, 2008). Supplementary to the state actors, a wide range of non-state actors and non-governmental organizations (NGOs) participate on all levels of governance by passing on information, critique and policy recommendations to the administrations. Public-private partnerships play an important role in the implementation of diversity policies, particularly by linking diversity to economic advantages. This role is exemplified by the Toronto Region Immigrant Employment Council, the Toronto LIPs, and the Toronto City Summit Alliance. The City’s business elite in particular has had increasing influence upon multilevel policy processes (Horak and Young, 2012). Lastly, the community-based sector plays a key role in implementing programmes and providing services at the city as well as the community level. Non-governmental actors such as charitable non-profits, private foundations and community-based agencies are thereby highly involved in programmes related to diversity.

Within this complex governance structure, diversity policy is interconnected with numerous other topics: the economy, citizenship, migration, foreign affairs, education, recreation and urban planning, among others (see Figure 3.2).

The key instruments of diversity governance in Toronto are bottom-up arrangements and initiatives. These instruments offer a platform for policy-making: a basis on which policymakers come to understand the needs of the communities and respond to them. The Jane and Finch area provides affordable housing for low-income groups, starters and newcomers; it has a rundown appearance and a large low-income population. But thanks to its strong community basis, a social transformation is taking place, turning this stigmatized area into a hub of various communities. Bottom-up policy instruments emanating from the communities and non-governmental organizations recognize individual identities (based on gender, disability, age, etc.), which go deeper than a definition of diversity based on newcomer/immigrant identities. The aim of identifying individual needs is often pursued in the local community through a variety of programmes and initiatives that are put in place in response to the needs of a diverse public.

Taking the policy objectives of social cohesion, social mobility and economic performance into account, selected initiatives were analysed, most of which operate in the Jane/Finch Community and Family Centre (JFCFC). As an umbrella organization, it provides support to the otherwise independent initiatives.

Community initiatives play a very important role in improving chances for social and economic well-being in this disadvantaged area. The residents of Jane and Finch, with their multi-
ethnic, multi-cultural and multi-lingual background, live in an area which lacks a physical infrastructure to bring these diverse groups together. Quite the opposite: open wasteland with no social control and no connection to other land uses provides a breeding ground for illegal activities. Gangs and criminals have claimed territories in the area, instilling fear among the residents. Spatial conditions are of very low quality, due to the limited availability of public space, the large-scale undesignated areas without defined boundaries, the wide avenues that encourage fast driving, the lack of street infrastructure to encourage safe pedestrian circulation and the lack of commercial and service activities at street level, which could bring life to the streets. Yet, despite the spatial limitations and societal challenges, there are many community initiatives, civil society organizations, NGOs and other social organizations that are exerting an influence in Jane and Finch (Figure 3.3).

In terms of making a contribution to social cohesion, social mobility and economic performance, our analysis revealed that while some initiatives had a specific impact, most programmes made progress towards all three objectives. One of the primary ways in which programmes affect social cohesion is by focussing on community engagement and thereby strengthening social ties. Almost all of the reviewed initiatives provide safe spaces where community members can gather and establish connections. Moreover, common ways that programmes address social mobility have been by providing access to (and assistance in) education as well as by offering workshops and training on topics such as career-building, life-skills, self-sufficiency and managing finances. Creating full-time or part-time local employment opportunities, hiring from the community and providing referrals to employment agencies are some of the common strategies that have been adopted to enhance economic performance.
Regarding their contribution to encounter, recognition and redistribution, these three interconnected objectives are addressed simultaneously within the integrated approach. Creating and fostering inclusive spaces opens up opportunities for collaboration among community members who are diverse not only in terms of ethnicity but also in terms of economic status or cultural background (for example, by facilitating encounters between the residents of single-family dwellings and high-rise apartments). Recognition is promoted by identifying individual needs and then paying attention to these needs and interests. Similarly, redistribution is pursued by fighting the systemic barriers faced by individuals in the community and by providing access to training and jobs.

The above findings are in line with the dominant discourses found at the macro scales of governance. For instance, in the ‘policies for recognition’ category, ‘equal access for everyone’ was a highlighted discourse as well as a recurrent concept. At the macro scale, the ‘policies for encounter’ group primarily sought to create ‘accessible and flexible community spaces for everyone’. In fact, the importance of inclusive space was one of the main success factors at the community level. In the final category, namely ‘policies for redistribution of resources’, multiple focal points were observed at the macro scale, all of which were aimed at increasing ‘opportunities for everyone’, which, again is one of the main targets of the initiatives at the community level. In Jane and Finch, spatial organization is almost completely separated from community initiatives, which located themselves wherever possible. As a consequence, the strong social infrastructure in Jane and Finch lacks an appropriate spatial infrastructure to accommodate and support the strong community ties and turn them to the residents’ advantage.

Strong community networks link our case-study area, Jane and Finch, to higher tiers of governance and policy initiatives like the Priority Neighbourhoods programme. Despite these links, the community-based sector is highly uncertain about the future of the social programmes in light of the federal cutbacks under the previous Conservative government. The uncertainty has limited the comprehensive impact of policy at the neighbourhood level, leaving the efforts fragmented. It is at this level that we see the importance of interconnectedness among organizational bodies but also an increase of fragmentation within the community networks. The initiatives that are able to use these complex networks to obtain funding or political approval are also the ones that are more successful at implementing their primary goals. Their performance shows signs of increasing ‘self-responsibilization’ at the community level.

Jane and Finch has a strong community-based policy-making tradition. It was designed to serve the needs of the diverse groups living in the area. The bottom-up initiatives were supported by the Priority Neighbourhood strategy for a while. That strategy involved targeting individual needs, motivating shared activities and creating spaces of meaningful encounters between diverse groups. The spatial organization is almost completely disconnected from community initiatives, which have carved out their own action spaces in leftover places, private spaces, undesired places and cheap and accessible locations where they could afford to locate themselves (Figure 3.4).
In Jane and Finch, due to lack of spatial organization and spatial quality, spaces for meaningful encounters and shared activities are established by bottom-up and fragmented initiatives. People’s daily and lifetime routines are challenged by the lack of spatial organization. Although community initiatives and bottom-up organizations are strongly present, the lack of spatial organization decreases the possibilities for a comprehensive impact in the neighbourhood, leaving the influence of community efforts fragmented.

Figure 3.4 Community support services, local initiatives and bottom-up organizations scattered in Jane and Finch in commercial or privately owned facilities. Source: Authors.
3.7 CONCLUSIONS

The aim of this chapter was to elucidate the gap between policy discourses and the reality of diversity governance. In recent decades, the federal government has defined diversity as an asset, thereby making diversity marketable. Now diversity is seen as means to contribute to the country’s economic development. On the basis of this success agenda, the policy discourses take a very positive approach to diversity, as expressed in two dominant narratives: equal access to services for everyone; and increasing opportunities for everyone. However, despite the stated ambitions, there is a policy mismatch between the federal government’s positive discourses and implications for local-level policy. The mismatch is evident in the increasing polarization of income groups along ethnic lines between the inner-city areas and the suburbs of Toronto (Hulchanski, 2010), as set forth in chapter 2.

The lack of a spatial organization to accommodate the strong social infrastructure at the neighbourhood scale decreases the possibility of a comprehensive impact of community-based initiatives, leaving the influence of community efforts fragmented. The policy targets of creating inclusive neighbourhoods with accessible and flexible community spaces are usually separated from the social policy but included in spatial planning efforts. Even then, the objectives of creating inclusive spaces, community spaces or spaces of encounter and recognition among diverse groups can only be systematically pursued in neighbourhoods that are attractive enough for the market parties to invest in new urban regeneration schemes. But such locational advantages are absent in Jane and Finch. Thus, efforts to create inclusive spaces remain in the hands of the communities. Their success is dependent on their ability to facilitate social cohesion and mobility in available and affordable places within the neighbourhood.

The interconnectedness of diverse organizational bodies, the embeddedness of diversity discourses in city-level policies and the service-provision approach to integration contribute to the comprehensive governance structure described in a previous report (Ahmadi and Tasan-Kok, 2014). Despite the fragmentation and decentralization, this governance structure, in combination with a pluralist approach, may allow the city government to sustain its focus on diversity-friendly policies (Ahmadi and Tasan-Kok, 2014). This report shows that diversity-related policies respond to the needs of broader categories of individuals and groups in several ways: by recognizing their existence and needs; by promoting encounter to increase socio-economic opportunities and social mobility; and finally by redistributing resources to disadvantaged and marginalized groups. In sum, the dominant discourse in the ‘policies for recognition’ category is ‘equal access for everyone’ (Ahmadi and Tasan-Kok, 2014). The ‘policies for encounter’ category aims at creating ‘accessible and flexible community spaces for everyone’. The final category, namely ‘policies for redistribution of resources’, has multiple focal points, all of which envision increasing ‘opportunities for everyone’ (Ahmadi and Tasan-Kok, 2014).

Besides having diversity embedded in many of its policies and programmes, Toronto’s policy framework has another interesting characteristic (Ahmadi and Tasan-Kok, 2014). Despite
Concerns about fragmentation and decentralization due to the organizational restructuring undertaken at the federal level under the Conservative government, there is an increasing interconnectedness between layers of governance in terms of financial and organizational provisions and also in terms of the instrumentalization of policy and services. As our analysis highlights, perceptions of diversity have been shifting at the federal level (Ahmadi and Tasan-Kok, 2014). On the one hand, Canadian immigration policy has shifted its focus from building citizenship to importing labour. On the other hand, there has been an incredible increase in the number of temporary foreign workers admitted to the country (Ahmadi and Tasan-Kok, 2014). These two interconnected shifts, coupled with a general tendency to reduce government funds and support for social programmes at the local level, have created an environment of insecurity among city-level actors and within the community-based sector in particular (Ahmadi and Tasan-Kok, 2014).

Notwithstanding some negative trends, we argue that Canadian diversity policy provides opportunities and policy instruments to enhance social cohesion, social mobility and economic performance in urban society, not only for newcomers but for anyone facing certain disadvantages in accessing services (Ahmadi and Tasan-Kok, 2014). Its comprehensive structure, which accommodates the embeddedness and interconnectedness of the discourse of diversity in all layers of governance and across different city-level programmes, and its pluralist approach to diversity can be regarded as key reasons why Toronto has been able to respond to these shifts and thereby preserve its inclusive and asset-based approach to diversity (Ahmadi and Tasan-Kok, 2014). However, the lack of spatial organization accompanying the strong social infrastructure, as the case study in Jane and Finch demonstrates, decreases the possibility of comprehensive impact, leaving the influence of community efforts fragmented throughout the area. On the basis of these discussions, we conclude that in order to create conditions in the neighbourhood to nurture a positive influence of diversity in terms of the social and economic well-being of the residents, social and spatial policy actions should be interconnected and coordinated.
4 RESIDENTS DEALING WITH DIVERSITY

4.1 INTRODUCTION

“I am comfortable with people living around here. It is not just one culture, we have a multi-culture neighbourhood so you can learn from the different experiences of people. And children play with all different kinds of people outside. It doesn’t matter who lives in the building, the children will play with them. So even if as an adult you don’t talk to your neighbours, or you don’t talk to people in the building, your children will bring you closer.” (Jane and Finch resident)

Jane and Finch is a neighbourhood with fragmented land-use: residential blocks are separated by large undefined spaces and highway structures (Figure 4.1). The visible public spaces and neighbourhood institutions that are deemed by many scholars to foster cohesion (Curley, 2010; Small, 2006; Van Bergeijk et al., 2008; Völker et al., 2007) seem to be lacking (Ahmadi and Tasan-Kok, 2015). In addition, the demographics of neighbourhoods like Jane and Finch make encounters with diversity inevitable, leading to, as Vertovec (2007, p. 1045) argues, ‘new experiences of space and contact’. In a growing number of contexts, however, concerns are being raised about the nature of these contacts, as they may lead to decreased solidarity, distrust and separation (Thrift, 2005; Twigg et al., 2010) and thus have a negative effect on cohesion. Against this backdrop, the strong sense of place attachment expressed by many residents and social-service workers might come as a surprise. To what extent does diversity matter to Jane and Finch residents? Does it affect their internal bonding and their social mobility with respect to jobs, income, status and power? And which aspects of the neighbourhood foster or hinder social cohesion and social mobility?

Figure 4.1 Spatial impression of Jane and Finch: Apartment blocks and open space. Source: Authors.
The literature on the relationship between diversity and social cohesion reports conflicting results (Ahmadi and Tasan-Kok, 2015): While some scholars contend that increasing diversity undermines social capital and connectedness (Kearns and Mason, 2007; Putnam, 2007), others claim that diversity improves tolerance and contact among different groups (Graham et al., 2009; Marschall and Stolle, 2004). There is more agreement on what fosters social cohesion: social contacts and networks, solidarity, social control, shared values and norms, place attachment and a shared identity (Tasan-Kok et al., 2013). Social mobility is said to be closely connected to social cohesion and social capital, based on the premise that an individual’s social network can have a positive impact on the ability to find employment, housing, etc. In disadvantaged neighbourhoods, the opposite effect may occur (Ahmadi and Tasan-Kok, 2015): the same networks are said to restrict an individual’s opportunities (de Souza Briggs, 1997; Joseph, 2008; Wilson, 1996). In contrast, Saunders (2011) ascribes to neighbourhoods like Jane and Finch, where housing is cheaper than in the rest of the city, the function of springboards or temporary stepping stones allowing diverse newcomers to integrate socially and economically into the wider society.

This chapter considers how the residents of Jane and Finch perceive diversity and how urban diversity in turn influences their lives. It demonstrates that the mere existence of diversity neither hinders nor enhances social cohesion and social mobility. Diversity in Jane and Finch is perceived as a normal part of everyday life. Of course, that positive perception represents a superficial level and it coexists with tensions and stereotyping (Ahmadi and Tasan-Kok, 2015). Contacts and support networks cut across perceived ethnic boundaries. Nevertheless, we argue that shared commonalities (language, personal interests, similar experiences etc.) or joint activities (to create shared memories etc.) form a basis for meaningful encounters between residents and ultimately for social cohesion. Concerning social mobility, we will show that social networks and bonds play a minor role, while formal support services at the neighbourhood level are more decisive. However, neither the places for meaningful encounters nor the spaces for community services have been comprehensively planned. Too often, systemic barriers and their connotations create a desire to move away from Jane and Finch, in spite of the residents’ attachment to the place. Local resources, opportunity structures and networks are very useful for overcoming systemic barriers. Moreover, they make the neighbourhood attractive for social networking and pursuing opportunities. However, well-communicated social and spatial organization strategies, plans and policies are needed to increase the influence of diversity on social cohesion and mobility in the neighbourhood.

4.2 METHODOLOGY

The results of this chapter are based on 50 interviews (Appendix 3) that were conducted with residents of Jane and Finch between September and October 2014. The aim was to construct a sample representing multiple dimensions of diversity in Jane and Finch. The interviewed residents had a wide range of backgrounds, with roots in the Caribbean or Latin America and
to a lesser extent in Africa and Asia. Only three would classify as ‘white Canadians’ and one as ‘white European’. There was also a range in marital status: married, single, separated or divorced interviewees were almost equally distributed. While some had disabilities, the sample did not include anyone who was obviously handicapped. In terms of employment, half of the residents had jobs at the time, mostly in part-time positions. People outside the labour market included unemployed interviewees, retirees, students and stay-at-home spouses. Approximately half of the residents felt comfortable about sharing information on their monthly income. It was almost equally divided among income lower than €690 [$1000], between €690 and €1380 [$1000-$2000] and over €1380 [$2000] (of which some had more than €3445 [$5000] per month). The sample did not achieve an equal representation with regard to gender; two-thirds of the respondents were female. A group that was particularly hard to reach consisted of racialized males between the ages of 18 and 35, which is interesting in itself. Concerns about accessing and serving the needs of young racialized men were frequently expressed by many of the service providers and outreach workers who have been interviewed throughout the research process.

This chapter now turns to an investigation of housing choice and residential mobility and then examines perceptions of diversity in Jane and Finch. It then moves on to activities in the neighbourhood and beyond. After that, it takes a closer look at the relationship between diversity and social cohesion, and subsequently does the same with regard to social mobility. The last descriptive section expands on perceptions of public policy and initiatives in Jane and Finch. Finally, the conclusions highlight the role of shared activities in enhancing the positive effects of diversity on social cohesion and mobility, emphasizing the importance of social and spatial policy in this respect.

4.3 HOUSING CHOICE AND RESIDENTIAL MOBILITY

This section investigates the motives and perceptions of residents in our sample with regard to their housing situation. The foundation for the existing housing stock in Jane and Finch was laid in the 1962 master plan for District 10, which now covers the area of the neighbourhood. The plan, which was largely based on single-use zoning, aimed to transform suburban farmland into a functioning community (Stewart, 2008). It envisioned the integration of low-, medium- and high-density housing, which led to the contemporary coexistence of tower blocks, semi-detached dwellings and townhouses (Figure 4.2). Nonetheless, high-rise apartment towers became the most common type of housing to be constructed in the years following the plan. Dominated by modernist architecture, the built environment has not changed much since then, rendering Jane and Finch, with approximately 45% of its units in high-rises, one of the largest concentrations of apartment towers in Toronto (ibid.). Importantly, rents in Jane and Finch are lower than average for the city.

The majority of the interviewed residents indicated that their choice was related to the housing conditions in the neighbourhood, with affordability being one of the strongest indicators
The choice of less-affluent households is often restricted (van Ham and Clark, 2009). Therefore, any analysis of differences between housing careers of various groups cannot be done effectively without paying attention to the socio-economic resources of the households. Average rents and house prices in Jane and Finch are relatively low. In line with the statistics, the interviewees (both market-sector renters and home-owners) explained that their financial limitations prevented them from moving to other parts of the city. Roughly two-thirds said they saw Jane and Finch as a temporary solution, intending to move away when their financial situation would permit (Ahmadi and Tasan-Kok, 2015). This attitude was prevalent among the more recent immigrants to Canada, resonating with Saunders’ hypothesis of low-income neighbourhoods as ‘arrival cities’. Nevertheless, ambitions should not be confused with actual outcomes. As described in Chapter 2, socio-spatial inequality is growing in Toronto. Moreover, research shows that increasing numbers of Jane and Finch residents are precariously employed (Wilson et al., 2011) and/or facing working poverty (Stapleton, 2015). These trends might impede their housing careers and render Jane and Finch a place of ‘survival’ rather than an ‘arrival city’.

Closely related to affordability is the issue of housing conditions, as differentiated in size and quality. Overall, the size, quality and price ratio was considered better than elsewhere. Even though some interviewees expressed negative views on Jane and Finch, they were not willing...
to move to a smaller house or unit in a neighbourhood, which they described as more desirable (Ahmadi and Tasan-Kok, 2015). At the same time, however, dissatisfaction with a dwelling’s size and quality was commonly given as a reason for one’s desire to move away. In line with the literature, a growing family and increasing household size were given as motives to relocate, but maintenance problems and pests like cockroaches were also mentioned (Ahmadi and Tasan-Kok, 2015). Also important was the availability of TCHC units. The interviewees who were financially dependent on public housing said they did not have much choice and had moved to Jane and Finch simply because TCHC offered them a unit there.

Social conditions
According to our data, the housing choice of Jane and Finch residents was also influenced by social conditions, specifically by the presence of diverse ethnic, religious or cultural communities, though to a lesser extent than by housing conditions. A neighbourhood can attract or repel prospective residents due to its reputation, the perception of existing opportunities, social ties with family and friends or the concentration of a particular population group (Bolt and van Kempen, 2002; Kley, 2011). Regarding residential mobility, however, studies looking at the neighbourhood context report mixed results. Some scholars claim that the actual effects of deteriorated neighbourhoods on residential mobility are minimal, while others claim they are considerable (Rabe and Taylor, 2010). Though indirectly, some interviewees acknowledged that the presence of people from their own ethnic, religious or cultural community or a recommendation of the area by relatives or friends had played a role in their relocation decision.

Whether moving to Jane and Finch was considered an improvement or a demotion largely depended on the individual’s perceptions and priorities. Some of the interviewees found the right combination of social contacts, affordability as well as living and working conditions in the neighbourhood. They then decided to remain in the area, despite attaining a financial position which would allow them to move somewhere else (Ahmadi and Tasan-Kok, 2015). An even smaller number developed such a strong affinity with the neighbourhood that they decided to buy a property there. Others, however, said they wanted to move away, referring to the social conditions, especially with regard to the upbringing of their children, a point repeatedly mentioned in the academic literature (Rabe and Taylor, 2010).

Conclusion
The majority of the interviewees moved to Jane and Finch because of its relatively affordable housing options. Thus, the affordability, size and quality of housing as well as the availability of TCHC units prevailed over other criteria. Apparently, the social conditions of the neighbourhood and diversity in particular do not constitute a strong pull factor but represent a rather ‘accidental’ outcome of Toronto’s challenging housing market. Even though the diversity of the constituent communities sometimes played a role in relocation decisions – especially for newcomers looking for proximity to people with the same ethnic background – individual resources and characteristics of the housing market clearly outweighed these effects.
This section examines how the residents perceive living with diversity, which is largely an unintended consequence of their limited housing choice. Wessendorf (2013) developed the concept of ‘commonplace diversity’, arguing that in these instances not much attention is paid to diversity and that contact occurs in the public realm despite ethnic, linguistic or religious differences (Ahmadi and Tasan-Kok, 2015). Nevertheless, based on her own research, she asserts that civility towards diversity is often not transferred to the private sphere, and people continue to stick to their own social groups (ibid.). Furthermore, caution should be taken when interpreting the relation between perceptions and actual practices. Van Eijk (2012), for example, argues that people may express very positive opinions about diversity but take little initiative to interact with different people. Similarly, Clayton (2009) has shown that in many contexts where diversity is celebrated as a positive notion, racial distinctions and stereotyping continue to exist (Ahmadi and Tasan-Kok, 2015).

Expanding on the concept of commonplace diversity, this section demonstrates that diversity in Jane and Finch has to a large extent been normalized (Ahmadi and Tasan-Kok, 2015). However, the interviewed residents were not indifferent to diversity. Instead, they were aware of and able to articulate social differences, which at times led to stereotyping on the basis of race, class and gender (Ahmadi and Tasan-Kok, 2015). In that light, we argue that a positive notion alone does not increase social interactions between neighbours, so social and spatial infrastructures that enable meaningful encounters are needed.

Perceptions of the neighbourhood

Reporting on their research, Bailey et al. (2012, p. 208) claim that ‘attachment is significantly lower in more deprived neighbourhoods primarily because these areas have weaker social cohesion.’ This cannot be said of Jane and Finch, however. There, the residents expressed a sense of belonging and attachment as well as familiarity towards the area, largely stemming from personal interactions and experiences with people on the street and positive encounters with other residents. Furthermore, their sense of belonging was connected to the spatial confidence they felt at specific places. In terms of spatial confidence – the feeling of belonging and being at ease in a specific environment – a sense of safety was of great importance. Overall, the Jane and Finch neighbourhood was positively perceived by its residents with respect to its social aspects (feeling of community, relationships with neighbours, social bonds, availability and appreciation of services, etc.) but negatively perceived with respect to its physical aspects (infrastructure, public transport, urban fabric and facilities, etc.).

Concerning the social aspects of Jane and Finch, the interviewees appreciated the neighbourhood’s access to goods and facilities such as schools, grocery shops, hospitals, pharmacies and churches. Most had these facilities in their immediate vicinity (Ahmadi and Tasan-Kok, 2015). This is quite surprising, as Jane and Finch does not appear to be an appealing place. Yet, the respondents mention access to services as an important reason to live
in this area (ibid.). Moreover, community centres and the events organized by them are very important aspects of the positive perceptions of the neighbourhood and its diversity. Diversity is said be a positive trait, although this does not translate into practice. Daily encounters are not enough to create strong bonds or positive perceptions of the neighbourhood. However, many of the residents claimed that living in a diverse neighbourhood creates opportunities to increase tolerance and share knowledge.

Nevertheless, many residents differentiated between zones of comfort, which were in turn largely defined by the stigma of the area (Ahmadi and Tasan-Kok, 2015). Not only did that stigma shape the way residents set the boundaries of their living environment, it also limited their activity spaces. Moreover, the stigma impacted residents’ perceptions of the neighbourhood in contradictory ways. For example, some interviewees actively tried to dissociate themselves from the Jane and Finch intersection (Ahmadi and Tasan-Kok, 2015) (Figure 4.3). That intersection is the most stigmatized part of the neighbourhood and the main focus of negative media representations, which often refer to crime, shootings and the presence of gangs. Upon further questioning, the majority denied having had any negative experiences at the intersection. Thus, people living in close proximity to the crossing tended to distance themselves from it (by reproducing negative narratives about the area) in order to avoid being associated with the stigma. Their stance exemplifies the creation of a ‘micro hierarchy’ within the neighbourhood with good and bad parts (see Wakefield and McMullan, 2005). Another important factor of the residents’ perception of Jane and Finch is the neighbourhood’s spatial quality.

Negative aspects were attributed to the concentration of one group in the area, which increases the risk of segregation and exclusion. In this respect, diversity does not seem to be a very positive asset (Ahmadi and Tasan-Kok, 2015). In some instances, the appreciation of diversity seemed superficial, as its merits were limited to opportunities for consumption. Other recurrent elements of neighbourhood boundary-setting were everyday activities and the use of spaces, notably facilities and buildings such as schools, malls and community centres. Since the physical
elements that characterize Jane and Finch (creeks, bridges, big intersections, wasteland green spaces, low-density strip malls, high-rise apartment buildings, etc.) affect feelings of attachment, sentiments partly define the boundaries of the neighbourhood. Spatial qualities obviously play a role in the perception of the neighbourhood as a living space. Some of the most frequently mentioned negative aspects of Jane and Finch were the poor maintenance of public and semi-public spaces, vandalizing and littering, lack of services (in particular after-school programmes, recreation facilities) and insufficient public transport capacity, especially over-crowding and irregular schedules, which result in long waits at bus stops (Ahmadi and Tasan-Kok, 2015).

Perceptions of neighbours

Commonplace diversity, according to Wessendorf (2013), is more often than not coupled with indifference to different cultures, lifestyles and backgrounds, whereby not dealing with difference is interpreted as a strategy to avoid conflict and tension. Thus, the normalization of diversity can lead to a superficial acceptance of difference (Ahmadi and Tasan-Kok, 2015). In our sample, the majority of respondents considered diversity in their immediate surrounding as a positive trait. They claimed to have friendly contacts and interactions with their neighbours despite their differences. Civility towards diversity influenced how people expressed their opinion of others (Ahmadi and Tasan-Kok, 2015). For instance, when describing their neighbours, ethnic characteristics or backgrounds did not play an important role, even though differences were acknowledged, as were their influences on stereotyping related to race, class and gender. What mattered most to the respondents in their evaluation of neighbourly relations as positive or negative were their ‘social relations’.

Daily encounters played a role in the perception of neighbours (Ahmadi and Tasan-Kok, 2015). A friendly attitude (like greeting each other and showing respect in public spaces) was appreciated. Most respondents considered friendliness an important characteristic of people in their immediate surroundings. Friendliness included meeting neighbours in public spaces, in the building or at places for common activities like a school or shopping facilities. Nevertheless, friendliness alone does not seem to create strong ties between the residents, even if they said they appreciated the mix of ethnicities, cultures and lifestyles in Jane and Finch. Most respondents indicated that interactions usually remain superficial and do not go beyond greeting. Therefore, we can conclude that in Jane and Finch, civility towards diversity coexists with stereotypes based on categorizations like race, culture, religion and socio-economic class. Exposure to diversity alone does not increase positive interactions unless an activity is involved (like attending school or going to the community centre) that provides a common ground for people to connect to one another (Ahmadi and Tasan-Kok, 2015).

Despite the generally positive stance toward diversity, prejudice and stereotyping were found to create negative expectations and evoke distrust (Ahmadi and Tasan-Kok, 2015). For instance, ethnically diverse, female-headed households in Toronto Community Housing units were negatively viewed and stereotyped by residents of the slightly more affluent parts of Jane and Finch, illustrating the intersection of race, class and gender. In some cases, fear appeared to be a
strong feeling, which derived from negative daily encounters (bullying) or ignoring the presence of one another (for instance, not greeting). Thus, for some interviewees, there was a clear mismatch between the reproduction of positive narratives about diversity and the residents’ experiences in relation to diversity in daily practice (Ahmadi and Tasan-Kok, 2015). Overall, the data show that perceptions of diversity and of their neighbours were strongly influenced by characteristics of the respondents such as age, life-phase or socio-economic status.

4.5 ACTIVITIES IN AND OUTSIDE THE NEIGHBOURHOOD

Neighbourhood resources such as libraries, community organizations, social services, recreation facilities, parks and grocery stores can provide a platform for neighbourly interactions and contacts across diverse cultures and backgrounds (Curley, 2010; Ahmadi and Tasan-Kok, 2015). Völker et al. (2007) similarly stress that neighbourhood facilities have a positive impact upon the creation of community (as manifest in meaningful contact among residents, feelings of safety and respect, neighbourhood vibrancy and so forth). Neighbourhood resources provide spaces where people can congregate formally and informally and observe, share knowledge and familiarize themselves with one another. Thus, repeated encounters among residents in shared public spaces can potentially result in increased public familiarity, a sense of community and feelings of trust (Blokland and Nast, 2014; Curley, 2010; Ahmadi and Tasan-Kok, 2015). Studying the everyday interactions and activities of residents may help unravel the precise ways in which neighbourhood spaces work as sites for socialization (Blokland and Nast, 2014; Ahmadi and Tasan-Kok, 2015).

This section explores the activities of the residents inside and outside the neighbourhood and the extent to which they use neighbourhood spaces and resources in their daily routines. We argue that Jane and Finch has a shortage of social and public spaces (Galanakis, 2016). Even though some bottom-up initiatives, community organizations or residents have created places of meaningful encounter in leftover places and other places (like malls), these places were not originally meant for such encounters. Thus, people tend to make use of the available public spaces, but at the end of the day there are not enough resources and spaces, especially for young people. The use of private and semi-private spaces is the outcome of the evident lack of spatial infrastructure.

Activities: where and with whom?

Jane and Finch is an isolated suburban area. Given its geographic and spatial characteristics, the distance to inner-city Toronto and the inadequate public transport, travel within and outside the area is perceived by many residents as a costly and time-consuming ordeal. As a result, the majority of the interviewed residents spend their time in the area. The responses with regard to activities in the neighbourhood, though varied, suggest that particular activities do lead to meaningful encounters: engaging in community activities (religious, educational, physical, recreational and volunteer) or socialization activities in private, semi-public and public
spaces. However, some other activities simply lead to fleeting encounters: running daily errands (grocery shopping, doing the laundry) or making recreational use of open public space (parks and greeneries).

Community activities are mainly held in community spaces, either in Jane and Finch or elsewhere, and are organized for people who live in the surrounding area. These include community gardening, fitness and well-being as well as supportive classes (nutrition, swimming, etc.) that attract people of different backgrounds and ages (Ahmadi and Tasan-Kok, 2015). Many residents also make regular use of religious facilities, particularly churches, in the neighbourhood. In addition to their primary function, places of worship like churches and temples play an important role in the neighbourhood as places for gathering, meeting people, organizing support activities and sharing knowledge. While the interaction in religious places sometimes spans different cultures, more often than not people will be seeking homogeneity rather than diversity (Ahmadi and Tasan-Kok, 2015).

The nature and location of activities, apart from those pertaining to daily living, are largely determined by the residents’ personal networks (Ahmadi and Tasan-Kok, 2015). We have categorized these as socialization activities, which can take place in residents’ homes as well as in semi-public and public spaces inside and outside the neighbourhood. For those respondents whose close social contacts also reside in Jane and Finch, socialization activities occur mainly within the neighbourhood. Some residents prefer to meet people in their private spaces, though the majority spend time with family and friends both inside and outside their homes. Even though they live in a very diverse neighbourhood, some residents value socializing with people of the same origin when it comes to activities they take part in voluntarily (going to church with their own kind, having coffee with a person from the same background, etc.) (Ahmadi and Tasan-Kok, 2015). In such cases, daily encounters and fleeting exchanges do not bring people any closer than greeting one another or acting with civility. Opportunities for real bonding arise through personal networks, which are sometimes independent of the neighbourhood. Activities are also shaped by the availability of spaces and resources in the neighbourhood, a topic to be explored in the following section.

The use of public space
Public spaces are scarce in Jane and Finch, so activities take place largely in semi-public and private spaces. We use the concept of ‘third places’ (Oldenburg and Brisset, 1982) to denote spaces in the neighbourhood where people gather to casually socialize; these lie outside the realms of home and workplace. Third places in Jane and Finch, regardless of their public, private or semi-public character, are sites where the inhabitants interact across diverse backgrounds, cultures and experiences (Ahmadi and Tasan-Kok, 2015).

The public spaces most commonly referred to by our respondents include open areas like parks and greeneries (especially the Black Creek trail), playgrounds and libraries or community centres. They are often sites of recreational activities and function as meeting places as well as
places where unintended encounters between diverse groups can occur (Ahmadi and Tasan-Kok, 2015). The respondents generally regarded parks as safe and pleasant places. Some said they had seen improvements in the overall quality of the parks and green spaces over the years. Only a few claimed that gangs were present or predominant in some of the parks. Our general observation is that public spaces like parks in Jane and Finch play a very limited role in creating lasting encounters between diverse groups or individuals. This is mainly because the physical composition of the area (a fragmented modernist urban landscape) prevents some people from easily accessing these places (which would require long walks, to go by car or to use public transport). Moreover, littering, insufficient maintenance, congregating youth, alcohol and drug use as well as the (perceived) presence of gangs and violence also limit the encounters between diverse people.

Semi-public spaces accommodate activities in private spaces for public purposes (Ahmadi and Tasan-Kok, 2015). Thus, the activities that occur there are controlled and regulated by the owners. Some examples in Jane and Finch are the plazas inside the malls (Ahmadi and Tasan-Kok, 2015). The function of these plazas as third places is somewhat accidental: an unintended consequence of having insufficient planned social infrastructure in the neighbourhood. With the exception of a few fast food chains and coffee shops, there are not really any indoor spaces where people can casually congregate and interact. Plazas, however, provide spaces where a diverse group of people, male and female (mostly middle-aged and senior residents) from different cultural and ethnic backgrounds gather and interact (Ahmadi and Tasan-Kok, 2015).

Private spaces are owned by individuals or enterprises. Malls and commercial spaces are among the most commonly used private spaces in Jane and Finch; as we observed, one of the most common activities among the interviewed residents was running errands (Ahmadi and Tasan-Kok, 2015). Indeed, the two shopping malls are of particular importance as clusters of resources ranging from basic retail spaces to social services and recreation facilities. We observed the predominance of elderly people from diverse ethnic backgrounds in food courts or sitting areas of malls, simply hanging around. While these private spaces are intended for formal activities (commercial and consumption), the lack of a planned social infrastructure has also resulted in their use as informal third places. For instance, private bars – essentially, private dwellings – also function as informal enterprises where locals can purchase and consume alcohol (Ahmadi and Tasan-Kok, 2015). There was no explicit indication of whether these private spaces influence the encounters between diverse ethnic groups. They seem to serve as affordable places of consumption.

Conclusion

Our analysis shows that the neighbourhood does play an important role in shaping the daily activities of its inhabitants. Residents do engage in relations and activities within their neighbourhood (Ahmadi and Tasan-Kok, 2015). However, diversity does not have a direct impact on their daily routines. In some cases, the obvious lack of planned social infrastructure has resulted in a number of de facto creative responses (such as resident-organized events or
accidental places). Yet its absence has also engendered informal activities, nuisance and crime (Ahmadi and Tasan-Kok, 2015). People tend to make use of the available public spaces, but all in all there are not enough to function as third places in the community, especially as places catering for young people. In this respect there is room for improvement; specifically, there is a need to create active places of encounter in Jane and Finch.

4.6 SOCIAL COHESION

When assessing the impact of diversity upon social cohesion, it is helpful to differentiate between strong and weak ties in the neighbourhood (Bridge et al., 2014; Ahmadi and Tasan-Kok, 2015). While strong and weak ties derive from different levels of interaction, both sets of social relations play a role in providing the basis for social cohesion (Blokland and Nast, 2014; Vranken, 2001). Similarly, residents of diverse neighbourhoods can develop ‘partial exit strategies’ by means of which they can select the dimensions of their lives they are willing to share with other groups, and the dimensions they would rather cluster in segregated social circles (Ahmadi and Tasan-Kok, 2015; Bridge et al., 2014). This section explores the forms of interaction between residents of the Jane and Finch area (networks, bonds, ties, etc.) in order to illuminate the relationship between diversity and social cohesion. In Jane and Finch, individuals may develop strong ties of mutual support with people from diverse ethnic or cultural backgrounds who are outside their family. In addition, close friendship networks may be built upon commonalities (such as language, personal interests or similar experiences) or shared activities (including work and school) (Ahmadi and Tasan-Kok, 2015).

This section explores various forms of connection between residents of Jane and Finch, demonstrating how important diversity is for social cohesion. The descriptions reveal a sense of solidarity, especially with people’s own communities (defined in terms of age, ethnicity, health or economic/job status).

Networks through commonalities and shared activities

Residents in our sample had strong ties in their personal networks, mainly with family members and close friends (Ahmadi and Tasan-Kok, 2015). The often had weak ties with neighbours, co-workers, classmates and community Figures such as religious representatives. Sometimes these ties derived from belonging to the same group (ethnic, socio-economic class, age etc.), but we observed many cases in which commonalities and activities were shared across these diverse groups regardless of their differences (Ahmadi and Tasan-Kok, 2015).

There are many commonalities that bring people together: among others, a common background (ethnicity, country of origin, language) or similar cultural characteristics (religion); shared positive (success) or negative experiences (crime, security issues); and common interests (music) (Ahmadi and Tasan-Kok, 2015). One example is pervasive in Jane and Finch, namely a common language. While many cultural differences exist among Latin American countries,
they have a spoken language in common, which stimulates cross-cultural contacts within the Hispanic community. In some cases, commonalities derive from belonging to the same group (defined by country of origin, age, class etc.). In other cases, commonalities and activities are shared across different social and cultural backgrounds and identity politics (Ahmadi and Tasan-Kok, 2015). In other words, the inhabitants may find commonalities on the basis of different aspects of their identities. This observation is in line with the concept of hyper-diversity (Tasan-Kok et al., 2013), which is grounded in the argument that inhabitants’ identities are dynamic and multi-dimensional and need not be approached merely on the basis of assumed ethnic identities.

Moreover, as mentioned earlier, activities play an important role in the creation of ties, especially if they are purposeful activities like running daily errands, engaging in community activities, or socializing in private, semi-public and public spaces (Ahmadi and Tasan-Kok, 2015). Among these activities, work and school seem to bring people together and help them establish networks. Parents in our sample often found common ground and connected on more meaningful levels because their children attended the same school and used the same community facilities, playgrounds and after-school programmes. As mentioned earlier, having common problems, similar interests, hobbies, daily routines etc. can result in the establishment of bonds and ties across different groups. On the other hand, the language barrier, perceived intrusiveness (or rather, not finding the right balance between closeness and intrusiveness), fear of mixing due to negative past experiences, negative stereotyping, lack of trust, and having personal networks and social support outside the neighbourhood can limit contact across different groups and hinder the development of social cohesion (Ahmadi and Tasan-Kok, 2015).

Networks of support within and outside the neighbourhood

Most of our respondents indicated that they rely on support networks within the area in their daily lives (Ahmadi and Tasan-Kok, 2015). Living close to each other leads to bonds, as people seek support in their immediate surroundings. Interviewees named neighbourly support as an important aspect of living together. For some residents, that support involved lending goods and giving one another an occasional hand with household problems (e.g. repair, exchange of tools etc.). But others explained that support required a deeper connection based on trust and care. These divergent attitudes partly reflect characteristics of the residents. Young people, for instance, put more emphasis on trust, and people who had recently moved to the area still hesitated to seek support from the neighbours. While living close to each other creates conditions to bond and offer support, the strong support networks with neighbours are based on shared commonalities. For example, many young single mothers residing in TCHC buildings formed support networks based on shared experiences, common problems and barriers (Ahmadi and Tasan-Kok, 2015).

There were, of course, residents who did not have relationships of mutual support in their immediate surroundings. Instead, they tended to stick to their networks across neighbourhood boundaries. Some actively looked for contacts outside the neighbourhood, as they were
dissatisfied with the lack of support within the neighbourhood. An important factor in whether residents engage in relationships inside or outside the Jane and Finch area was access to transport and resources (Ahmadi and Tasan-Kok, 2015). Overall, however, we can conclude that the neighbourhood does play an important role in the formation of support groups.

We can conclude that diversity does not always create social cohesion, and not everywhere. Nor does living with diversity necessarily hinder opportunities for the creation of social capital and cohesion among inhabitants. We observed many situations where diversity contributes to the creation of networks of support, social contact, a sense of community and solidarity as well as shared values. Nonetheless, our conclusion is that a positive contribution requires the presence of other factors, namely shared commonalities and activities.

4.7 SOCIAL MOBILITY

Social mobility may be operationalized as the change over time in an individual’s socio-economic characteristics, such as labour-market position and income (Tasan-Kok et al., 2013). Therefore, an analysis of social mobility requires an understanding of the residents’ job-search strategies and processes (Ahmadi and Tasan-Kok, 2015). Residents may use either formal channels (applying for jobs directly, answering ads, using employment agencies etc.) or informal channels (their strong and weak ties, referrals etc.) or a combination of the two in their employment search strategies (Elliot, 1999; Ahmadi and Tasan-Kok, 2015). The personal characteristics of the residents as well as the general context of their neighbourhood influence the ways in which inhabitants mobilize these formal and informal channels in seeking employment (Ahmadi and Tasan-Kok, 2015). The aim of this section is to understand the relationship between diversity and social mobility of Jane and Finch residents. We argue that the social mobility of the residents in our sample is not really influenced by the social networks and bonds within the neighbourhood but instead by the formal support services available there. Despite their attachment to Jane and Finch, moving out of the neighbourhood to obtain better housing or employment is an option that many people would consider if the opportunity would arise.

The working residents in the sample used various formal and informal job-search strategies. Many of these are locally embedded (e.g. social ties or agencies within the neighbourhood) (Ahmadi and Tasan-Kok, 2015). A formal strategy frequently taken by our respondents was to use the employment services within the neighbourhood and take advantage of the programmes and training offered by local associations. Even though these programmes were often perceived to be insufficient and understaffed, these tend to have greater impact than employment agencies on residents’ social mobility. Another group of interviewees simply applied directly to employers, all of which were in the retail and service industries. In addition to contacting employers directly, the most common self-searching strategy is responding to advertisements in newspapers and on-line (Ahmadi and Tasan-Kok, 2015).
The most commonly adopted informal search strategy in Jane and Finch was using social ties to find jobs (Ahmadi and Tasan-Kok, 2015). Our research demonstrates that the most common way in which inhabitants receive support from their neighbourhood ties is by exchanging information. Residents also help each other out by offering emotional support and encouragement, babysitting, picking the kids up from school etc. In rare instances, job-seekers are offered employment by a close contact. These residents are surely well-connected to people with a high level of economic and employment resources (Ahmadi and Tasan-Kok, 2015). Considering that the Jane and Finch population consists predominantly of low-income households (some of whom live below the poverty line), few inhabitants would have the resources to offer employment support beyond passing on information. Hence the limited impact of neighbourhood social ties (especially weak ones) on the residents’ upward mobility.

While the neighbourhood context can play a significant role in shaping the residents’ employment opportunities and social mobility, systemic barriers beyond its boundaries – notably, the problem that foreign credentials and work experience are not deemed legitimate in Canada – seem to obstruct their upward social mobility (Ahmadi and Tasan-Kok, 2015).

The prospects of newcomers and first-generation migrants in particular are influenced by the need for proper credentials and the expectation of work experience in Canada. Residents in our sample named two aspects of the neighbourhood which they feel are hindering their upward mobility: its stigma and lack of resources. Stigma has had considerable impact on their opportunities and upward mobility. The majority of our respondents said that even though they felt the stigma was untrue, they still felt they had been affected by it. Various respondents said they have faced discrimination or had negative sentiments expressed towards them in the job market because of where they were living. The lack of neighbourhood resources translates into a lack of employment opportunities and insufficient public transit (Ahmadi and Tasan-Kok, 2015). That combination has hindered the upward mobility of the residents, particularly those whose spatial mobility options are limited to public transport. The lack of affordable child care is another issue commonly brought up by our respondents. Due to these factors and the cumulative systemic barriers, Jane and Finch does not seem to be a place where people are likely to move upwards on the social ladder.

Diversity can influence social mobility in both positive and negative ways. However, the impact is often indirect and rarely significant. The more important issues at stake in neighbourhoods such as Jane and Finch are the structural problems that perpetuate segregation along socio-economic and racial lines and show up as cycles of poverty (Ahmadi and Tasan-Kok, 2015).

### 4.8 PERCEPTIONS OF PUBLIC POLICIES

Precarious and insufficient funding as well as fragmentation and competition among the agencies in Jane and Finch have significantly undermined the success and effectiveness of the
existing programmes and initiatives in the area over the years (Ahmadi and Tasan-Kok, 2014; see also Chapter 3). The extent to which residents are aware of policies and initiatives is closely connected to their level of involvement in local associations. Among the respondents, the residents who exhibited a higher level of acquired knowledge regarding available services were the ones who were actively involved in the community (through volunteering, attending meetings, using specific services etc.). In other words, residents who do not proactively seek out services often show little or no awareness of the services and programmes in the community (Ahmadi and Tasan-Kok, 2015). It is important to stress that since we used local associations and initiatives as our points of entry into the community, many of our respondents, especially in the early phases of the fieldwork, were well connected to local organizations and had a high level of involvement in the community (Ahmadi and Tasan-Kok, 2015). Thus, one part of the sample expressed a vast knowledge of existing services and programmes while the other part (consisting of respondents recruited through channels other than local associations) demonstrated a significantly lower level of awareness and involvement (Ahmadi and Tasan-Kok, 2015).

In general, the respondents knew about services that address basic needs, such as food banks or affordable child-care and day-care services. This is not surprising, given the concentration of low-income households and the high level of need in the community (Ahmadi and Tasan-Kok, 2015). Neighbourhood services are deemed helpful by the residents as a source of useful information. As stated earlier, neighbourhood programmes are also considered useful because they offer affordable opportunities for recreation and pastimes. The most frequently mentioned limitations of the programmes include their insufficient and understaffed services and their poor outreach. The majority of the respondents regarded the range of services as insufficient. While some services in the community are deemed useful, their insufficient or ineffective outreach undermines their impact and success levels (Ahmadi and Tasan-Kok, 2015).

Among the negative aspects of Jane and Finch, the ones most frequently mentioned concern the lack of particular services and inadequate transport. Our respondents highlighted several policy priorities, mainly concerning the lack of services for youth (recreational, educational and career-related programmes), after-school programmes and public transport. As mentioned earlier, racialized youth are among the most vulnerable groups in Jane and Finch, being susceptible to gang involvement, incarceration, dropping out of school and unemployment (Ahmadi and Tasan-Kok, 2015). The majority of our respondents thus recognized youth services as the main priority for policy. In addition, after-school programming was often identified as an area that policy and investments should target (Ahmadi and Tasan-Kok, 2015). An interviewed service provider in Jane and Finch, for example, saw the low-quality after-school programming as a structural problem because it is intertwined with the low socio-economic resources held by households and the concentration of poverty in the area (Ahmadi and Tasan-Kok, 2015). Lastly, public transport was also identified as a policy priority. The limited mobility options and the impact thereof on many aspects of the residents’ lives have been mentioned elsewhere in this report. Some of the other priorities mentioned by our respondents include employment opportunities and training, support for senior citizens and health services.
It is evident that the areas perceived as important and warranting priority with regard to policy and services correspond to current vulnerabilities and problems in Jane and Finch. The respondents often highlighted issues related to basic needs (food, housing and child care) and the youth. There was almost no mention of diversity in relation to services and policy priorities in the area, suggesting once again that the inhabitants do not perceive diversity as a prioritized notion, nor as the most pressing issue in this low-income, ethnically diverse inner-suburb.

4.9 CONCLUSIONS

In Jane and Finch, diversity is not a pull factor. Rather, diversity is a de facto outcome of the concentration of low-income, ethnically diverse communities (experienced diversity) due to the affordability of housing in the area as well as the development of income polarization and segmentation along ethnic lines in Toronto. Nevertheless, there is a general sense of civility towards diversity among the interviewed residents (Ahmadi and Tasan-Kok, 2015). At the same time, tensions and stereotyping exist within the community. The frequency of daily encounters with diversity plays a role in the normalization of civility towards diversity. However, the general policy approach that glamorizes diversity also influences this tendency. We observed that the absence of a dominant group creates a more open environment and a more positive perception of diversity (Ahmadi and Tasan-Kok, 2015).

The neighbourhood plays an important role in shaping the daily routines and activities of its inhabitants. This is especially true of lower-income households who have limited mobility due to a lack of resources and insufficient public transit (Ahmadi and Tasan-Kok, 2015). The residents encounter diversity in their daily routines, though diversity does not directly shape their activities. Due to the stigma that is attached to diversity, some activities or activity spaces of the residents are limited at times (Ahmadi and Tasan-Kok, 2015). Improving social infrastructure and the public and semi-public spaces in the neighbourhood can have a strong positive impact on stimulating encounter across different groups and on fostering diversity (Ahmadi and Tasan-Kok, 2015).

Without shared commonalities and activities, a contribution of diversity to social cohesion is not evident. Conversely, diverse people do contribute to networks of support and shared social contacts, they may have a sense of community and solidarity, and they have shared values when they have something in common (language, personal interests or similar experiences) or they do something together. Engaging in joint activities can increase the influence of diversity on social cohesion and mobility in the neighbourhood if places of meaningful encounter are created as a consequence of well-communicated social and spatial strategies, plans and policies. We can conclude that commonalities and activities are instrumental in establishing non-conflicting relations between diverse groups at lower spatial levels (like small communities). We thus conclude that the provision of viable public and semi-public spaces, social infrastructure and sites of socialization can have a strong positive impact on the creation of social capital and stimulating
interactions among Jane and Finch inhabitants of diverse backgrounds. High social cohesion in the urban system as a whole would be possible if non-conflicting relations at smaller scales exist (Vranken, 2004). This means that if policy initiatives support creating and maintaining relations among people in smaller groups and communities who share common interests, experiences or language, and engage in activities together, Jane and Finch could develop a higher level of cohesion in general.

The current situation suggests a negative relationship between diversity and social mobility in the area. Strong informal ties within the neighbourhood (bonding capital) are important to people’s efforts to support each other. But when it comes to finding a job, access to formal employment resources (bridging capital) plays a bigger role in one’s life. However, stigmatization of the neighbourhood and other systemic barriers (for instance, discrimination in the job market against newcomers) still play a negative role in the residents’ social mobility (Ahmadi and Tasan-Kok, 2015). The respondents highlighted the importance of local resources, opportunity structures and networks in overcoming systemic barriers. We observed that moving out of the neighbourhood to obtain better housing or employment would be an option for many people if the opportunity were to arise, despite their attachment to the neighbourhood.

In Jane and Finch, policy instruments and community arrangements that focus on specific groups (like youth or women) provide not only social infrastructure, spaces for socialization and a feeling of belonging but also support the residents by providing them with the necessary skills, tools and contacts for gaining self-confidence, going through procedures, making applications, and finding jobs. In our fieldwork, we came across more people who pointed out the influence of formal employment resources in finding a job than people who had received informal support from friends and family. So, if policy instruments were more responsive to the diverse residents’ personal needs for access to employment resources within or outside Jane and Finch, social mobility in the neighbourhood would surely increase.
5 ENTREPRENEURS DEALING WITH DIVERSITY

5.1 INTRODUCTION

“A lot of people are always watching celebrities, wondering how they started. And they started from nothing. I think that Jane and Finch is one of those places where for myself I would say, it helped me to become really diligent, and to learn street smarts, common sense – now that I talk to anybody, I am not afraid of anything in business, and those are the things that you need moving forward.” (entrepreneur from Jane and Finch)

Jane and Finch does not seem like the obvious place to study entrepreneurship. The geographical centre of the area, the Jane Street and Finch Avenue West intersection (Figure 5.1), does not have the most typical characteristics of a thriving commercial area that would attract entrepreneurs. There are scattered and random land-uses located along both axes, next to some shopping malls (Jane-Finch Mall and Yorkgate Mall) and large parking lots connected to them. The crossing has heavy car traffic, while the pedestrian paths and pavements are not inviting. The projected industrial facility, if it remains as originally planned in 2015, will definitely not improve the view (Monsebraaten, 2015b). Amidst these negative first impressions, we pose two questions: Under what conditions does diversity turn to the advantage of entrepreneurs’ economic performance in Jane and Finch? And which elements foster or hinder economic performance?

Entrepreneurship has been analysed from micro and macro perspectives (Davidsson and Wiklund, 2001). Studies from a micro perspective focus on individual attributes, for instance the educational levels of entrepreneurs, and investigate their role in the formation of social capital (Schutjens and Völker, 2010). An entrepreneur’s level of education is generally taken

Figure 5.1 Intersection Jane Street and Finch Avenue West. Source: Authors.
as a strong predictor of success. Macro analyses, on the other hand, target larger entities and investigate, for example, the social networks and connections of entrepreneurs in a community, neighbourhood or city (Jennings et al., 2013). The link to diversity is primarily drawn in studies on ethnic or immigrant entrepreneurship. Some of those studies focus on the individual and relate the social capital of immigrants – their talents, skills and connections – to the increased creativity and economic competitiveness of cities (Eraydin et al., 2010). Other studies take a larger scale as the point of departure. For instance, Saunders (2011) argued that new and less-organized immigrant communities not only trigger creativity and innovation but also function as accessible entry-points for newcomers to start a business and integrate into the mainstream economy.

This chapter provides empirical evidence of a relationship between urban diversity and entrepreneurship in Toronto at the neighbourhood level, specifically in the Jane and Finch area. It unravels that relationship in an effort to understand the connections, dynamics and processes involved. To that end, the chapter identifies the macro and micro factors that are important to the economic performance, innovativeness and creativity of enterprises. We argue that these outcomes are linked to the individual characteristics of the entrepreneur and to conditions in the neighbourhoods. The effects of diversity, both at the personal and the neighbourhood level, go beyond the entrepreneurs’ economic performance. In deprived areas like Jane and Finch, where resources are limited, diversity can create neighbourhood dynamics that allow entrepreneurs to utilize their creativity and success to the benefit of their community, either directly in their business or through philanthropic work. To reinforce this cycle and make entrepreneurship accessible to people who lack the individual skills, characteristics and networks to succeed, organized support should be offered at the neighbourhood level. While their deficits can be countered through entrepreneurial support, the area’s physical disadvantages (no commercial core, unaffordable premises) can only be counterbalanced through spatial interventions. Recognising current community and individual efforts when planning any such intervention could reinforce the positive neighbourhood dynamics.

5.2 METHODOLOGY

Fieldwork was conducted between September and November 2015 by interviewing persons selected through various channels. In advance, potential respondents were identified via online research, which included detailed mapping of retail activities at the street level, and then several entrepreneurs with links to Jane and Finch were contacted. Once in the field, contacts from previous rounds of research helped establish connections with local entrepreneurs. Moreover, the two shopping malls and strip malls in the area were visited in search of participants. Lastly, the snowballing method was used by asking interviewees for referrals to other entrepreneurs in their networks.
Altogether, 52 people were interviewed (Appendix 4). As highlighted in chapter 3, a wide range of non-state actors, non-governmental organizations and private parties play an important role on all levels of governance in Canada. Therefore, the sample was made as diverse as possible in order to reveal the complex conditions and dynamics affecting diversity and entrepreneurship. It includes 36 entrepreneurs; the other informants include a few white-collar employees and community-sector representatives, policy-makers, researchers and academics, a bank manager and a mall manager. The interviews were held either in the respondent’s working environment or in public spaces such as libraries or cafés. Whereas the previous chapter expanded at this point on some social characteristics of the interviewees, information on the profiles of entrepreneurs is given here in a separate section and in fact forms part of the analysis.

As in previous rounds of fieldwork, the search for interviewees was hindered somewhat by ‘research fatigue’, but this time it was coupled with hesitation and suspicion. The fear of revealing business-related information and consequently being subjected to governmental tax checks deterred many entrepreneurs from taking part. Even the participating entrepreneurs did not always feel comfortable about providing financial data, such as profit and turnover, or were reluctant to reveal personal information.

The rest of this chapter is structured around four sections. The first is dedicated to the characteristics of entrepreneurs and their businesses. The next focuses on their motivations, support structures and the importance of diversity when starting an enterprise. That is followed by an examination of the economic performance of businesses in our sample. Then the interviewees’ perceptions of the public policies supporting entrepreneurship are presented along with their suggestions for improvement. Finally, conclusions are drawn about the importance of social and spatial intervention in supporting entrepreneurship in Jane and Finch.

5.3 THE ENTREPRENEURS AND THEIR BUSINESSES

In places like Jane and Finch, where ethnic characteristics and backgrounds have become normal parts of lived experiences, various individual attributes, lifestyles, attitudes and activities intersect, rendering identities dynamic and multidimensional. Moreover, individuals act in a specific way not solely because of a set of objective social rules, nor because of completely conscious and independent decisions (Bourdieu, 1990). Instead, entrepreneurship is influenced by a mix of broader social structures and individual dispositions. These include individual characteristics such as personality, relations and people around the entrepreneur, as well as the dynamics and processes nourished by the neighbourhood’s social, economic and spatial context with factors such as income inequality, racialization, stigmatization (Hmieleski and Baron, 2009; Baron et al., 2012).

Classic typologies such as ethnic, immigrant or female entrepreneurship do not capture the complex realities of entrepreneurs in a hyper-diverse context such as Jane and Finch. A similar
stance is taken by Wang and Liu (2014), who argue that the new generation of ‘global-oriented immigrant entrepreneurs’ differs considerably from their predecessors in terms of target markets, business size and financial turnover. Thus, immigrant status alone does not adequately represent an entrepreneur’s characteristics or core fields of activity. This implies a need to expand the concept of entrepreneurship by developing a new typology that takes changing characteristics and market conditions into account.

In order to group and better understand the entrepreneurs in our sample, we formulated three broad types that capture predominant trends: societal change seekers, self-fulfilment seekers, and resilient survivors. Societal change seekers are entrepreneurs who transform their personal experiences of disadvantage into ambitions and a commitment to improve their communities or society at large, displaying interesting tendencies of social innovation and creativity. Self-fulfilment seekers are entrepreneurs who make use of their professional skills and experiences, display some degree of creativity and, while making rather rational decisions, strive for personal development and advancement. The last type, resilient survivors, consists of entrepreneurs who display resilience to all forms of challenges but whose survival largely depends on their entrepreneurial activities which, despite considerable efforts, do not generate enough profit to allow them to make more creative but risky business changes.

Based on the analysis of micro- and macro-level data, this section describes the main characteristics and experiences of the interviewed entrepreneurs. It provides information on their businesses as well as the location and spatial conditions of their enterprises. We will argue that because entrepreneurs in Jane and Finch face challenging conditions (stigmatization, low purchasing power, etc.), their individual dispositions — such as being driven, courageous and self-confident — are more decisive factors of successful entrepreneurial performance than neighbourhood conditions.

Demographic characteristics
Our sample covers a wide array of demographic characteristics and past experiences, and it is relatively balanced in terms of gender. At the time of the interviews, the participants’ ages ranged from 23 to 70 years. The largest age group was between 30 and 35, but overall the sample was relatively evenly spread. The majority possessed Canadian citizenship, even though half of the sample had been born outside of Canada. Out of this group of ‘first-generation immigrants’, four had arrived as refugees and only three after the turn of the millennium. None can be classified as ‘newcomer’, according to the Canadian definition of people who immigrated to Canada in the last five years (Statistics Canada, 2010). Countries of origin include a variety of places in the Caribbean, Latin America, Africa, Europe and Asia. Among the entrepreneurs with no direct immigration experience, and thus considered ‘second-generation’, there were more with Caribbean roots than any other background. Due to the demographic composition of our sample, the majority of entrepreneurs have transnational links with family members living both in Canada and abroad. The societal change seekers in our sample tend to be younger — in their twenties or thirties — and ‘second-generation’. The resilient survivors are
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predominantly first-generation immigrants. The group of self-fulfilment seekers, on the other hand, is mixed; it includes entrepreneurs who came to Canada with a refugee status, as well as longstanding Canadian citizens. Their commonality lies in their age: 40 and above.

Educational characteristics
The main case-study area, Jane and Finch, is characterized by low educational attainment. In 2011, only 13.7% of the residents of Black Creek – one of the neighbourhoods constituting Jane and Finch – had a university diploma, compared to a city-wide average of 36% (Wilson et al., 2011). It was striking that the vast majority of entrepreneurs in the sample did hold a college or university degree. That difference is in line with the literature that highlights the importance of education for entrepreneurship (Patel and Conklin, 2009). Self-fulfilment seekers displayed a high level of education. In addition, several interviewees stressed education as a factor of success. Despite the very different career paths of the entrepreneurs in the sample, their education often played a role in their previous work-related activities. Most had started their business only after completing an educational programme or having worked several years in skilled part-time and full-time positions, although a few traced their entrepreneurial drive back to a very young age. Only three entrepreneurs were business owners in their countries of origin before they came to Canada.

Locational characteristics
Variables such as education and prior work experience might mediate the influence of neighbourhood diversity on entrepreneurial success. To investigate that influence in Jane and Finch, the locations of the sampled entrepreneurs were mapped. Figure 5.2 presents the map, which includes the living locations, working locations, and locations of home-based entrepreneurship of the sampled entrepreneurs.

Figure 5.2 Locational characteristics of sampled entrepreneurs. Source: Authors.
DIVERCITIES: Dealing with Urban Diversity

Finch, we differentiated living and working scenarios in our sample (Figure 5.2). Those in the first group live in the area or within a 20 km radius. Entrepreneurs in the second group live 20 km or further away but work in Jane and Finch. The tendency of successful entrepreneurs to move away as soon as they have the financial means to do so was a recurring topic in interviews with community-sector representatives. Therefore, the third group consists of entrepreneurs who either grew up or lived temporarily in Jane and Finch and have since moved away.

Business characteristics
Businesses in our sample were set up in several periods between 1987 and 2015. For instance, two businesses were started before 1990, two between 1990 and 2000, five between 2000 and 2005, and four after 2005. Whereas the majority of entrepreneurs dedicate all their time to their enterprise, some run a part-time business while being employed elsewhere. The latter were either not ready to take on the full risk of entrepreneurship or their businesses were not generating enough profit. Besides two family-owned businesses, the majority of interviewees were sole owners. According to previous research, businesses in deprived areas are generally limited in size and employment opportunities (Williams and Huggings, 2013). Likewise in our study, the businesses in the sample were relatively small: ten businesses were one-person operations, eight were micro-businesses with 1-5 employees, and eleven were small businesses with 5-15 employees. Many of the larger ones were owned by self-fulfilment seeking entrepreneurs. With regard to the selection of employees, stark contrasts were observed. While some respondents stressed the importance of skills and personalities, others (resilient survivors) strongly associated the place of origin with particular character traits. A few interviewees living elsewhere but working in the area expressed caution about employing local people. Their concerns correspond to the negative portrayal of Jane and Finch by the mainstream media, which use stereotypes and link it to crime, violence and despair (Royson, 2012). Overall, the average number of jobs created by the businesses in our sample is rather low, and the employee selection procedures are influenced by individual skills, assumed group identities and neighbourhood perceptions.

Business developments are influenced by a variety of personal, financial and social circumstances. Without ignoring the complexities involved, two evolutionary paths may be identified. The first involves business development that is primarily based on the individual skills of the entrepreneur. Many of these entrepreneurs are self-fulfilment seekers who graduated from college or university or came from abroad with a set of competences – including familiarity with entrepreneurship or international work experience – before founding a business. The college and university graduates as well as the entrepreneurs arriving in Canada without much financial capital used their skills to work their way up and gradually expand their businesses. The second path includes entrepreneurs whose business development is closely connected to organized community support. This form of support has been used mainly by societal change seeking entrepreneurs, followed by resilient survivors. In our sample, business-related assistance included the availability of micro-loans, business advice and mentoring services. Besides individual skills, the two evolutionary paths emphasize the importance of local infrastructure and community support. Especially in areas like Jane and Finch, where many
people live in precarious conditions, support networks are crucial to ensure that basic needs are met before the inhabitants can realize their entrepreneurial potential.

The activities of the entrepreneurs in our sample stretch across the tertiary sector. They are active in retailing, are selling manufactured goods (such as supplies, phones and clothes), or offering services (such as a car-wash, credit services or first-aid training). Many of those of the resilient survivor type are in fields more traditionally associated with ethnic entrepreneurship such as small retail shops. Additionally, several operate businesses in the information technology and media sectors. The societal change seekers and fulfilment seekers mainly offer services in PR and telecommunications, video production and online media, or work in the field of entertainment. In keeping with the small size of many of the sampled enterprises, some entrepreneurs offer customized products and services in order to stay competitive. A number of them use an aspect of their identity to distinguish themselves from others, as does a female entrepreneur working in the male-dominated field of construction. The low-income profile of the community influenced the selection and particularly the price range of the products. The range of products and services has not changed much, as the entrepreneurs have generally kept their activities confined to one sector or field, though some changes have occurred through expansion. Thereby, transnational links often translated into concrete business ideas, with entrepreneurs operating between countries and in places where they have the strongest affiliations. For first-generation immigrants in Canada, expansion often meant keeping up their business connections, engaging in trade or providing services in their countries of birth. Entrepreneurs of the ‘second generation’ primarily targeted their parents’ countries of origin.

Location and site of the enterprise
In line with the divergent living and working situations sketched above, the enterprises in our sample are located both in and outside Jane and Finch. The sites include five stores and one rented cart in one of the two main shopping malls (for Jane-Finch mall, see Figure 5.3), and three businesses in a strip mall. Additional information was provided by conversations with five shop owners located in shopping malls. Although they were willing to talk about their experiences, these shop owners did not want to participate in a formal interview. Overall, being located in a shopping mall or strip mall was perceived as highly advantageous by most entrepreneurs in view of the increased traffic of customers, security reasons, and protection from the harsh weather conditions. Businesses located in independent locations included both stores and office buildings.

Folmer (2013, p. 742) argues that ‘disadvantaged neighbourhoods may under certain conditions serve as incubators for business start-ups as they offer low-rent office spaces’, which in turn can have positive effects on their economic development. In Jane and Finch, however, the lack of commercial, retail or office space for small businesses was acknowledged in interviews with policy-makers and community-service representatives. A community worker involved in a micro-loan programme disclosed that even though Jane and Finch is a low-income area, the real estate values for commercial properties are very high, making it expensive for entrepreneurs...
Many start-ups or small businesses, which constitute the majority of our sample, were unable to pay for office, production, or retail space in the area. Instead, four entrepreneurs had no fixed location and frequently, in keeping with their customized services, worked in different places across Toronto. Furthermore, seven interviewees indicated that they were working from home.

When it comes to understanding the influence of diversity, both the diversity in one’s personal background and the diversity in the neighbourhood have to be taken into account. Based on the brief profiles of our sampled entrepreneurs and their businesses, we can already say that personal background, neighbourhood and community conditions play a role in defining the characteristics of the entrepreneurs in Jane and Finch. Focussing exclusively on one of these factors would give an incomplete picture. Thus, when investigating the conditions under which diversity is beneficial to entrepreneurship, we have to take account of the hyper-diversity at both the individual and the neighbourhood level.

### 5.4 STARTING AN ENTERPRISE IN A DIVERSE URBAN AREA

Starting a business is a complex undertaking, as it is influenced by various factors. These factors are often connected to the individual, and some research has focussed on the knowledge, skills and personality traits of entrepreneurs (Segal et al., 2005). In the field of ethnic and immigrant entrepreneurship studies, theories focussing on ‘push’ and ‘pull’ factors in relation to entrepreneurial motivations (Gilad and Levine, 1986) are particularly prominent. Push factors inhibiting employment include structural constraints and discrimination. They are often used to explain higher rates of self-employment among people belonging to immigrant groups or racialized minorities (Ley, 2006). Pull factors, on the other hand, may include associations of entrepreneurs that offer opportunities or upward mobility (Nakhaie, 2015). Social networks of aspiring entrepreneurs are also pull factors because they can provide resources such as information and access to capital (Klyver et al., 2008).
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An entrepreneur’s social networks are not necessarily bound to the neighbourhood. A branch of research investigates neighbourhood effects, specifically the effects on attracting and triggering entrepreneurship (Bailey, 2015). The choice of a location can play an important role in the competitiveness and success of a business (Eraydin et al., 2010). Moreover, neighbourhoods have been investigated in connection with locational structures, the provision of resources and the conveyance of perspectives, whereby it has been found that deprived areas do not automatically evoke adverse attitudes towards entrepreneurship (Bailey, 2015). On the contrary, lower-income and diverse neighbourhoods are said to foster creativity and innovation (Saunders, 2011). In Jane and Finch, a direct link between creativity and innovation, on the one hand, and diversity on the other was not easy to establish. However, as can be seen in the following sections, we observed an interesting tendency of social entrepreneurship particularly among young entrepreneurs. Many refuse to accept the status quo and are seeking societal change, a direction triggered by the diversity and deprivation in the area. Below, we analyse the factors influencing the impetus for starting a particular business in a specific location, highlighting the role of urban diversity in these processes.

The following discussion explains why the entrepreneurs in our sample started a business. We argue that a combination of personal and neighbourhood factors have influenced that decision. These factors resemble those identified in the classic entrepreneurship literature, even though the possibilities of traditional entrepreneurship may be limited in deprived neighbourhoods. Yet, a unique aspect stood out in our analysis, illustrating that entrepreneurial individuals in deprived communities adapt and modify ‘the entrepreneurial process to pursue community goals, thereby making new forms of development possible’ (Johnstone and Lionais, 2004, p. 229). Diversity in these settings provides skills, knowledge and market opportunities when the entrepreneur receives institutional support and is embedded in a social network.

Motivations for establishing a business

The above-mentioned push and pull factors, also known as opportunity-necessity differentiation, provide a useful point of departure to understand the reasons to establish a business. Nevertheless, they frequently ‘oversimplify the complex motivations underlying entrepreneurship’ (ibid., p. 13), by ignoring continual change and evolution of motives and stimuli. Individuals have to weigh the benefits and risks of self-employment. Their subsequent decisions are influenced by their locality, socio-economic circumstances and experiences (Williams and Williams, 2012). When analysing the multiple dimensions of entrepreneurial drive in our sample, four categories emerged: perceived opportunities, financial considerations, structural constraints and societal ambitions. While the discussions of the first three categories include aspects that are usually brought up in entrepreneurship studies, societal ambition as a motivational factor in deprived and diverse neighbourhoods remains under-theorized.

In line with the literature (Stephan et al., 2015), one of the most common motives found in our sample was the perception of opportunities, which are closely related to the personal situation and circumstances of the entrepreneur. One of our respondents, a female entrepreneur
and single mother, emphasized the benefits of self-employment with regard to flexibility and time management, which is particularly relevant to child-care arrangements. Some respondents saw entrepreneurship as a chance to work independently, describing themselves as controlling or unwilling to take orders from others. The most predominant motive, however, was the opportunity for personal advancement and development perceived by self-fulfilment seekers, who linked such opportunities to their professional skills. Furthermore, for some interviewees, the decision to become a business owner was not a long-term plan but rather an unforeseen opportunity. Some of them took over existing businesses, as did the owner of a home décor store. Others were primarily motivated by an observed gap in the market. Projecting their personal experiences onto others was particularly common among societal change seekers, who saw an opportunity to provide a specific service or product and were generally more innovative and risk-taking than self-fulfilment seekers and resilient survivors. One entrepreneur, for instance, started a business in the textile industry because she had a hard time finding skirts for herself that fit well. Overall, the perceived opportunities were largely disconnected from urban diversity. In this regard, our observations do not concur with findings from European ethnic entrepreneurship studies, where perceived opportunities in the market are related to the ethnic diversity of the population (Smallbone et al., 2010).

Elements of financial risk, success and return on investment have been repeatedly identified as motivational factors in the literature (Stephan et al., 2015). In our sample, financial considerations of entrepreneurs were connected to different stages of need. For some interviewees, mostly resilient survivors, becoming an entrepreneur was part of a survival strategy. While other entrepreneurs were better off, they still chose entrepreneurship in view of the financial gains in order to improve their situation and the standard of living for their families. The two informal entrepreneurs in the sample were mainly motivated by the hope of generating additional income. Sometimes, the motivations related to financial gain developed gradually. One entrepreneur with experience in many different jobs came to realize that working independently instead of as a broker had positive consequences for his financial situation. The prospect of unemployment and its financial implications formed the main motivation for three interviewees. By choosing a deprived area as the main case-study area, a place in which many inhabitants experience income insecurity, it was anticipated that financial considerations would partly explain the entrepreneurial drive.

Previous research found that even though ‘community business entrepreneurship shares many traits with traditional entrepreneurship, the processes differ in terms of the beneficiaries of these activities’ (Johnstone and Lionais, 2004, p. 226) and community benefits were valued higher than individual financial gains. Raising an issue that seldom emerges in research on entrepreneurship, Stephan et al. (2015, p. 38) argue that the neglect of community or social aspirations ‘suggests an oversight of motivations that is particularly significant to specific populations of entrepreneurs (e.g. female or minority entrepreneurs)’. In our research, it was striking to see how many interviewees were motivated by wider societal ambitions connected to causes such as youth and community development, combating stereotypes and diminishing environmental impacts. Entrepreneurs in
Our sample pursued their goals either directly through their business, for instance by selling eco-friendly products, or through philanthropic work, using their profits to create or fund projects and activities for the community. Our data confirm that ‘social commitment, non-profit goals and benefits for the neighbourhood [can act] as (additional) drivers for entrepreneurship besides calculated and self-interested individual behaviour’ (Trettin et al., 2011, p. 5). By growing up or living in an area like Jane and Finch and experiencing discrimination and structural constraints, the respondents felt a strong incentive for socially aware entrepreneurship. Moreover, several entrepreneurs who grew up in Jane and Finch and became successful felt the obligation to act as role models for younger people in the community.

Other entrepreneurs, however, targeted larger scales – even the whole city of Toronto – to raise awareness for their causes such as environmental hazards or were active in mental health advocacy. In line with these findings, Cohen and Munoz (2015) extended notions of community-based and place-based entrepreneurship, which often highlight the relationships and strategic ties of an enterprise with a particular local community (Shrivastava and Kennelly, 2013). Emphasizing the interplay of entrepreneurs with societal ambitions and ‘the urban places where they operate’, Cohen and Munoz (2015, p. 264) developed the concept of ‘purpose-driven urban entrepreneurs’. In contrast to traditional entrepreneurs, who are solely responding to perceived market opportunities, these entrepreneurs focus on solving issues experienced in daily living covering wider aspects of human and civic life in urban areas, [which] emerge at the intersection of the person, the physical (territory) and civic spaces (social) in which he or she is embedded’ (ibid., p. 284). Since urban problems are rooted in, and entrepreneurs embedded in, multiple and complex social systems, corresponding place-changing efforts of urban entrepreneurs tend to target different scales, ranging from the neighbourhood to the urban and global scales. In our sample, entrepreneurs who are particularly driven by societal ambitions are classified as societal change seekers. They do not necessarily resemble each other in background, education or field of activity, but they do share the experience of discrimination, stigmatization and/or other disadvantages in their personal and professional history. Furthermore, due to their efforts to socially reconstruct Jane and Finch and places beyond, they can be seen as placemakers seeking societal change at different scales.

The importance of location and place diversity

Entrepreneurs make locational decisions based on various factors, including but not limited to the physical attributes of a place. Even though it is impossible to generalize from the motivations of entrepreneurs in our sample, three influential components emerged: physical location, population composition, and an observed market opportunity. While the first component is largely disconnected from social conditions in Jane and Finch, both the population composition and the market opportunity can be linked to facets of diversity.

Our data suggested that physical locations were the most decisive factors in entrepreneurs’ locational choices. Some of our respondents who were operating a business in Jane and Finch stated that their decision was based on physical proximity to where they were living. For one,
the locational choice was partly influenced by the employees’ place of residence as well as by proximity to the highway and to downtown Toronto. Accordingly, the fact that the surrounding population was diverse did not play a big role in his entrepreneurial activities. Rather, he described his enterprise’s location as an industrial area, which buffers interaction with people living in the vicinity. Entrepreneurs taking over an existing enterprise did not have any influence on its location.

The population composition of an area was a determining factor for another set of entrepreneurs. Different characteristics of the population were thereby deemed important. For some entrepreneurs who were offering services targeted at lower-income households, such as credit support, the socio-economic conditions of the inhabitants of Jane and Finch played an important role. For others, the ethnicity and/or origin of their customers proved to be more pertinent. One longstanding business had initially been attracted by the large number of Italians who had previously been living in Jane and Finch. But in recent years that group had moved further north, and the incoming population was not interested in buying her products. Interestingly, for some entrepreneurs the appeal of the area did not lie in the presence of one specific group of people. Instead they were attracted by the variety of population groups in Jane and Finch, characterizing it as a truly hyper-diverse area.

Both the geographical location and the population composition of Jane and Finch were closely related to market opportunities perceived by individual entrepreneurs. However, a number of interviewees were attracted by the lack of competition. Some saw opportunities to create innovative services, whereas others simply filled a gap in the market, seeing that a particular franchise had not entered the area yet. Furthermore, religious and community infrastructures formed an incentive for some to locate in a specific area, as one Christian entrepreneur explained. While Jane and Finch suffers from stigmatization, which could repel entrepreneurship, there are market gaps and some opportunities that draw in enterprises. Similarly, a Muslim entrepreneur relocated to Jane and Finch because of the opportunities to sell his items at events held at mosques and community-organized flea markets. Hence, specific aspects of identity such as religious belief seem to have a positive effect on entrepreneurship.

Selection of line of business
Various factors play a role in choosing a line of business. These are related to the entrepreneur’s individual characteristics as well as to neighbourhood conditions. To a majority of the interviewees, it was self-evident that one’s business is connected to personal skills as well as interests; this was especially true of the self-fulfilment seeking entrepreneurs. Moreover, environmental stimuli such as growing up in a diverse area like Jane and Finch were largely perceived as beneficial. The interviewees related environmental stimuli to their acquisition of valuable business skills such as the ability to market their product to different cultures. This ability, in turn, had an influence on their selection of a line of business. However, not only exposure to different cultures but also navigating in a community with different socio-economic backgrounds were considered beneficial. Most of the entrepreneurs who grew up in
Jane and Finch reflected positively on their upbringing. They felt it had given them valuable interpersonal skills that can be applied in business and said the experience had contributed to their personal success.

Skills and passion are interwoven with knowledge on a specific topic. For instance, the skill of being able to market to different groups of people goes hand in hand with, as one interviewee stated, increased knowledge about potential market groups and successful services. In this sense, knowledge can provide the inspiration for setting up a specific line of business. Coming from a diverse Caribbean background herself and knowing that people in a community like Jane and Finch, with many international links, frequently place a call “back home” inspired one entrepreneur in the sample to start a business in the telecommunication sector. This is just one example of how personal background and experiences led to a business idea.

International links have often been translated into concrete business ideas, with entrepreneurs operating across countries in places where they have the strongest affiliations. For first-generation immigrants in Canada, it often meant keeping up their business connections and trading or providing a service in their countries of birth. Entrepreneurs of the second generation predominantly targeted their parents’ countries of origin. A perceived sense of security was the last main influence on the line of business that we discerned. Entrepreneurs often chose what, from their point of view, not only provided the best opportunities but also involved the least risk. Businesses in the food sector in particular were often chosen for that reason. Decisions were also largely connected to the entrepreneur’s personal skills and market opportunities. For instance, one entrepreneur discovered that even though he did not have any experience in running a travel business, he was familiar with an office environment. His market research indicated that there would be a need for a travel agency and he concluded that a company in this field would provide him with the most security.

The availability of advice, start-up support and finance
Access to information, support and capital plays a crucial role in entrepreneurship. The acquisition of the initial capital for an investment can be particularly challenging for people living in areas like Jane and Finch. The absence of wealth among much of its population is an obstacle to applications for a bank loan to start a business. In our sample, only a few entrepreneurs took out a bank loan when they set up their enterprise, and all of them were among the self-fulfilment seekers with long work experience in paid employment. However, it has been argued that ‘individuals who are determined to engage in enterprising behaviour adapt and find appropriate tools for business development’ (Johnstone and Lionais, 2004, p. 229). Among low-wealth individuals, ‘many aspiring business owners use financial bootstrapping methods to decrease external capital needs in their start-up phase’ (Kim et al., 2006, p. 7). They often chose ventures that require low initial capital investment. This was the case in our sample, in which many entrepreneurs only required a small amount of initial capital and often worked to earn part of it themselves. Nevertheless, the respondents unanimously stated that starting their enterprises – even a one-person operation – would not have been possible without support. All
of the entrepreneurs in our sample received assistance, either emotional or financial, primarily from organized entrepreneurship support and/or their personal networks.

Previous research found that organizational bodies and programmes are influential in fostering entrepreneurship and contributing to entrepreneurial success in deprived areas, for instance by serving as key players in connecting residents with businesses (Trettin et al., 2011). Correspondingly, in our sample, organized entrepreneurship support was one of the main support systems used by entrepreneurs, especially by societal change seekers. Some interviewees followed training or a support programme in their neighbourhood and some did so elsewhere, while others took part in more than one programme. Community representatives indicated that people in Jane and Finch frequently lack the skills to put their ideas into practice. Besides useful information, the personal support received by community-support workers was deemed important by several entrepreneurs, not only for the business support but also for emotional assistance.

With regard to capital, representatives of a micro-loan programme bemoaned the low success rate of people following and completing it. A major problem is the limited sum that many organizations give out. Depending on the envisioned venture, for instance a pharmacy, aspiring entrepreneurs would require a far greater amount than the usual loan of 500-5000 dollars. While these smaller sums were crucial to some respondents in our sample, organized entrepreneurship support at the local scale generally aims at small business ideas, thereby limiting the lines of business that entrepreneurs from deprived neighbourhoods can enter. Informational and capital support can often be obtained through an individual's social networks (Klyver et al., 2008). This was frequently brought up by interviewees, who made explicit references to the emotional support provided by family members, religious institutions or friends. Many of them belonged to the type of resilient survivors, who seemed more reluctant to accept help from outsiders and community organizations. Especially those interviewees belonging to the type of self-fulfilment seeking entrepreneurs further emphasized the role of networking in the development of business contacts and information. Professional contacts can also serve as mentors, as some interviewees acknowledged. Moreover, the family played a particular role in providing initial capital, in that bank loans require assets and programmes of organized entrepreneurship support often have high requirements and long procedures. Therefore, entrepreneurs frequently turned to their family for (additional) financial support, as exemplified by the entrepreneur who collected 5000 dollars starting capital from forty different family members.

Conclusion
Motivations to start a business are dynamic and multi-layered. On the one hand, individual aims and ambitions provide the incentive to start an enterprise, for example in the hope of personal development, financial gain or security. The social network of an entrepreneur is very influential since it is frequently the source of knowledge about and familiarity with entrepreneurship or a particular line of business. The network also offers a considerable amount of support, information or initial capital in the start-up phase of a business. On the
other hand, motivations are influenced by the surrounding context. Our analysis shows that a
neighbourhood was considered particularly attractive as a business location on the basis of its
physical attributes, the population composition and the perceived opportunities related to gaps
in the market.

We found that growing up or living in a diverse and deprived neighbourhood provides both
skills and knowledge that stimulate individuals to go into business by giving them ideas and
a direction. Nevertheless, structural constraints create challenges for entrepreneurs, and these
cannot be ignored. In areas like Jane and Finch, many people lack the necessary information
and resources to successfully put those ideas into practice. Entrepreneurs in our sample
widely used organized support in the form of programmes, mentoring or micro-loans. It can
be concluded that organized entrepreneurship support is particularly important in deprived
neighbourhoods where, for instance, options to receive a bank loan are closed off to many
people, or to entrepreneurs without a strong social network.

The sense of responsibility and the societal ambitions felt by entrepreneurs in our sample
were rather unforeseen findings. The chances of experiencing structural constraints, based
on individual markers of identity such as skin colour and origin or on neighbourhood
stigmatization are likely to be higher when a person has grown up or been living in a diverse
and deprived area. We found that diversity, in this respect, creates neighbourhood dynamics:
based on personal experiences, entrepreneurs become motivated and perceive themselves
as agents of change. We also observed that the entrepreneurs’ fields of action are not limited
to their immediate environments. These tendencies will be further explored in the following
section.

5.5 ECONOMIC PERFORMANCE AND THE ROLE OF URBAN DIVERSITY

This section explores how economic performance, target markets, cooperation and competition
play out in hyper-diverse areas. Economic performance is traditionally measured with indicators
such as revenue, employment size and growth or the level of salaries (Hmieleski and Baron,
2009; Wang and Liu 2014). These measurements provide important indicators of an enterprise’s
financial success. As discussed in the previous section, societal ambitions play a significant role
in motivating societal change seeking entrepreneurs in or from Jane and Finch. Expanding on
the premise of Johnstone and Lionais (2004, p. 225) that ‘community business entrepreneurship
evaluates wealth in terms of the benefits accruing to the broader community rather than as personal
profit’, we argue that success in a deprived areas like Jane and Finch is not only defined by
financial gain but also by recognition, status and societal contributions.

Moreover, research on immigrant entrepreneurship generally assumes, ‘despite incessant claims
and much persuasive evidence of entrepreneurial prowess’, that ‘immigrant business mostly
consists of small firms operating in low-value sectors of the economy’ (Jones et al., 2012, p.
Immigrant-owned businesses, from this point of view, are extremely labour-intensive and are only sustainable because they exploit family members or workers from the same ethnic group (ibid.). Furthermore, physical proximity is said to negatively impact collaboration between enterprises (Letaifa and Rabeau, 2013). However, it has been shown that, unlike large corporations, ethnic enterprises ‘have natural linkages with and genuine interest in the communities that they are based in’ (Liu et al., 2014, p. 567). We did not focus our research specifically on ethnic or immigrant businesses. But given the high levels of ethnic diversity in Jane and Finch, most of the enterprises we analysed can be characterized as ethnic or immigration-based.

Our findings run contrary to much of this literature, as we observed different tendencies in the area. For instance, instead of locating their businesses in close proximity to each other, most entrepreneurs operate beyond their immediate neighbourhood, due to the limited purchasing power in Jane and Finch. In line with the findings of scholars like Wang and Liu (2014), who argue that a new generation of ‘global-oriented immigrant entrepreneurs’ differs considerably from their predecessors in terms of target markets, business sizes and financial turnovers, we observed a relatively high degree of internationalization and international networking, which is considered beneficial to a company’s economic performance (Kariv et al., 2009). Overall, diversity is found to positively influence an enterprise’s performance in providing a broad customer base, respectful customer relationships, and transnational links for cooperation and expansion. Nevertheless, in order to succeed financially, most entrepreneurs have to operate beyond their immediate neighbourhood.

Economic performance of the enterprises
In economic terms, ‘firm performance levels are in general lower in disadvantaged districts than in more prosperous neighbourhoods’ (Sleutjes et al., 2012, p. 26). Enterprises in these areas are usually smaller in size (Williams and Huggings, 2013). Indeed, this is the case in our sample, which contains 10 non-employer firms and 8 micro-businesses. A small body of literature points towards factors other than financial as important indicators of entrepreneurial performance in deprived neighbourhoods. Often neglected in entrepreneurship studies are, for instance, the contribution to and recognition from the entrepreneur’s community as factors of success (Stephan et al., 2015). Therefore, we do not solely consider monetary gains. Rather, we evaluate the performance of enterprises in our sample with regard to two different forms of performance indicators, namely the direct gains related to the financial performance of enterprises and the indirect gains of recognition and societal contribution.

The willingness of the interviewees to reveal financial data on their performance was very low. Therefore, they were asked to evaluate the general performance of their businesses instead. We can thus only give an indication of their self-perception of financial success. Approximately half of the respondents said their enterprise was doing well, an answer particularly common among self-fulfilment seeking entrepreneurs. They had generally started from a more convenient point of departure, having prior work experience and capital and already having established business
contacts. We reiterate that these were personal evaluations and thus very subjective assessments. It is assumed that firms with employees have larger financial resources and turnovers and consequently perform better in economic terms than non-employer firms (Wang and Liu 2014). Our data suggest that, on average, economic performance is rather limited in our sample. Of the businesses with 5 to 15 employees, four were located in a shopping or strip mall in Jane and Finch, and seven were led by entrepreneurs with considerable prior work experience in Canada. Not doing as well were the more recent immigrants to Canada, who arrived between 2001 and 2013, but also the informal entrepreneurs of the type resilient survivors. The latter were among the six entrepreneurs who were not able to live on their incomes.

Low purchasing power creates obstacles for entrepreneurship in deprived areas (Berg et al., 2004). In our study, it mainly affected the resilient survivors, who tend to operate on smaller scales. For example, an entrepreneur with a small import business selling items at local events explained that he rarely participates in the Jane-Finch mall’s Sunday flea market, citing the risk that his profit would be considerably lower than the fees he has to pay for a stall at the event. In fact, branching out from Jane and Finch emerged as a key indicator of a better economic performance. But the prospect of earning more money downtown does not always outweigh the fear of leaving one’s immediate living environment. For instance, the scale of the area in which one interviewee moves and operates with confidence is limited to her housing block. Among the entrepreneurs who indicated that they were performing well financially, the majority were working beyond their neighbourhood, either by selling products or providing services outside Jane and Finch or by having their company located completely outside the area. In addition, leaving the area was perceived as key to success by entrepreneurs operating businesses in a variety of different sectors. According to our data, a deprived neighbourhood does not necessarily create success in monetary terms alone. For instance, one interviewee in a management position described two sets of individuals in Jane and Finch: the ones who are itching to get out and the ones who are heavily committed to their community.

Nevertheless, other factors were deemed more important. Even entrepreneurs from outside Jane and Finch who were operating a family business in the area displayed a high degree of commitment to the community. Being in business in Jane and Finch for more than two decades, one businesswoman was so emotionally connected to the area that she tried to break its negative stigma by disseminating positive stories about the area. She also actively supported several local charities, some of which organize summer programmes for disadvantaged children from Jane and Finch. To her, success in business was largely connected to the ability to support these programmes with financial resources. As previously highlighted, many entrepreneurs in our sample are invested in community-based projects, programmes and initiatives pursuing broader social and ecological goals. These ambitions were frequently valued above financial gain. An exceptionally high number of entrepreneurs in our sample saw themselves as role models. According to the literature, role models can increase entrepreneurial motivations among disadvantaged individuals (Al-Dajani and Marlow, 2013). In our sample, we observed similar patterns among societal change seekers who, while functioning as ‘community forerunners’,
used their businesses as instruments of empowerment by sharing their experiences and trying to support and inspire others.

In order to attract media attention and promote their business ideas and the associated societal ambitions, a number of entrepreneurs recounted their personal stories, such as growing up in a deprived area, having a troubled youth or belonging to a racialized group. Subjected to the effects of stereotypes, structural constraints and racism, it is interesting to see that entrepreneurs actively seek to turn these negative influences around, both to set a positive example and to gain a broader platform for their societal ambitions. Getting attention and recognition from others, for instance in the form of awards for community engagement, can in turn enhance their economic performance. This form of agency has not been studied much; the effects of such indirect gains on an enterprise’s performance are neglected topics in the academic literature.

**Markets, customers and suppliers**

While the low purchasing power in deprived neighbourhoods has a negative effect on entrepreneurship (Berg et al., 2014), transnational activities have a positive effect (Kariv et al., 2009; Wang and Liu, 2014). In that regard, investigating whether entrepreneurs benefit from close proximity to their customers, or whether they operate in markets beyond the neighbourhood, yields some interesting insights into the performance of enterprises in hyper-diverse areas.

Our data do not confirm the standpoint that enterprises in deprived areas only have ‘highly localized demand’ (Williams and Huggings, 2013). Of the eight entrepreneurs who indicated that their customers were living mainly in Jane and Finch, most were store owners in a local shopping mall or strip mall (Figure 5.4). The majority of the entrepreneurs in our sample, on

![Figure 5.4 Strip mall in Jane and Finch. Source: Authors.](image-url)
the other hand, were active outside the area: in the city of Toronto, throughout Canada or internationally. Notably, the quaternary sector, in which online communication and services play a key role, had a wider scope of action.

Similar patterns could be observed concerning the location of suppliers. We noticed that our interviewees did not usually need much inventory; service enterprises and those using the internet kept their supplies to a minimum. This corroborates the argument that aspiring entrepreneurs in deprived areas tend to choose businesses with low entry barriers (Williams and Huggins, 2013). Moreover, even though the great majority of the interviewees in our sample had migration backgrounds, either directly or indirectly through their parents, they were not bound to traditional ‘immigrant businesses’ anymore (Wang and Liu, 2014). For those whose businesses are dependent on supplies, for instance retailers, the immediate neighbourhood hardly played a role. The only exception was, although at a very small scale, the 69-year old informal entrepreneur selling samosas (Indian pastries) to her neighbours; she bought the ingredients at a local supermarket. Instead, importing products from abroad via online shops was relatively common among interviewees.

With regard to customer profiles, a number of entrepreneurs indicated that their customer base largely consists of a particular social group, such as people with Hispanic backgrounds, Italians, very young or very old people, or business professionals. Having a variety of customers belonging to different social groups was also perceived as advantageous to increasing one’s patronage. Furthermore, a customer relationship based on personal contact, sociability and trust was highly valued by a considerable number of interviewees. In this way, entrepreneurs indicated that they were able to receive feedback and adjust their products and services accordingly. With regard to diversity, the respectful interaction with people from different backgrounds was repeatedly highlighted in interviews.

Relations among entrepreneurs: evidence of competition or co-operation?
There are divergent opinions on the effects of clustering in the academic literature. Some argue that having multiple businesses in the same neighbourhood is conducive to a positive business milieu for professional collaboration among particular types of entrepreneurs, whereas others argue that geographical proximity can have a negative effect (Letaïfa and Rabeau, 2013). According to our data, the co-operation in the immediate environment of enterprises was very limited. In fact, only two entrepreneurs indicated that they actively collaborated with businesses close to their own. The majority of the interviewees described geographical proximity as a basis for peaceful coexistence, resulting in a friendly relationship or small talk with one’s neighbours.

Competition in the neighbourhood was experienced more often than co-operation, especially by retailers selling more conventional items, those who did not specialize in a niche market and those who belonged to the type of resilient survivors. Nevertheless, relatively little competition was experienced in the Jane and Finch area. It seems that the neighbourhood conditions do not play an important role for either competition or co-operation. Entrepreneurs working from
home are frequently isolated from their commercial environment, and some of them indicated that they were not having any contact, either good or bad, with other businesses in the area. Letaifa and Rabeau (2013, p. 2074) argue that artificial clusters often fail ‘because of a lack of social proximity’. Indeed, in our sample social proximity was also identified as one of the more important factors.

Long-term plans and expectations of entrepreneurs

Long-term plans and expectations differed considerably from one entrepreneur to the next. Overall, societal change seekers as well as self-fulfilment seekers were able to articulate their long-term plans better than resilient survivors. The latter group seemed to be more preoccupied with their daily activities than with big plans for their business. Johannessen et al. (1999, p. 118) use the term ‘pro-activeness’ to describe ‘the ability to create opportunities or the ability to recognize or anticipate and act on opportunities (or dangers) when they present themselves’. In that sense, the pro-activeness of an entrepreneur is a highly personal attribute. Based on our data, however, factors such as gender, education, country of origin or line of business did not play a considerable role in the differences between entrepreneurs’ plans and expectations. Therefore, we prefer to explain the variations in future ambitions and the impossibility to detect any patterns in our sample by the differences in personal dispositions. Nevertheless, we found a wide range of entrepreneurs who were either unsure of any future plans or did not want to make any changes at all. As noted earlier, many interviewees defined success in terms of indicators other than financial gain. Even though, from an outside perspective, it might seem that there would be room for improvement in their financial situation, some interviewees were content with what they had.

Conclusion

In a deprived area like Jane and Finch, the possibilities to increase an enterprise’s economic performance and expand a business that is solely based on revenues from local customers are limited from a certain point onward. Success, however, is not exclusively measured by financial gain. It is also measured by the recognition and respect received from the community for the entrepreneur’s work, as well as by the societal contributions of the enterprise, as illustrated by the high number of societal change seeking entrepreneurs in our sample. In this sense, the more successful entrepreneurs are those who have an impact on society. That affects some entrepreneurs’ future expectations regarding business changes and plans for expansion. Being exposed to a diverse neighbourhood inculcates in the entrepreneur a respect for differences, which in our sample frequently formed the basis for successful customer relationships. Moreover, targeting a diverse population increases the customer base of a company.

The area and population of Jane and Finch play an important role for entrepreneurs involved in retail, particularly those owning stores in the local shopping malls or a strip mall. Nevertheless, most entrepreneurs who want to expand and increase their financial gain need to orientate themselves toward a wider market. They have to operate outside their neighbourhood, selling their products or services at larger scales, ranging from the city of Toronto to a Canadian or
international market. Consequently, for a majority of the entrepreneurs, the neighbourhood may become less significant or even largely irrelevant, also with regard to competition or co-operation. Social networks, on the other hand, are more decisive for an enterprise’s performance, and the long-term plans and expectations among our interviewees seemed to be closely connected to the individual’s entrepreneurial drive.

Some entrepreneurs lack those networks as well as the personal disposition to leave their immediate environments on their own in order to explore markets and create business networks outside the familiar neighbourhood. Therefore, they are dependent on local support structures, which will be examined in the next chapter.

5.6 INSTITUTIONAL SUPPORT AND GOVERNMENT POLICIES

The effects of entrepreneurship policies have been discussed extensively in the literature. However, many studies include ‘cross-national benchmarking and best practice comparisons’ (Henrekson and Stenkula, 2009, p. 9). With that approach, they run the risk of neglecting contextual specificities such as differences in economic systems or the indirect influence of other public policies on entrepreneurship. Therefore, scholars are increasingly investigating the effects of institutional contexts on entrepreneurship (Ferri and Urbano, 2015). Besides economic and historic forces, institutional contexts form part of the ‘local entrepreneurial environments’ (Malecki, 2009) and build the frameworks in which entrepreneurs operate. There are also studies that point out the impact of laws, public institutions and regulatory practices upon immigrant entrepreneurship (Kloosterman and Rath, 2001, 2003; Rath, 2000; Rath and Kloosterman, 2000). These studies take a mixed embeddedness approach. In other words, they contextualize the interaction between micro-level cultural characteristics within broader political, social and economic settings (Teixeira et al., 2007).

In many deprived neighbourhoods, entrepreneurs face impediments due to inappropriate government regulation, limited social and business networks and constraints to finance (Nolan, 2003). Consequently, it is not only the creation of new businesses that is limited; the survival rate of business start-ups is also diminished in these settings. Therefore, common measures to create entrepreneurial support infrastructures include ‘technical assistance, training and education, networking with peers and mentors, and access to financial capital’ (Markley, 2007, p. 125). Support can be provided by both governmental and non-governmental organizations and actors. For instance, formal business associations such as chambers of commerce or other institutional bodies are deemed valuable for networking, support and training purposes. They are also valued for their regulatory function for a trade or service and for the allocation of funding and grants (Doner and Schneider, 2000). Furthermore, a wide range of organizations, including non-profit and private initiatives, frequently play an important role in the creation of ‘entrepreneurial opportunity structures’ (Hackler and Meyer, 2008) which provide tailor-made opportunities to support specific groups.
It has been acknowledged that institutional provisions and governmental policies can have a strong influence on ‘a virtuous cycle that supports and strengthens entrepreneurial endeavours’ (Spigel, 2013, p. 807). Conversely, the absence of institutional support and particular sets of policies can inhibit entrepreneurial development in a diverse and deprived neighbourhood. In what follows we offer an analysis of the conditions in Jane and Finch from the perspective of our interviewees. We discuss how our respondents perceive and evaluate the government’s attitudes and assistance in relation to entrepreneurship. We examine their awareness of and the perceived benefits of different forms of support, as well as their personal policy recommendations. Throughout this report, we have emphasized how important organized entrepreneurship support has been to the entrepreneurs in our sample. Nevertheless, the interviewees felt that deprived neighbourhoods had been both marginalized and neglected in the City’s approach to entrepreneurship. They saw room for improvement, particularly with regard to entrepreneurial support mechanisms on the neighbourhood scale.

This section investigates the institutional support and government policies affecting the entrepreneurs in our sample. Attitudes of local and central governments towards entrepreneurship, as well as existing legislation and policies to enhance different types of enterprises, can create both opportunities and limitations for entrepreneurs. However, our study shows that there is a mismatch between the federal and city levels of institutional support mechanisms, on the one side, and community-scale impact, on the other. Macro-scale institutional and financial support systems can only be effective if local-scale (neighbourhood and community) institutional efforts are recognized and supported directly. Otherwise, we argue, the organized entrepreneurship support can be marginalized with regard to entrepreneurial support mechanisms on the neighbourhood scale.

Views on the effectiveness of business support provided by local and central government

Governmental attitudes and actions in relation to entrepreneurship have a strong influence on the conditions under which entrepreneurs initiate their businesses and undertake their daily activities. A comprehensive literature review on the effects of public policy on entrepreneurship by Audretsch et al. (2002), for example, revealed influence in five key areas: ‘the demand side of entrepreneurship; the supply side of entrepreneurship; the availability of resources, skills and knowledge; preferences for entrepreneurship; and the decision-making process of potential entrepreneurs’ (Henrekson and Stenkula, 2009, p. 8). The federal government in Canada perceives entrepreneurship as a crucial part of the country’s economic success and therefore tries to attract foreign entrepreneurs with a special ‘Start-Up Visa’. During our interviews, however, the three government levels in Canada were seldom differentiated; statements on ‘the government’ predominantly referred to the local government of Toronto.

The City of Toronto applies several strategies to support entrepreneurs. One of its main institutions in this respect is Enterprise Toronto, which offers free advice and services for entrepreneurs and small businesses, and runs several programmes and networking events (City of Toronto, 2016a). Enterprise Toronto operates three ‘advisory centres’ across the city, which
some entrepreneurs in our sample made use of. While they generally perceived the support they received as very effective, accessibility was an issue. The advisory centre closest to Jane and Finch is located in the North York Civic Centre, which takes approximately one hour to reach by public transport. The distance limits its effectiveness for entrepreneurs based in Jane and Finch. Especially in a deprived and stigmatized area where, according to the interviewees, many people do not have the means or are afraid to leave their immediate environment, effective support should be easily accessible, located in close proximity to potential entrepreneurs, and require neither resources nor time-consuming procedures to find advice (Nolan, 2003).

In 2009, the City of Toronto launched the Tower Renewal Program in an effort to improve the conditions in suburban areas that have considerable numbers of high-rise apartment towers. As mentioned in chapter 1, part of the programme involves the rezoning of ground floors in residential tower blocks to allow commercial activity at several sites across Toronto, including Jane and Finch (City of Toronto, 2016b). In 2015, Tower Renewal became a permanent city programme. The lack of suitable premises is cited as a common reason for why microenterprises migrate from undersupplied localities (Nolan, 2003, p. 88). While it is too early to evaluate the programme’s success with regard to opportunities for local entrepreneurs, this policy effort illustrates the City’s recognition of the need for more small-scale commercial or retail spaces to revitalize local economies in areas like Jane and Finch. Nonetheless, the lack of affordable space and the insufficient funding for initiatives are ongoing problems in the area. Any efforts to create a community business hub have been unsuccessful thus far. It is interesting that, despite the limited finances, a local entrepreneurship programme rejected a grant that it was offered by the City of Toronto, which was supposed to support the entrepreneurial development of people of a particular origin. Entrepreneurial opportunity structures for specific social groups are important, but framing target groups in terms of ethnic background can have ‘negative effects by reproducing an inferior Other’ (Hogberg et al., 2014, p. 1). The programme turned down the grant based on its lack of inclusiveness and a perceived noncompliance with the City’s anti-racism policy.

Overall, the interviewees in our sample perceived the business support provided by the City as rather ineffective. Despite its declaration of intent to support entrepreneurship in lower-income communities, for instance through specific programmes offered by Enterprise Toronto (City of Toronto, 2016a), the local government was perceived as favouring those with money and neglecting entrepreneurship in deprived neighbourhoods. Moreover, questions were raised about who classifies as an entrepreneur in the eyes of the local government, and whether there was a genuine place for communities to make their voice heard or become involved with the City’s approach to entrepreneurship. Thus, while the local government implements some programmes and initiatives that are valued by individual entrepreneurs, the dominant view was that governmental efforts were insufficient to enhance entrepreneurship in deprived communities.

Wider awareness of organizations, programmes, and initiatives to support entrepreneurs
In Jane and Finch, we observed the provision of opportunity structures by different actors. Hackler and Meyer (2008) describe ‘entrepreneurial opportunity structures’ in relation to
human capital and the need to create opportunities for specific groups: secondary educational institutions; business schools for particular groups such as women; or minority recruitment programmes, among others. The area’s community shopping mall, for instance, was found to provide tailor-made support for newcomers and aspiring entrepreneurs from various backgrounds with ambitions in retail. The mall management perceived the diversity among aspiring entrepreneurs as an asset, saw an opportunity in their economic performance and thus provided additional assistance to people who encountered language difficulties. Unfortunately, due to evident language barriers, none of these entrepreneurs had been included in our sample. Without a corresponding ‘institutional visibility’ (Nolan, 2003), the mere existence of opportunities is not enough. Most of the entrepreneurs in our sample were aware of and made use of the support provided by formal business organizations such as chambers of commerce which were offering mostly indirect benefits, and by non-governmental organizations providing entrepreneurship support that made rather direct contributions to economic performance.

Formal business organizations can have a positive effect on economic performance (Doner and Schneider, 2000). More than half of the entrepreneurs in our sample, particularly those seeking societal change or self-fulfilment, said they belonged to such organizations. These include unions representing specific lines of businesses, the Hispanic Chamber of Commerce, the Toronto Board of Trade and business associations for black entrepreneurs and professionals. The larger the enterprise, the more likely it was for the entrepreneur to be a member of a formal business association. Its contribution to economic performance was largely perceived as indirect. The importance of a formal business organization lies in the defence of the member’s interests (ibid.). All organizations mentioned by interviewees targeted larger scales, such as the city of Toronto, or even operated nationally. They regulated a specific line of business, helped establish contacts, or advocated on behalf of a specific type of entrepreneur. The popularity of membership reflects the broader outlook of the entrepreneurs in our sample.

A wide range of governance arrangements and initiatives are present in Jane and Finch, including some targeting the economic performance of the residents (Ahmadi and Tasan-Kok, 2014). These non-governmental and non-profit organizations, as well as private associations and societies, contribute to the opportunity structures in the area. Even though our sample made considerable use of these arrangements and initiatives, as described above under organized entrepreneurship support, a number of interviewees complained about the difficulties they encountered when trying to find these opportunities. Some of the more experienced entrepreneurs – mostly self-fulfilment seekers – were unaware of the existence of entrepreneurship support, reflecting their lack of interest. In contrast, assistance by non-governmental organizations was particularly sought after by younger entrepreneurs and more recent immigrants as well as by first-time entrepreneurs without much experience in running a business. Furthermore, entrepreneurs who did not have strong social networks tended to value such opportunities highly, both the support directly related to entrepreneurship and the support geared to other aspects of life. Thus, while the awareness of support offered by non-governmental organizations shows room for improvement – a number of our interviewees
had just stumbled across a programme – the support they received was frequently perceived as highly beneficial and as having a direct impact on their life and entrepreneurial performance.

**Policy priorities for entrepreneurship**

After they had answered questions about their wishes and demands, the interviewees were asked to suggest priorities for policy. These fall into three categories: to increase entrepreneurship education and support; to improve existing entrepreneurship programmes; and to facilitate access to capital.

Increasing entrepreneurship education and support: As highlighted in the preceding sections, the local government’s entrepreneurship support in deprived neighbourhoods was perceived as insufficient by many interviewees, due to a lack of funding for neighbourhood-based entrepreneurship programmes. In a previous round of research in Jane and Finch, the residents expressed frustration over the transport service and about being disconnected from other parts of the city (Ahmadi and Tasan-Kok, 2015). Entrepreneurs living in Jane and Finch often had to travel outside the area in order to receive business support. This was especially awkward for resilient survivors, who do not have the time and resources for travel on top of their substantial workload. Correspondingly, many interviewees suggested increasing the provision of programmes, support and advisory services in the direct area. Their suggestions echo those made by scholars, who recommend making entrepreneurial support structures easily accessible in close proximity to potential entrepreneurs (Nolan, 2003). Furthermore, while the amount of existing community support in Jane and Finch was often acknowledged, many programmes were criticized for ignoring business-related skills. Additionally, according to entrepreneurs with higher degrees of creativity and innovation, many programmes have a rather narrow focus, targeting groups ‘at risk’. Programmes targeted at school children who are doing very well and who might have the potential to become successful entrepreneurs, on the other hand, were said to be lacking. The respondents did not want to cut back on the existing initiatives or diminish their importance; instead, they suggested adding opportunities for a wider range of people and providing entrepreneurship education in Jane and Finch.

Improving existing entrepreneurship programmes: Closely connected to the points raised above, a number of suggestions were made with regard to existing entrepreneurship support programmes. Nolan (2003, p. 85) argues that entrepreneurship support should be visible and embedded in a well-established referral system: ‘it also is important that banks, accountants, solicitors, training organizations, chambers of commerce, business associations, and others be encouraged to refer entrepreneurs for support to relevant public services’. In contrast, some entrepreneurs criticized the invisibility of many existing opportunities as well as the fragmentation of the different programmes offered in Jane and Finch. Furthermore, some expressed their frustration with the short-term outlook of many programmes. Similarly, community-support workers lamented that long-term plans could hardly be made due to inadequate funding. Political cycles and new policy priorities set by changing governments lead to continual change in available budgets. Lastly, existing programmes were described as
being too uniform and thereby not fitting for entrepreneurs, who often think ‘outside the box’. Support programmes that lack the flexibility and variable foci to attract different kinds of entrepreneurs were said to repel those who tend to exhibit a high degree of innovation and creativity because they would not feel comfortable being pigeonholed in a specific category.

The lack of capital is a strong impediment to entrepreneurs in deprived neighbourhoods (Johnstone and Linoais, 2004). Since the percentage of recent start-ups that fail in the first five years is relatively high, banks do not want to provide loans to people who do not have the necessary resources, such as home ownership, to write off potential business failures. Consequently, the interviewees felt that the government should be more open to the fact that entrepreneurs were a risky group and their first ideas might fail but would lead onward to a successful business plan. They also felt that the local government should make access to capital easier for entrepreneurs from lower socio-economic backgrounds, emphasizing the importance of micro-loan programmes and similar initiatives for deprived neighbourhoods. While the community workers described the success rates of applications for micro-loan programmes as very limited, the entrepreneurs criticized many of these programmes for having such strict guidelines. Thus, a number of entrepreneurs suggested improving access to the programmes offered by non-governmental organizations, increasing the number of successful applicants and providing more potential entrepreneurs with the resources they required.

Conclusion
Institutional support is crucial to a large number of the entrepreneurs in our sample. It is particularly important in the start-up period and to entrepreneurs lacking experience, skills and social support networks. The business support provided by local and central government, however, was perceived as rather ineffective. The interviewees perceived a bias towards entrepreneurs and business developments in affluent areas, which led to a sense of marginalization. They saw evidence of being side-lined in the insufficient funding and inadequate support programmes for entrepreneurship in Jane and Finch. Furthermore, many respondents felt that the policy process had disregarded their opinions and overlooked the specificity of the entrepreneurship support that was needed in these areas.

Many organizations, programmes and initiatives were located outside the entrepreneurs’ neighbourhoods, so individuals first had to find them and then travel to the locations where support was being offered. Entrepreneurs taking part in these programmes valued the advice and support they received highly and linked it directly to their increased economic performance. Overall, they saw direct benefits of the programmes. Nevertheless, the locations, which were often distant, posed an obstacle for some. The interviewees themselves made several suggestions and policy recommendations, in particular to increase local entrepreneurship support, improve existing support structures and facilitate access to money for people from lower socio-economic backgrounds.
CONCLUSIONS

Based on a qualitative analysis of the interview data, this chapter has explored the relationship between urban diversity and entrepreneurship in a deprived, dynamic and diverse area. We started by examining the backgrounds and characteristics of the entrepreneurs in our sample, as well as their businesses and entrepreneurial developments. The next step was to explore the motivations and rationales behind the entrepreneurs’ decisions, particularly in the start-up period. Then we investigated the factors that influenced the entrepreneurs’ economic performance, after which we evaluated the impact of institutional support and government policies. An important outcome of our study in Jane and Finch is that the classic ethnic entrepreneurship approach proved inadequate to analyse the area in terms of conditions that may help individuals do better economically. We argued that immigrant status alone does not give sufficient meaningful information on an entrepreneur's characteristics. Our data allowed us to identify three types of entrepreneurs: the societal change seekers, the self-fulfilment seekers and the resilient survivors. These distinguishing features, although sometimes intertwined in individuals, are quite interesting in themselves, considering the ‘arrival city’ notion advanced by Saunders (2011), who argued that deprived and diverse areas such as Jane and Finch may become springboards for disadvantaged groups to succeed economically.

By highlighting some predominant characteristics of the entrepreneurs in our new typology, we were able to demonstrate the importance of the entrepreneur’s individual attributes in the economic performance of enterprises. In areas like Jane and Finch, which are neither commercially attractive nor located in attractive parts of the city, the success of entrepreneurs may depend more on ‘individual attributes’ than on support systems. Following Hmieleski and Baron (2009) and Baron et al. (2012), we have employed our typology to emphasize the importance of ‘disposition’ (personality, character) or ‘dispositional affects’ (personality traits) in successful enterprises. What our research in Jane and Finch reveals is that the individual dispositions that help the entrepreneurs to perform better in terms of financial and societal targets can be triggered by the combination of certain social and spatial characteristics of the neighbourhoods.

Does Jane and Finch function as an arrival city? In certain respects and for certain forms of entrepreneurship, we conclude that it does. As our research shows, the area provided some entrepreneurs with a cheap, accessible starting point and a social environment in which to make some business innovations and then move on beyond their neighbourhood. But for the most part, the economic activity is quite limited there. The low economic performance of Jane and Finch may be ascribed to its suburban, commercially unattractive setting. These are characteristics that do not trigger any financial interest in regenerating the neighbourhoods (in contrast to other central areas of Toronto such as Regent Park). However, we were able to identify new types of entrepreneurship and thereby link the strong community support systems that exist in the area to cases of individual ‘success’.
Throughout the chapter, emphasis was placed on the role of diversity in these processes and on the conditions that turn diversity into an advantage for entrepreneurship. We referred to a mix of broader social structures and individual dispositions that exerted an influence on entrepreneurship. Although we did not refer explicitly to Bourdieu's concept of habitus in our report, we did make it clear that the habitus of the entrepreneur (his/her individual and environmental conditions) is an important angle from which to understand the conditions under which an individual turns to self-employment and entrepreneurship in a deprived and diverse area. Although we did not define success in terms of economic performance, we did note that some entrepreneurs have a slightly better economic performance than others. Self-fulfilment seekers were among the most economically successful entrepreneurs in our sample, whereas resilient survivors struggled the most financially. Economic performance differed considerably among societal change seekers. Some of the latter were continuously growing their enterprises while others were forced to give up their business idea. What mattered most among the conditions that turned the area's diversity into an advantage for the economic performance of individuals was the combination of certain individual and neighbourhood characteristics, as summarized below. While an area like Jane and Finch (suburban, deprived, marginalized, etc.) may not provide the conditions for economic success, it may provide the conditions to generate, activate, and highlight individual creativity, survival or social skills thanks to its hyper-diverse and intersecting characteristics (diverse not only in terms of ethnicity but also in terms of lifestyle, activities and actions), allowing entrepreneurs to become resilient to spatial, social and economic limitations.

The individual conditions that were found to positively affect entrepreneurship included educational levels, previous work experience and personal dispositions. We also highlighted the role of the individual's motivation in that respect, as manifest in the knowledge, skills and personality traits of the entrepreneurs (Segal et al., 2005). The knowledge and skills, the education as well as the work experience that enabled entrepreneurs to gain access to larger amounts of capital put the self-fulfilment seekers in more advantageous positions. The individual dispositions encompass qualities and characteristics such as entrepreneurial drive, a pro-active stance and a broad outlook going beyond the entrepreneur's immediate living environment. For many societal change seekers, who often lacked prior work experience and came from a disadvantaged background, these characteristics turned out to be crucial to their entrepreneurial success. Furthermore, being embedded in strong social networks emerged as a highly influential factor in the success of entrepreneurs. The social networks of entrepreneurs in our sample provided them with familiarity about, information on and knowledge of running a business, as well as with emotional and financial support. From a perspective of hyper-diversity, the presence of diversity in the personal backgrounds of entrepreneurs proved to be beneficial with regard to factors including but not limited to their countries of origin, ethnic backgrounds, gender and religious affiliations. Their personal diversity, in this sense, can be connected to an awareness of market gaps, the provision of entrepreneurial opportunities and the maintenance of contacts for transnational business deals or collaborations.
Societal change seekers, for the most part the young, dynamic and better-educated individuals in the sample, were able to make use of the strong community recognition and the availability of formal business organizations in the area. Nonetheless, their upward movement on the social ladder was due mainly to their individual skills, notably in creativity, innovation and risk-taking. For them, diversity in the area matters in a direct way. They seek recognition of their social entrepreneurship to change the dynamics in the neighbourhoods that limit the social mobility of people and thereby to redress entrenched obstacles such as the disadvantaged and marginalized position of the area and its stigmatization. For the self-fulfilment seekers in the sample, who are more conservative when it comes to risk-taking or creativity, diversity in the area seems to matter in a more indirect way, because they profit from the organized community support that accompanies the area’s diversity. The resilient survivors in the sample, who resemble classic examples of small-scale ethnic entrepreneurship, derive some support from the area’s diversity for their daily survival, but they usually face most of its disadvantages as well (competition, financial limitations of scale, location, etc.).

The neighbourhood conditions that enabled individuals or groups to strengthen their creativity and improve their economic performance were primarily linked to the provision of opportunity structures. The extensive use made of and influence exerted by organized entrepreneurship support in our sample highlight the importance of providing residents in deprived neighbourhoods with opportunities to attend programmes and take part in initiatives. The disadvantageous physical conditions in Jane and Finch, such as the absence of a commercial core in the area, negatively affect local business start-ups. This effect illustrates the need for small, affordable office and retail space, the provision of which could strengthen local entrepreneurship. Although some entrepreneurs and individuals have found their way in an area that lacks social and commercial space (Tasan-Kok, 2015; Galanakis, 2016), systematic spatial interventions are necessary. It is important to recognize the contributions of the current community and the efforts of individuals and turn these to the advantage of the area. Moreover, arrangements outside the formal institutional context play a vital role in providing opportunities. A case in point is the active encouragement and support of newcomers offered by the Jane and Finch community shopping mall. That outreach is especially important to the resilient survivors, because they seemed less prone to make use of the support provided by non-governmental and community organizations. The benefits of neighbourhood diversity for entrepreneurship include the inspiration for and knowledge of potentially successful services and products, the provision of a broad customer base, and the acquisition of skills applicable to business such as navigating among people with different cultural and socio-economic backgrounds. Additionally, diversity can lead to an increased awareness of social differences and the related injustices, thereby affecting both the entrepreneur’s goals and the company culture.

Nevertheless, we reiterate, entrepreneurs coming from or working in deprived neighbourhoods face challenges. For example, they feel the effects of stigmatization and the low purchasing power of the surrounding population. The entrepreneurs showed a strong inclination to support and improve conditions in their original community, but their financial success came largely
from operating in a market beyond their neighbourhood. We found that the impact of having social networks and being socially similar to other entrepreneurs outweighed the impact of co-operation based on physical proximity. We also found that many entrepreneurs had left their immediate environment to take part in entrepreneurship support programmes elsewhere. In Jane and Finch, the social, economic and spatial contexts — including factors such as income inequality, racialization and stigmatization — induce many inhabitants to remain and to keep up networks only within the area's boundaries. Thus, in our sample, individual dispositions such as being driven, courageous and self-confident enough to leave Jane and Finch were more decisive for successful entrepreneurial performance than neighbourhood conditions.
6 CONCLUSIONS:
DEALING WITH URBAN DIVERSITY

6.1 INTRODUCTION

“If we think about the ways that communities are constituted not through traditional identity categories, but through more diffuse and circumstantial conditions of membership, diversity planning can be engaged in as a process toward a just city, rather than as a tool or an endgame” (Farhadi 2016, p. 30).

The research for this book was initiated to examine diversity from a new institutional angle, the hyper-diversity approach. The underlying idea was simple: the needs of a diverse population of individuals and groups living in the city could be addressed by going beyond policies for stereotyped categories based on assumed identities. Our starting point was that diversity-related policies were too narrowly focused on defining identities of individuals or groups. Meanwhile, policy-makers were failing to recognize the capacities or address the needs of the city’s diverse population. Our aim was not only to understand how the hyper-diversity approach pertains to the governance of urban diversity in Toronto. We also wanted to understand the conditions under which this approach can positively affect the social and economic situation of individuals and groups suffering from socio-economic deprivation. That dual aim was pursued through a case study, for which we selected the Jane and Finch area. Before elaborating on the results, we want to highlight a couple of developments that took place during the course of the research project and influenced the outcome of our analysis.

First of all, looking at Toronto through a European lens was not easy. The Canadian policy on and approach to diversity is very different from the European. In Europe, the focus is mainly on the integration of immigrant groups, which are seen as homogeneous representations of certain countries. Immigration constitutes the basis for diversity-related policies, which tend to highlight the negative aspects and problems of these presumably homogeneous groups and to strive towards their assimilation in the dominant local cultures. From this perspective, our mission did not seem very challenging: to conduct DIVERCITIES research in one of the most ethnically diverse cities in the world where ‘Diversity, Our Strength’ is the official motto. The first round of policy analysis that we performed consisted of interviewing policy-makers and conducting critical discourse analysis. The analysis demonstrated how carefully diversity is communicated and framed at diverse scales of policy-making, both in Toronto and nationwide. The city’s diversity governance is a prime example of the hyper-diversity approach, as it deals with changing forms of diversity. However, as the research continued, our analysis shifted towards the policy mismatch between the macro-scale perception of diversity in Canada and the
local implementation of national policy. This mismatch, as elaborated earlier in this book, arose in the course of the past few decades as policy-makers sought to legitimize economic growth models and welfare reforms in which diversity is displayed as an economic asset and treated as part of the success agenda. In other words, diversity is perceived as a marketable asset – ‘glamorized’, as one of our respondents put it – while the everyday reality of systemic inequality (especially along racial lines) persists. This realization has helped us refine our research in its later stages and formulate our conclusions.

Secondly, important political changes have occurred in Canada over the last few years, bringing a set of new dynamics to bear on the research. When the DIVERCITIES research got under way in 2013, the prime minister was Stephan Joseph Harper (of the Conservative Party of Canada), and the mayor of Toronto was Rob Ford, who was associated with a number of personal and work-related controversies. The political scene changed completely with the election of the new Prime Minister Justin Trudeau of the Liberal Party in 2015 and the election of John Tory to succeed Rob Ford in 2014. We believed that these changes would cause significant shifts in the approach to and the instrumentalization of diversity governance in Toronto. Therefore, while finalizing the research activities, we held a set of new interviews during May 2016. In fact, federal and local priorities have shifted significantly over the last few years. The shift has created better prospects for closing the gap between the policy discourses at the federal level and the policy implementation at the local level. It may take a few years for these shifting policy priorities to show results. Nonetheless, our last set of interviews confirm our expectation that Toronto was getting prepared for new policy initiatives that would place more emphasis on affordable transport and housing, as well as on spatial organization, all of which would be instrumental in closing the gap in diversity governance.

Finally, while conducting research in Jane and Finch, we found that space, spatial organization and urban planning played quite an important role. The city's physical, suburbs/inner-city divide overlaps with the increasing spatial divide between poor and rich (Hulchanski, 2010). Therefore, this study paid special attention to spatial conditions and spatial-planning decisions. We discovered that those spatial processes are not separated from social policy-making, unlike governance in many European traditions. Jane and Finch is one of many areas in the city that were targets of modernist planning exercises. The area was developed in the 1960s as a suburb on the planning principles of large amounts of green space, wide avenues and high-rise apartment buildings. Jane and Finch lacks a suitable physical/spatial infrastructure to stimulate social cohesion or to bring diverse groups together. Open wasteland with no social control and no connection to other land-uses has created an excellent breeding ground for unwanted activities, in some instances instilling the community with fear and a sense of disconnection in the process (Tasan-Kok, 2015). However, despite the spatial limitations and societal challenges, we observed a strong neighbourhood and community feeling in Jane and Finch, as manifest in the social infrastructure established by community initiatives, civil society organizations, NGOs and other social organizations. Thus, communities can survive and provide platforms to give voice and support to diverse needs in the unprepossessing malls, basements and warehouses. Residents
of Jane and Finch use these unattractive places, the leftovers of modernity, to find comfort, support, training and jobs (ibid.). But this is not the case in every neighbourhood. Deprived and diverse neighbourhoods in inner-city areas are carefully revitalized with the support of TCHC, using strategies that respect the diverse local needs and prevent displacement. This observation has played an important role in our analysis, especially in the later stages of the work. It has underlined the necessity of linking social and spatial policy efforts in order to turn diversity to the advantage of the neighbourhood’s social and economic well-being.

6.2 BRIEF SUMMARY OF THE BOOK

*Hyper-diversity,* as the DIVERCITIES project defines it, refers to an intense diversification of the population in socio-economic, social and ethnic terms, but also with respect to lifestyles, attitudes and activities. The breadth of this concept implies that we should look at urban diversity in a very open way, and in Toronto this open attitude is clearly present. As clarified in preceding chapters, a pluralist approach to diversity pervades federal policy. Governance has been moving away from discourses based on ‘multiculturalism’ and ‘ethnicity’ towards broader discourses based on ‘equity’ and ‘equal access’. Complementary to this tendency, considerable effort is expended on designing policy instruments ‘to address individual uniqueness’ at the city and community level. This effort helps stakeholders recognize the complexity of individual identities in a city where identities are liquid, multiple and intersecting (Bauman, 2000; McCall, 2014). While studying community-scale, bottom-up initiatives in Jane and Finch, we observed the influence of an all-inclusive approach to diversity that is focused on plural identities and needs. However, despite these efforts, we also noticed the systemic inequality and segregation along racial lines.

The City Book Toronto answers the general question posed by the DIVERCITIES project: *Under which conditions can urban hyper-diversity positively affect social cohesion, economic performance and social mobility of individuals and groups suffering from socio-economic deprivation?* On the basis of our research in Toronto, we have defined the social, spatial and governance conditions under which urban diversity may positively influence the social and economic well-being of individuals and groups suffering from socio-economic deprivation (see Figure 1.1). Regarding social and spatial conditions, we looked at configurations that may turn urban diversity to the advantage (socially and economically) of the selected area (Jane and Finch) in terms of the organization of space, the organization of social relations and the perception of diversity. Regarding policy conditions and governance, we looked at the structures that influence the understanding and implementation of policy interventions to help turn diversity to the residents’ advantage (socially and economically). In particular, we focused on the social and spatial policies that influence the dynamics at the community/-neighbourhood level.

Toronto’s comprehensive system of diversity governance accommodates social and spatial policies at different layers of governance. We argue, first of all, that despite the positive and all-
inclusive approach to diversity that is focused on plural identities and needs, systemic inequality and segregation along racial lines continue to exist due to the policy mismatch between macro-level discourses and the local implementation of policies, but also because of policy shift conducive to approaching diversity as a marketable asset. Secondly, we argue that, since spatial organization depends very much on market-led urban development, social and spatial policies are disconnected, especially in neighbourhoods that do not provide attractive locations for new development. Due to the aforementioned policy mismatch, the policy shifts and the disconnect between social and spatial policy, the presence of conditions that could nurture diversity for the sake of the economic and social well-being of the residents of a deprived neighbourhood depends mainly on market conditions, regardless of the strong community-scale efforts undertaken to deal with inequality. The conditions under which urban diversity may positively affect the social and economic well-being of individuals and groups suffering from socio-economic deprivation, we argue, thus depend very much on the interconnection of macro-level (city, national) policy discourses and micro-level (community, neighbourhood) implementation, but also on the interconnection of social and spatial policy actions at the neighbourhood scale.

Within this general framework, each chapter helps define the conditions for turning diversity into an advantage. Chapter 2 expands on two characteristics of Toronto: its demographics and its urban fabric. First of all, it discusses ethnic diversity in terms of the spatial as well as the social and economic composition of the city. Secondly, it discusses diversity in the context of Jane and Finch’s highly recognized community-scale initiatives, which do not have a suitable spatial setting to accommodate and support the social infrastructure.

Chapter 3 reveals the gap between discourses and reality, especially in relation to ethnic diversity and racial inequality. We argued that the positive discourses at different scales of governance revolved around an understanding of diversity as an asset and underlined the lack of local impact. We emphasized that framing diversity as an asset is not enough to address the needs at the neighbourhood level in a comprehensive way. We concluded that in order to create conditions in the neighbourhood that could nurture a positive influence of diversity in terms of residents’ social and economic well-being, social and spatial policy actions should be interconnected and coordinated.

Chapter 4 illustrates that diversity does not automatically create social cohesion, nor does it hinder opportunities for the creation of social capital and cohesion among the inhabitants. In Jane and Finch, we found strong feelings of community and solidarity, especially for people’s own communities (defined by age, ethnicity, health or economic/job status). Moreover, even though some bottom-up initiatives, community incentives or active residents had created places of meaningful encounter in leftover places (residential buildings, storage spaces, basements, etc.) and in other places that are not meant for community/public activities and meaningful encounter (like malls), we found Jane and Finch lacking in social and public spaces. Yet the activities these places host gave the residents a feeling of belonging and identity and created strong ties among them. Therefore, we argued that shared activities can increase the influence
of diversity on social cohesion and mobility in the neighbourhood if places of meaningful encounter are established as a consequence of well-communicated social and spatial strategies, plans or policies.

Chapter 5 sketches the disadvantageous social and spatial conditions for entrepreneurs in Jane and Finch. Despite these challenges, we showed that diversity can provide entrepreneurs with skills, knowledge and market opportunities. Moreover, we showed that diversity can stimulate neighbourhood dynamics in which the entrepreneurs can utilize their creativity and success to benefit their community, either directly through their business or through philanthropic work. Hence, we argued that in order to strengthen a cycle whereby successful entrepreneurs invest in their communities, and in order to make entrepreneurship accessible to those lacking the individual skills, characteristics and networks to succeed, organized entrepreneurship support at the neighbourhood level is essential. Although some entrepreneurs and other individuals have found their way in this area despite its lack of social and commercial space, we contend that systematic spatial interventions are necessary to recognize the current efforts by the community and individuals and turn them to the advantage of the neighbourhood.

6.3 URBAN DIVERSITY AS AN ASSET OR LIABILITY?

The perception of urban diversity in Toronto’s policy scene has obviously been a positive one. With the changing political tone of the federal government, supported by the new prime minister’s special effort to campaign on the importance of diversity in society, that perception will only get better. Diversity is being framed as an asset to society at each scale of governance, from the federal to the community level, as our analysis in Chapter 3 displayed. The residents and business owners in Jane and Finch think along the same lines, though they may not actually experience urban diversity as an asset in everyday life.

Zooming in on the Jane-Finch area, we observed that diversity is ‘normalized’ as a positive notion while differences, as well as their influence on stereotyping related to race, class and gender, are acknowledged by the residents. They like having good social relations with people of different backgrounds, age groups or gender. Strong feelings of community and solidarity exist, especially for people’s own communities (age, ethnicity, health or economic/job status). A similar normalization was also evident among the entrepreneurs. As we showed in Chapter 5, the combination of personal and neighbourhood factors influenced the motivations of entrepreneurs in the area. At the same time, the presence of diversity could provide skills, knowledge and market opportunities when the entrepreneurs received institutional support and were embedded in a social network. Thus, when buttressed by institutionalized support, diversity may create opportunities for the neighbourhood.

The main issue is not whether urban diversity is seen as an asset or a liability in Toronto. Urban diversity is not perceived negatively; on the contrary, it is very positively perceived and carefully
framed in the asset-based approach. Unlike the European diversity policy agenda, which is pretty much concentrated on the integration of immigrants with assimilative approaches, Canadian policy sees urban diversity as an asset. Diversity-related policy discourses are positively constructed around the idea of inclusive citizenship, which recognizes the value of all Canadian citizens regardless of their racial or ethnic origins, their language or their religious affiliation. The real concern is the widening income gap (Lorinc, 2016), which is reflected in the geography of the city. Toronto’s inner-city/suburban divide (Hulchanski 2010) is characterized by marginalized groups living in enclaves far from jobs, transit and services, and with systemic inequalities based on race.

6.4 SUGGESTIONS FOR POLICY: HOW TO USE THE RESULTS?

Under which conditions can urban hyper-diversity positively affect social cohesion, economic performance and social mobility of individuals and groups suffering from socio-economic deprivation? As explained above, we analysed the social, spatial, and policy/governance conditions in Toronto in order to understand the local framework in which diversity is approached. The hyper-diversity approach, which perceives urban diversity in terms of lifestyles, actions and activities of individuals and groups, may help connect these conditions to policy actions. However, framing urban diversity in those terms is not going to be enough to deal with the policy mismatch between the positive federal discourses and the continuous systemic inequalities mentioned above. An asset-based approach that romanticizes diversity within the framework of a success agenda but without a embedding it in a comprehensive set of policy actions cannot address the basic needs of an urban society in a just way. Focusing purely on urban diversity may lead to widening socio-economic segregation in society if diversity policies are not complemented by comprehensive policies to address the needs. Thus, what is needed to turn diversity to the advantage of the city is, first and foremost, a comprehensive and coordinated approach to policy.

These comprehensive policy actions should set forth the basic needs in a priority plan. That plan should cover physical, economic and social infrastructure (such as affordable housing, affordable and accessible public transport, and access to the labour market). The priorities should also include instruments to deal with the systemic inequalities (like racial justice instruments, anti-racism instruments, employment equity, equity in education). The governance structure and policy conditions could thus provide the content for comprehensive and positive diversity policies, giving diversity an all-inclusive meaning (without disregarding inequality, racism, etc.); these conditions could lead to strong collaboration between different service providers, community organizations and initiatives operating at different scales; they could ensure sufficient funding for bottom-up initiatives and service provisions at the neighbourhood level; and they could open up avenues for a thorough coordination and close connection between social and spatial policy actions, as well as for systematic spatial interventions. Without the supportive policy actions to cover basic needs, diversity policies will remain ineffective marketing tools.
Coordinated policy actions refer to the coordination of social and spatial policy to ensure a long-term impact by establishing appropriate conditions for improving social and economic performance in deprived neighbourhoods. As we observed in Toronto, deprived neighbourhoods in (inner-city) locations that are attractive for redevelopment and commercial activity may face gentrification, displacement and evaporation of the local community’s networks and efforts. Conversely, deprived neighbourhoods in unattractive locations (stigmatized suburban areas) have to wait (or even fight) for the attention of policy-makers in the hope of obtaining services (infrastructure, affordable housing, community support, etc.). When the private sector takes no interest in the revitalization of the neighbourhood, or when TCHC has no stake in the area, the public-sector efforts are not sufficient to meet the demands of the neighbourhood.

In an area like Jane and -Finch, where bottom-up efforts have built up a very strong social network, the lack of a good physical infrastructure has been compensated by the community’s resourcefulness. Individuals and groups have turned private places, leftover places or insufficient places into community spaces in an effort to move ahead. Local, provincial and federal government resources should be coordinated to link local-scale social policy efforts with the spatial needs of the community. Social infrastructure and organized community actions should be designed around the actual needs of people and supported by investments in neighbourhoods that lack a locational advantage. If the basic needs are covered by such coordinated actions, local initiatives to create and maintain community spaces in the neighbourhood will be much more efficient. Sharing activities, as our research suggests, is an important impetus for creating and maintaining social cohesion the neighbourhood. However, since these activities are not supported by long-term institutional mechanisms, they can lose their impact or disappear when the mobilized residents and networks disappear. These activities can only become long-term transformative experiences if they have an appropriate spatial and institutional setting, one that can link residents from different backgrounds, ages or conditions by means of coordinated actions. In many cases, when a neighbourhood is revitalized, the biggest issue is the displacement of old residents and the concomitant demise of established community networks. If the social and spatial policy actions are coordinated to advance the established community ties and provide space for shared activities, temporary community efforts could turn into transformative practices that would serve the interests of the neighbourhood for generations.

And finally, certain spatial conditions are crucial for turning diversity into a positive force for the neighbourhood. The list of preconditions actually repeats what has been said by neighbourhood researchers or urbanists for decades:

- Creating shared activity spaces to bridge the ties among strongly connected groups to prevent segregation in the neighbourhood;
- Creating spaces of meaningful encounter like special parks, schools, activity rooms for specific age groups, sites for street markets, cultural exchange places;
- Increasing encounters among people by mixing activities (residential, services, retail, etc.);
• Creating more and densely mixed land-uses (residential, work, commercial, recreational) to accommodate and motivate shared activities and meaningful encounters;
• Providing subsidy mechanisms to create affordable office, retail and community spaces.

In neighbourhoods with locational advantages, it is possible to create community spaces and other spatial functions as summarized above with the contribution of the private sector. However, it is no easy task to replicate successful physical community infrastructure in neighbourhoods that are not interesting for private-sector ventures or policy efforts envisioning revitalization, privatization or redevelopment. Their market-dependency creates inequalities in the city by influencing policy priorities in this respect. In such ‘unattractive’ neighbourhoods, the task at hand is not to make diversity an attractive discourse for the residents. Rather, the real challenge is to construct persistent institutional support channels that could provide decent, fair and equal chances for residents, especially in such areas, to move upwards on the social ladder, and to provide scaffolding for their ascent: affordable housing, transport, education and labour-market support systems.
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The Case of Toronto


The Case of Toronto


APPENDICES

APPENDIX 1. POLICY PLATFORM MEMBERS

1. Adriana Gomez, Toronto and Region Conservation Authority
2. Armine Yalnizyan, Canadian Centre for Policy Alternatives
3. Bill Sinclair, St. Stephen’s Community House
4. Cathrin Winkelmann, Toronto and Region Conservation Authority
5. Cheryl MacDonald, Parks, Forestry and Recreation – City of Toronto
6. David Hulchanski, University of Toronto
7. Diane Dyson, WoodGreen Community Services
8. Emily Paradis, University of Toronto
9. Farid Chaharlangi, Jane-Finch Action Against Poverty
10. Israt Ahmed, Social Planning Toronto
11. John Stapleton, Open Policy Ontario
12. Michael Kerr, Colour of Poverty – Colour of Change
13. Mohammad Araf, Social Planning Toronto
14. Robyn Hoogendam, The Learning Enrichment Foundation
15. Sandra Mccallum, Parks, Forestry and Recreation – City of Toronto
16. Victoria Grendys, Jane/Finch Community and Family Centre
17. Wanda McNevin, Jane/Finch Community and Family Centre
### APPENDIX 2. INTERVIEWEES CHAPTER 3

October – November 2013

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<thead>
<tr>
<th>#</th>
<th>Interviewee</th>
<th>Affiliation</th>
<th>Governance category</th>
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<tr>
<td>1</td>
<td>Operations Support Officer, Access and Diversity</td>
<td>City of Toronto: Park, Forestry &amp; Recreation, Standards &amp; Innovation</td>
<td>Municipal government</td>
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<td>2</td>
<td>Manager of Community Development</td>
<td>City of Toronto: Park, Forestry &amp; Recreation (Community Recreation Branch)</td>
<td>Municipal government</td>
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<td>3</td>
<td>Community Planner</td>
<td>Social Planning Toronto</td>
<td>City-based organization</td>
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<tr>
<td>4</td>
<td>Community Planner</td>
<td>Social Planning Toronto</td>
<td>City-based organization</td>
</tr>
<tr>
<td>5</td>
<td>Policy Development Officer, Toronto Newcomer Initiative</td>
<td>City of Toronto: Social Development, Finance &amp; Administration, Social Policy, Analysis and Research</td>
<td>Municipal government</td>
</tr>
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<td>6</td>
<td>Community Development Officer, Toronto Newcomer Initiative</td>
<td>City of Toronto: Social Development, Finance &amp; Administration, Social Policy, Analysis and Research</td>
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<td>7</td>
<td>Community Development Officer, Toronto Newcomer Initiative</td>
<td>City of Toronto: Social Development, Finance &amp; Administration, Social Policy, Analysis and Research</td>
<td>Municipal government</td>
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<tr>
<td>8</td>
<td>Director Social Policy, Analysis and Research</td>
<td>City of Toronto: Social Policy, Analysis and Research</td>
<td>Municipal government</td>
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<tr>
<td>9</td>
<td>Manager of North York Housing Help</td>
<td>COSTI North York Centre</td>
<td>Provincial NGO</td>
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<tr>
<td>10</td>
<td>Specialised Housing Help service employee</td>
<td>COSTI North York Centre</td>
<td>Provincial NGO</td>
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<td>11</td>
<td>Immigrant and Refugee Services Coordinator</td>
<td>St. Christopher’s Community House</td>
<td>City-based NGO</td>
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<td>12</td>
<td>Associate Executive Director</td>
<td>St. Stephen’s Community House</td>
<td>City-based NGO</td>
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<td>13</td>
<td>Senior Economist</td>
<td>Canadian Centre for Policy Alternatives</td>
<td>Provincial NGO</td>
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<td>14</td>
<td>Policy Consultant and former Ontario Government employee in social assistance, policy and operations</td>
<td>Open Policy Ontario</td>
<td>Provincial government</td>
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<td>15</td>
<td>Director</td>
<td>City of Toronto: Employment and Social Services</td>
<td>Municipal government</td>
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<td>16</td>
<td>Manager, Neighbourhoods and Community Investment</td>
<td>United Way Toronto</td>
<td>Private fundraising organization</td>
</tr>
<tr>
<td>17</td>
<td>Team Lead, Neighbourhoods</td>
<td>United Way Toronto</td>
<td>Private fundraising organization</td>
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<tr>
<td>18</td>
<td>Community Development Manager</td>
<td>Jane/Finch Community and Family Centre</td>
<td>Community-based organization</td>
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<tr>
<td>19</td>
<td>Director of Community Programs</td>
<td>Jane/Finch Community and Family Centre</td>
<td>Community-based organization</td>
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<tr>
<td>20</td>
<td>Community Minister</td>
<td>Jane Finch Community Ministry</td>
<td>Community-based organization</td>
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<tr>
<td>21</td>
<td>Executive Director</td>
<td>Downsview Services for Seniors</td>
<td>Community-based organization</td>
</tr>
<tr>
<td>22</td>
<td>Youth Programs Manager</td>
<td>The Spot, Jane Finch Community Youth Centre</td>
<td>Community-based organization</td>
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### March – April 2014

<table>
<thead>
<tr>
<th>#</th>
<th>Interviewee</th>
<th>Affiliation</th>
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<tbody>
<tr>
<td>1</td>
<td>Farm Manager</td>
<td>Black Creek Community Farm</td>
<td>Community-based project</td>
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<tr>
<td>2</td>
<td>Executive Director</td>
<td>The Learning Enrichment Foundation</td>
<td>Local NGO</td>
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<td>3</td>
<td>Researcher</td>
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<td>Local NGO</td>
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<td>4</td>
<td>Coordinator</td>
<td>Youth Enterprise Network, Doorsteps Neighbourhood Services</td>
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<td>Programme Manager</td>
<td>Women Moving Forward</td>
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<td>Black Creek SNAP (Sustainable Neighbourhood Retrofit Action Plan)</td>
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<td>8</td>
<td>Community Development Worker</td>
<td>Jane-Finch Action Against Poverty</td>
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<td>9</td>
<td>Project Manager</td>
<td>Aging At Home</td>
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<td>10</td>
<td>Project Manager</td>
<td>COSTI Specialized Housing Programme</td>
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<td>11</td>
<td>Project Manager</td>
<td>The Spot</td>
<td>Community-based project</td>
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<td>12</td>
<td>Project Manager</td>
<td>PEACH (Promoting Education and Community Health)</td>
<td>Community-based organization</td>
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### May 2016

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<tbody>
<tr>
<td>1</td>
<td>Manager Strategic Initiatives</td>
<td>City of Toronto: City Planning (Strategic Initiatives, Policy &amp; Analysis)</td>
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<tr>
<td>2</td>
<td>Program Manager Toronto &amp; East York District</td>
<td>City of Toronto: City Planning (Design)</td>
<td>Municipal government</td>
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<tr>
<td>3</td>
<td>Supervisor After School Recreation Care and Quality Assurance</td>
<td>City of Toronto: Parks, Forestry and Recreation (Community Recreation)</td>
<td>Municipal government</td>
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<tr>
<td>4</td>
<td>Supervisor Community Recreation Toronto &amp; East York District</td>
<td>City of Toronto: Parks, Forestry and Recreation (Community Recreation)</td>
<td>Municipal government</td>
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<tr>
<td>5</td>
<td>Community Recreation Programmer</td>
<td>City of Toronto: Parks, Forestry and Recreation (Community Recreation)</td>
<td>Municipal government</td>
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<td>6</td>
<td>Community Recreation Programmer</td>
<td>City of Toronto: Parks, Forestry and Recreation (Community Recreation)</td>
<td>Municipal government</td>
</tr>
<tr>
<td>7</td>
<td>Community Recreation Programmer</td>
<td>City of Toronto: Parks, Forestry and Recreation (Community Recreation)</td>
<td>Municipal government</td>
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<td>8</td>
<td>Director of Strategic Initiatives, Policy &amp; Analysis</td>
<td>City of Toronto: City Planning (Strategic Initiatives, Policy &amp; Analysis)</td>
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<td>Stakeholder Engagement Officer/ Lead</td>
<td>City of Toronto: City Planning (Office of the Chief Planner)</td>
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<td>Chair of Community Development &amp; Recreation Committee</td>
<td>City of Toronto: Community Development &amp; Recreation Committee</td>
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<tr>
<td>11</td>
<td>Director Social Policy, Research and Analysis</td>
<td>City of Toronto: Social Development, Finance and Administration (Social Policy, Research and Analysis)</td>
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<td>12</td>
<td>Development Director</td>
<td>Toronto Community Housing Corporation</td>
<td>Public housing agency</td>
</tr>
<tr>
<td>13</td>
<td>Director, Resident and Community Services</td>
<td>Toronto Community Housing Corporation</td>
<td>Public housing agency</td>
</tr>
<tr>
<td>#</td>
<td>Interviewee</td>
<td>Affiliation</td>
<td>Governance category</td>
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<tr>
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</tr>
<tr>
<td>14</td>
<td>Community Planning Manager</td>
<td>City of Toronto: City Planning (Community Planning)</td>
<td>Municipal government</td>
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<td></td>
<td>North York District</td>
<td></td>
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<tr>
<td>15</td>
<td>Vice President Development</td>
<td>The Daniels Corporation</td>
<td>Private developer</td>
</tr>
<tr>
<td>16</td>
<td>Associate Development Manager</td>
<td>Toronto Community Housing Corporation</td>
<td>Public housing agency</td>
</tr>
<tr>
<td>17</td>
<td>Associate Development Manager</td>
<td>Toronto Community Housing Corporation</td>
<td>Public housing agency</td>
</tr>
<tr>
<td>18</td>
<td>Manager of Revitalization and Renewal Communities</td>
<td>Toronto Community Housing Corporation</td>
<td>Public housing agency</td>
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## September – October 2014

<table>
<thead>
<tr>
<th>#</th>
<th>Interviewee</th>
<th>Age Group</th>
<th>Gender</th>
<th>Information on household</th>
<th>Personal background</th>
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<tbody>
<tr>
<td>1</td>
<td>Resident</td>
<td>18-20</td>
<td>f</td>
<td>Daughter</td>
<td>Tanzanian background, high school education</td>
</tr>
<tr>
<td>2</td>
<td>Resident</td>
<td>45-50</td>
<td>f</td>
<td>Single mother in a single parent household with 1 child</td>
<td>Egyptian background, high school education</td>
</tr>
<tr>
<td>3</td>
<td>Resident</td>
<td>60-65</td>
<td>f</td>
<td>Single</td>
<td>Jamaican background, college education</td>
</tr>
<tr>
<td>4</td>
<td>Resident</td>
<td>30-45</td>
<td>f</td>
<td>Single mother in a household with 3 adult children</td>
<td>El Salvadorian background, college education</td>
</tr>
<tr>
<td>5</td>
<td>Resident</td>
<td>18-20</td>
<td>f</td>
<td>Daughter</td>
<td>El Salvadorian background, high school education</td>
</tr>
<tr>
<td>6</td>
<td>Resident</td>
<td>60-65</td>
<td>m</td>
<td>Single, monthly income 710.25$</td>
<td>Italian background, high school education (12th grade)</td>
</tr>
<tr>
<td>7</td>
<td>Resident</td>
<td>31-45</td>
<td>m</td>
<td>single</td>
<td>Ghanaian background, high school education (10th grade)</td>
</tr>
<tr>
<td>8</td>
<td>Resident</td>
<td>55-60</td>
<td>f</td>
<td>Wife and mother of 3 children</td>
<td>Guyanese background, high school education (12th grade)</td>
</tr>
<tr>
<td>9</td>
<td>Resident</td>
<td>40-45</td>
<td>f</td>
<td>Single mother in a single parent household with 2 children</td>
<td>Jamaican background, high school education (11th grade)</td>
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<tr>
<td>10</td>
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<td>45-50</td>
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<td>Single mother in a single parent household with 5 children</td>
<td>Vietnamese background, high school education</td>
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<tr>
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<td>Resident</td>
<td>45-50</td>
<td>m</td>
<td>Single</td>
<td>Ghanaian background, college education</td>
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<tr>
<td>12</td>
<td>Resident</td>
<td>30-35</td>
<td>f</td>
<td>Single mother in a single parent household with 1 child</td>
<td>Jamaican background, high school education</td>
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<tr>
<td>13</td>
<td>Resident</td>
<td>30-35</td>
<td>f</td>
<td>Single mother in a single parent household with 2 children, yearly household income 35k</td>
<td>Guyanese-Jamaican background, college education</td>
</tr>
<tr>
<td>14</td>
<td>Resident</td>
<td>35-40</td>
<td>f</td>
<td>Wife and mother of 2 children</td>
<td>Guyanese background, high school education</td>
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<tr>
<td>15</td>
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<td>25-30</td>
<td>f</td>
<td>Single mother in a single parent household with 2 children</td>
<td>Jamaican background, high school education (12th grade)</td>
</tr>
<tr>
<td>16</td>
<td>Resident</td>
<td>45-50</td>
<td>f</td>
<td>Wife and mother of 1 child, monthly household income 1200$</td>
<td>Sri-Lankan background, college education</td>
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<tr>
<td>17</td>
<td>Resident</td>
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<td>f</td>
<td>Wife and mother of 3, monthly household income 1000$</td>
<td>Jamaican background, high school education</td>
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<tr>
<td>18</td>
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<td>40-45</td>
<td>f</td>
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<td>Jamaican background, high school education (12th grade)</td>
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<td>Single mother in a single parent household with 2 children 1800$</td>
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<td>f</td>
<td>Single mother in a single parent household with 2 children</td>
<td>Ecuadorian background, university education (bachelor's degree)</td>
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<tr>
<td>21</td>
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<td>Single mother in a single parent household with 2 children, monthly household income 1200$</td>
<td>White Canadian background, college education</td>
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<tr>
<td>#</td>
<td>Interviewee</td>
<td>Age Group</td>
<td>Gender</td>
<td>Information on household</td>
<td>Personal background</td>
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<tr>
<td>22</td>
<td>Resident</td>
<td>20-25</td>
<td>f</td>
<td>Single, monthly household income 1500-1800$</td>
<td>Caribbean-Canadian background, university education (bachelor's degree)</td>
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<td>23</td>
<td>Resident</td>
<td>40-45</td>
<td>f</td>
<td>Single mother of two adult children, monthly household income 700$</td>
<td>Jamaican background, college education</td>
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<tr>
<td>24</td>
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<td>50-55</td>
<td>f</td>
<td>Single, monthly household income 1200$</td>
<td>Jamaican background, college education</td>
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<td>25</td>
<td>Resident</td>
<td>25-30</td>
<td>m</td>
<td>Single, monthly household income 15000$</td>
<td>White Canadian background, university education (bachelor's degree)</td>
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<tr>
<td>26</td>
<td>Resident</td>
<td>75-80</td>
<td>m</td>
<td>Single</td>
<td>Jamaican background, college education</td>
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<tr>
<td>27</td>
<td>Resident</td>
<td>30-35</td>
<td>f</td>
<td>Housewife and mother of 2 children</td>
<td>Iranian background, university education (bachelor's degree)</td>
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<td>28</td>
<td>Resident</td>
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<td>m</td>
<td>Father of one, yearly household income 80k</td>
<td>Indian background, university education (master's degree)</td>
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<tr>
<td>29</td>
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<td>f</td>
<td>Wife and mother of one, yearly household income 80k</td>
<td>Philippin background, university education (bachelor's degree)</td>
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<td>f</td>
<td>Wife and mother of two, yearly household income 40-60k</td>
<td>Argentinian background, high school education</td>
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<td>Resident</td>
<td>60-65</td>
<td>m</td>
<td>Single living with roommate, yearly household income 40-50k</td>
<td>El Salvadorian background, university education (master's degree)</td>
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<td>Single mother in a single parent household with one child, yearly household income 8k</td>
<td>Trinidadian-Canadian background, college education</td>
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<td>55-60</td>
<td>f</td>
<td>Single mother of two adult children, monthly household income 500$</td>
<td>White Canadian background, high school education (12th grade)</td>
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<td>Indian background, high school education</td>
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<tr>
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<td>f</td>
<td>(Jamaican-Trinidadian) Canadian background, university education (bachelor's degree)</td>
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<td>f</td>
<td>Wife and mother of three adult children</td>
<td>Ecuadorian background, university education (bachelor's degree)</td>
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<td>m</td>
<td>Single</td>
<td>El Salvadorian background, university education (bachelor's degree)</td>
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<td>m</td>
<td>Single</td>
<td>Chilean background, university education (bachelor's degree)</td>
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<td>Single mother in a single parent household of one child, monthly household income 2700$</td>
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<td>60-65</td>
<td>m</td>
<td>Single, monthly household income 1100$</td>
<td>Peruvian background, university education (bachelor's degree)</td>
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<td>41</td>
<td>Resident</td>
<td>65-70</td>
<td>m</td>
<td>Husband</td>
<td>Jamaican background, high school education</td>
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<td>42</td>
<td>Resident</td>
<td>35-40</td>
<td>f</td>
<td>Wife and mother of two</td>
<td>Nigerian background, high school education</td>
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<tr>
<td>#</td>
<td>Interviewee</td>
<td>Age Group</td>
<td>Gender</td>
<td>Information on household</td>
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<td>Resident</td>
<td>35-40</td>
<td>f</td>
<td>Wife and mother of two</td>
<td>Nigerian background, university education (master's degree)</td>
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<td>Single, yearly household income 60k</td>
<td>Saint Vincent and the Grenadian background, college education</td>
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<td>55-60</td>
<td>f</td>
<td>Single living with roommate, yearly household income 40-50k</td>
<td>El Salvadorian background, high school education</td>
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<td>46</td>
<td>Resident</td>
<td>45-50</td>
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<td>Single, monthly household income 2600$</td>
<td>Dominicans background, university education (bachelor's degree)</td>
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<td>47</td>
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<td>60-65</td>
<td>f</td>
<td>Single, monthly household income 3000$</td>
<td>Jamaican background, college education</td>
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<td>Resident</td>
<td>55-60</td>
<td>f</td>
<td>Wife and mother of two</td>
<td>Trinidadian background, college education</td>
</tr>
<tr>
<td>49</td>
<td>Resident</td>
<td>70-75</td>
<td>f</td>
<td>Single, monthly household income 200$</td>
<td>Trinidadian background, high school education</td>
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<tr>
<td>50</td>
<td>Resident</td>
<td>65-70</td>
<td>m</td>
<td>Husband and father of one adult, monthly household income 16k</td>
<td>El Salvadorian background, university education</td>
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</tbody>
</table>
# Appendix 4. Interviewees Chapter 5

September – November 2015

<table>
<thead>
<tr>
<th>#</th>
<th>Interviewee</th>
<th>Age Group</th>
<th>Gender</th>
<th>Information on Enterprise</th>
<th>Personal Background</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>Entrepreneur</td>
<td>25-30</td>
<td>male</td>
<td>Non-profit sector, no employees</td>
<td>First generation, born in Ghana, Canadian nationality, college education</td>
</tr>
<tr>
<td>2</td>
<td>Entrepreneur</td>
<td>60-65</td>
<td>male</td>
<td>Public health sector, ten employees</td>
<td>Black Canadian, Canadian nationality, university education</td>
</tr>
<tr>
<td>3</td>
<td>Entrepreneur</td>
<td>30-35</td>
<td>male</td>
<td>Media sector, no employees</td>
<td>Second generation, Vietnamese background, Canadian nationality, university education</td>
</tr>
<tr>
<td>4</td>
<td>Entrepreneur</td>
<td>30-35</td>
<td>female</td>
<td>Telecommunications sector, one employee</td>
<td>Second generation, Caribbean background, Canadian nationality, university education</td>
</tr>
<tr>
<td>5</td>
<td>Entrepreneur</td>
<td>55-60</td>
<td>female</td>
<td>Retail sector, seven employees</td>
<td>First generation, Indian background, secondary school education</td>
</tr>
<tr>
<td>6</td>
<td>Entrepreneur</td>
<td>65-70</td>
<td>male</td>
<td>Retail sector, no employees</td>
<td>First generation, born in Jamaica, Canadian nationality, college education</td>
</tr>
<tr>
<td>7</td>
<td>Entrepreneur</td>
<td>30-35</td>
<td>female</td>
<td>Construction sector, no employees</td>
<td>Second generation, Jamaican background, Canadian nationality, college education</td>
</tr>
<tr>
<td>8</td>
<td>Entrepreneur</td>
<td>55-60</td>
<td>male</td>
<td>Media sector, no employees</td>
<td>White Canadian, Canadian nationality, university education</td>
</tr>
<tr>
<td>9</td>
<td>Entrepreneur</td>
<td>65-70</td>
<td>f</td>
<td>Wholesale sector, ten employees</td>
<td>First generation, former Yugoslavian background, college education</td>
</tr>
<tr>
<td>10</td>
<td>Entrepreneur</td>
<td>45-50</td>
<td>m</td>
<td>Media sector, no employees</td>
<td>First generation (refugee), born in El Salvador, El Salvadorian nationality, university education</td>
</tr>
<tr>
<td>11</td>
<td>Entrepreneur</td>
<td>45-50</td>
<td>m</td>
<td>Media sector, fifteen employees</td>
<td>First generation (refugee), born in El Salvador, Canadian nationality, university education</td>
</tr>
<tr>
<td>12</td>
<td>Entrepreneur</td>
<td>55-60</td>
<td>m</td>
<td>Tourism sector, nine employees</td>
<td>First generation (refugee), born in Somalia, Canadian nationality, college education</td>
</tr>
<tr>
<td>13</td>
<td>Entrepreneur</td>
<td>65-70</td>
<td>f</td>
<td>Food sector, informal work, no employees</td>
<td>First generation (refugee), born in Somalia, Canadian nationality, secondary school education</td>
</tr>
<tr>
<td>14</td>
<td>Entrepreneur</td>
<td>35-40</td>
<td>f</td>
<td>Food sector, informal work, no employees</td>
<td>First generation, born in Mexico, Mexican nationality</td>
</tr>
<tr>
<td>15</td>
<td>Entrepreneur</td>
<td>30-35</td>
<td>m</td>
<td>Beauty sector, eight employees</td>
<td>Canadian nationality, college education</td>
</tr>
<tr>
<td>16</td>
<td>Entrepreneur</td>
<td>30-35</td>
<td>f</td>
<td>Fashion and media sectors, no employees</td>
<td>Second generation, Jamaican background, Canadian nationality, university education</td>
</tr>
<tr>
<td>17</td>
<td>Entrepreneur</td>
<td>50-55</td>
<td>f</td>
<td>Fashion sector, four employees (in Jamaica)</td>
<td>First generation, born in Jamaica, Canadian nationality, college education</td>
</tr>
<tr>
<td>18</td>
<td>Entrepreneur</td>
<td>55-60</td>
<td>f</td>
<td>Automobile sector, fifteen employees</td>
<td>Argentinian family background, Canadian nationality</td>
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<tr>
<td>#</td>
<td>Interviewee Age Group</td>
<td>Gender</td>
<td>Information on enterprise</td>
<td>Personal background</td>
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<tr>
<td>19</td>
<td>Entrepreneur 30-35 m</td>
<td></td>
<td>Media and music sector, no employees</td>
<td>First generation, born in Grenada, Canadian nationality</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Entrepreneur 20-25 m</td>
<td></td>
<td>Retail sector, ten employees</td>
<td>Second generation, Jamaican background, Canadian nationality, college education</td>
<td></td>
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<tr>
<td>21</td>
<td>Entrepreneur 25-30 m</td>
<td></td>
<td>Information technology, no employees</td>
<td>White Canadian, Canadian nationality</td>
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<tr>
<td>22</td>
<td>Entrepreneur 30-35 m</td>
<td></td>
<td>Media sector, no employees</td>
<td>Second generation, Trinidad Tobago and Guyanese background, Canadian nationality, high school education</td>
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<tr>
<td>23</td>
<td>Entrepreneur 25-30 m</td>
<td></td>
<td>Non-profit sector, no employees</td>
<td>Second generation, Nigerian background, Canadian nationality</td>
<td></td>
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<tr>
<td>24</td>
<td>Entrepreneur 30-35 m</td>
<td></td>
<td>Automobile service sector, twelve employees</td>
<td>Jamaican background, Canadian nationality, university education</td>
<td></td>
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<tr>
<td>25</td>
<td>Entrepreneur 40-45 female</td>
<td></td>
<td>Retail sector, three employees</td>
<td>Italian background, Canadian nationality</td>
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<tr>
<td>26</td>
<td>Entrepreneur* female</td>
<td></td>
<td>Food sector</td>
<td>Mexican background</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Entrepreneur* female</td>
<td></td>
<td>Retail sector</td>
<td>Southeast Asian background</td>
<td></td>
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<tr>
<td>28</td>
<td>Entrepreneur* female</td>
<td></td>
<td>Retail sector</td>
<td>Somali background</td>
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<tr>
<td>29</td>
<td>Entrepreneur* male</td>
<td></td>
<td>Retail sector</td>
<td>Indian background</td>
<td></td>
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<tr>
<td>30</td>
<td>Entrepreneur* male</td>
<td></td>
<td>Retail sector</td>
<td>Vietnamese background</td>
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<tr>
<td>31</td>
<td>Entrepreneur* male</td>
<td></td>
<td>Retail sector</td>
<td>Indian background</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Entrepreneur* 20-25</td>
<td>Female</td>
<td>Social enterprise</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Entrepreneur* 20-25</td>
<td>Female</td>
<td>Social enterprise</td>
<td>–</td>
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<tr>
<td>34</td>
<td>Entrepreneur* 20-25</td>
<td>Female</td>
<td>Social enterprise</td>
<td>–</td>
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</tr>
<tr>
<td>35</td>
<td>Entrepreneur* 20-25</td>
<td>Male</td>
<td>Social enterprise</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>36</td>
<td>Entrepreneur* 20-25</td>
<td>Male</td>
<td>Social enterprise</td>
<td>–</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>Manager 20-25 m</td>
<td></td>
<td>Retail sector, four employees</td>
<td>Indian background</td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Manager 30-35</td>
<td>f</td>
<td>Financial service sector, no employees</td>
<td>Indian background, Canadian nationality, college education</td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>Manager 25-30</td>
<td>f</td>
<td>Retail sector, four employees</td>
<td>First generation, born in India, Indian nationality, university education</td>
<td></td>
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<tr>
<td>40</td>
<td>Manager</td>
<td></td>
<td>RBC Bank</td>
<td>–</td>
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<tr>
<td>41</td>
<td>Manager</td>
<td></td>
<td>Mall management</td>
<td>–</td>
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</table>

<table>
<thead>
<tr>
<th>#</th>
<th>Interviewee</th>
<th>Affiliation</th>
<th>Governance category</th>
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<tbody>
<tr>
<td>42</td>
<td>Community Minister</td>
<td>Jane Finch Community Ministry</td>
<td>Community-based ministry</td>
</tr>
<tr>
<td>43</td>
<td>Small Business Development Advisor</td>
<td>Black Creek Micro-Credit Programme</td>
<td>Community-based project</td>
</tr>
<tr>
<td>44</td>
<td>Blue Prints Program Leader</td>
<td>Youth Unlimited – Toronto YFC City of Toronto: Social Development, Finance and Administration (Tower Renewal Programme)</td>
<td>City-based NGO Municipal government</td>
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<tr>
<td>45</td>
<td>Project Manager</td>
<td>City of Toronto: Social Development, Finance and Administration (Tower Renewal Programme)</td>
<td>Municipal government</td>
</tr>
<tr>
<td>46</td>
<td>Project Manager and community planner</td>
<td>City of Toronto: Social Development, Finance and Administration (Tower Renewal Programme)</td>
<td>Municipal government</td>
</tr>
<tr>
<td>47</td>
<td>Executive Director</td>
<td>Access Community Capital Fund</td>
<td>City-based NGO</td>
</tr>
<tr>
<td>No.</td>
<td>Role</td>
<td>Organization</td>
<td>Type</td>
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<tr>
<td>-----</td>
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</tr>
<tr>
<td>48</td>
<td>Neighbourhood Manager Jane and Finch</td>
<td>United Way Toronto</td>
<td>City-based NGO</td>
</tr>
<tr>
<td>49</td>
<td>Member of Economic Development Committee</td>
<td>Toronto Region Board of Trade</td>
<td>Chamber of commerce</td>
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<tr>
<td>50</td>
<td>Researcher on neighbourhood-based local economic development</td>
<td>University of Toronto</td>
<td>Educational institution</td>
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<tr>
<td>51</td>
<td>Educator involved with social entrepreneurship*</td>
<td>George Brown College</td>
<td>Educational institution</td>
</tr>
<tr>
<td>52</td>
<td>Educator involved with social entrepreneurship*</td>
<td>George Brown College</td>
<td>Educational institution</td>
</tr>
</tbody>
</table>

* Additional interviews/conversations where interviewees either did not sign the consent forms (and therefore were not quoted directly), or did not wish to be recorded or reveal parts of their identity.
NOTES

1 For a list of policy platform members, see Appendix 1
2 This sub-section is mainly based on Tasan-Kok et al. (2013)
3 CMA includes most of the Greater Toronto Area (GTA)
4 An Official Plan is a comprehensive plan (or a kind of long-term strategic plan, as it is known in European
countries) which is incorporated by the municipality to dictate urban public policy in different fields.
5 Net migration is projected to account for 73% of all population growth in the Ontario province over the 2013
– 2041 period, with natural increase accounting for the remaining 27% (Ontario Ministry of Finance, 2014).
6 These included economic indicators (median household income; percentage of population spending 30% or
more on shelter; percentage of population aged 25+ who are unemployed); educational indicators (percentage
of students passing the Ontario Secondary School Literacy Test; percentage of population with college or
university qualifications; percentage of population aged 15+ attaining less than grade); urban fabric indicators
(percentage of occupied private dwellings requiring major repairs); health indicators (number of low birth
weight babies per 1,000 live births); and demographics (percentage of population with no knowledge of
English or French; percentage of population who are recent immigrants; percentage of population by mobility
status one year ago) (United Way Toronto, 2005)
7 By the Minister of the Interior, Clifford Sifton
8 As stated in the Act, ‘epileptics, imbeciles, persons guilty of crimes of moral turpitude, homosexuals and people with
tuberculosis’ (Canadian Council for Refugees, n.d.).
LANG=Eng&GK=CMA&GC=535
Neighbourhood Improvement Area snapshot (2011) https://www1.toronto.ca/City%20%26%20Toronto/SmartGrowth
12 (2010) Trends in educational attainment among the 25- to 64-year-old population, by highest level of education
attained, Canada, provinces and territories, 1997 to 2010
DIVERCITIES: Dealing with Urban Diversity


According to conversion rates as of June 2016

This chapter is co-authored by Donya Ahmadi, and is based on two jointly written reports, previously published on the DIVERCITIES website (Ahmadi and Tasan-Kok (2013) and Ahmadi and Tasan-Kok (2014)).

The interviews were jointly conducted by Tuna Tasan-Kok and Donya Ahmadi.

The interviews were jointly conducted by Tuna Tasan-Kok and Sara Ozogul.

Sponsorship refers to a procedure, which allows people to immigrate to Canada in order to join their families without having to meet the usual selection criteria (Coté et al., 2001).

Canadian Experience (widely known as Canadian Experience Class) is a requirement to move people from temporary to permanent residence (Department of Citizenship and Immigration Canada, 2016).

This chapter is co-authored by Donya Ahmadi, and is based on a jointly written report, previously published on the DIVERCITIES website (Ahmadi, D. and T. Tasan-Kok (2015). Fieldwork inhabitants, Toronto (Canada). Delft: TU Delft).

Interviews were conducted by Donya Ahmadi.

According to conversion rates as of June 2016

See for instance Charron (2009)

Governing Urban Diversity:
Creating Social Cohesion, Social Mobility and
Economic Performance in Today’s Hyper-diversified Cities

This book is one of the outcomes of the DIVERCITIES project. It focuses on the question of how to create social cohesion, social mobility and economic performance in today’s hyper-diversified cities. The project’s central hypothesis is that urban diversity is an asset; it can inspire creativity, innovation and make cities more liveable.