

A City-Region Growing Apart?

**Taking Stock of Income Disparity in
Greater Montréal, 1970–2005**

Damaris Rose & Amy Twigge-Molecey

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Cities Centre
UNIVERSITY OF TORONTO

Executive Summary

This report documents the changing overall spatial patterning of wealthy, poor and middle-income neighbourhoods in the Montréal Census Metropolitan Area, focusing on changes in the average individual incomes (from all sources) of residents aged 15 and over, relative to those of the CMA as a whole. We wanted to determine whether there has been a growth in the relative numbers of high-income neighbourhoods and low-income neighbourhoods, and whether the number of middle-income neighbourhoods has shrunk in relative or absolute terms. We also tracked areas where income growth or decline has been particularly striking compared to income change in the CMA as a whole to determine if there are clusters of neighbourhoods that are getting wealthier, getting poorer or remaining similar to the average for the city-region as a whole, and if so, where they are. We then examined the main features of these zones of change and stability using key indicators such as university degree and recent immigrant status, because of their relevance to employment and earnings. Finally, we examined these changes in relation to the linguistic geography of Greater Montréal.

We found that for the CMA as a whole, there is only a weak trend toward income polarization between census tracts by incomes and only a slight shrinkage in the share of middle income census tracts. However, the findings differ between its two main subregions, the Island and the off-island suburbs. On the Island of Montréal, the number of middle-income tracts has decreased: by 2005, in fewer than half of census tracts are individual incomes close to the metropolitan average. Despite gentrification in the old urban core, the patterns suggest that upper-middle-income earners have mainly opted to live in off-island suburbs. Meanwhile, the share of low-income tracts on the Island is higher than for the CMA as a whole. It is only in the off-Island suburbs that we see a steady increase in the share of tracts in the highest income band, accompanied by an increase in the share of tracts in the low income band. Although the vast majority of tracts were still in the middle category in 2005, this group has shrunk somewhat. The off-Island region as a whole is becoming more diverse in terms of income levels, but there is no evidence of polarization.

Using the terms developed for the study of the Three Cities in the City of Toronto, we mapped the trends. “City #1” consists of neighbourhoods in which average individual incomes increased by more than 15 percent above the metropolitan rate between 1970 and 2005. “City #2” consists of neighbourhoods that have remained relatively stable, with income changes within plus or minus 15 percent of the metropolitan average. “City #3” consists of neighbourhoods where the average income of the population fell by more than 15 percent relative to the growth of the metropolitan average income between 1970 and 2005.

Nearly one in five of Greater Montréal's census tracts has become more affluent over our study period. These include some of the Island's pre-existing elite and upper-middle-class areas (such as Westmount and most of Outremont). “City #1” also includes districts that have experienced gentrification (especially the Plateau Mont-Royal, Old Montréal and adjacent sectors). Most of the other sectors that have increased in incomes are located in an (incomplete) outer-suburban ring, such as Varennes, Saint-Julie, and Boucherville on the South Shore, and Blainville on the North Shore, all of which now rank among Greater Montréal's highest-income municipalities.

By comparison, in 2005, 30 percent of Greater Montréal census tracts fell into “City #3.” Most of these tracts are located in postwar inner suburbs largely comprising poor- to modest-quality low-rise apartment buildings. Speaking a non-official language at home is much more common in “City #3,” some parts of which have become major zones of concentration of recent immigrants (e.g., Parc-Extension, Côte-des-Neiges, parts of Montréal-Nord, Cartierville, and Saint-Laurent, and the southern part of Notre-Dame-de-Grâce). “City #3” also includes many of the traditional working-class areas (e.g. Mercier and parts of Rosemont in the east end, Saint-Pierre and parts of Verdun and Côte-Saint-Paul in the southwest). These have become zones of concentration of individuals vulnerable to long-term unemployment or confined to the margins of the labour market, and unable to gain entry to the “knowledge industries.”

Overall, the eastern parts of the “450” suburban ring located on both the North and South Shores, form a contiguous middle-to-upper-income block that has become wealthier over the study period. Incomes have also increased greatly in the inner-city ring around Mount-Royal, but apart from the old elite neighbourhoods on the slopes of the Mountain, few of these census tracts have as yet exceeded middle-income status, and in many, gentrification is far from complete. Impoverishment has set in in many census tracts in the postwar suburbs, including some in the older parts of the off-Island suburbs of Laval and Longueuil. The contiguous area of decline in northeast Montréal now forms a strikingly large poverty concentration comprising census tracts that were mostly middle-income at the beginning of the study period.

Finally, we tracked how income distribution changed *within* each of the “three cities” of Greater Montréal during each of the three decades. In “City #1,” we see the effects of gentrification in the rapid decline in low-income tracts in the 1990s, as well as a distinct shift into the very-high-income category. “City #2” displays a fairly stable income distribution over time, although with a notable shift from middle to low income occurring in the 1970s. In “City #3,” few high income tracts remain while the growth of the low-income categories mirrors the decline of the middle-income group. Both of these downshifts are most likely related to the growth of the low-income immigrant population.

We conclude that as of 2006 the spatial separation between the “cities” of increasing affluence and increasing poverty is much less stark than in Toronto and Vancouver. In particular, neighbourhoods that are relatively stable in terms of income levels and where residents with middle-incomes are in the majority are found all over the Montréal Census Metropolitan Area. Nevertheless, the expansion of contiguous zones of poverty and affluence raises spatial-equity challenges with implications for housing and transportation policy.

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1. Introduction: The Rise of Income Inequality and the Spectre of Income Polarization

Across many countries and cities of the global North, public debate about the growth in income inequality has resurged in recent times. Questions are being asked about how close together or far apart people's income levels are – for example, how big is the gap between the wealthiest 1 percent or 10 percent and middle-income groups or the poorest 10 percent? The grassroots “Occupy” movements and their sequels galvanized media attention on this issue in 2011–2012, but in fact it has been under the microscope for some time by researchers in universities, government agencies, and think-tanks in Canada and Québec as well as in international organizations such as the OECD (see, for example, Fortin, 2010; Frenette, Green, and Milligan 2007; Heisz, 2007; Morissette and Zhang, 2006; Murphy and Wolfson, 2000; OECD, 2011; Saez and Veall, 2005).

Despite using various indicators and measurement techniques, these studies agree that income inequalities have increased in the past two decades. In Canada, this began to happen in 1976–1977 in the case of full-time, full-year workers. This is a reversal of the trend toward decreasing income inequality that we saw in Canadian and Quebec society from the postwar boom years until the mid-1970s. Back then, white-collar employment was growing, manufacturing was relatively strong, rates of unionization were increasing, and the welfare state was expanding. However, since the oil crisis of the mid-1970s and especially since the 1980s, national and regional economies have undergone major restructuring in the context of increasingly global production systems and markets. The rise of a neoliberal political ideology has meant less regulation of business and shrinkage of the welfare state.¹ Canadian research shows that changes in employment and earnings are the main drivers of the rise in income inequality, and that income redistribution through the taxation system and government benefits is not working as well to compensate for these labour-market-based income inequalities as in the past. In

1 The ideology of neoliberalism promotes widespread deregulation of the economy, a greater role for the market in delivering key infrastructure, and a lesser role for the state in social welfare programs. It revives an old belief that it is the family and local community that should play the major role in caring for the needy. It also holds that the best way to improve individuals' well-being is to foster personal initiative, autonomy, and a capacity to compete in the labour market.

Québec, the onset of these trends has been delayed and their expression more muted, owing to the legacy of the Quiet Revolution, a stronger welfare state, and a more redistributive income tax structure. As well, Québec's top 1 percent or 10 percent earn less than in the rest of Canada, no doubt because the language barrier tends to shelter employers from having to compete for workers in a continent-wide marketplace. Nevertheless, income inequality in Québec has risen in recent years.

Related to, but not quite the same as, the concept of income equality is that of income polarization. Researchers have developed a variety of ways to measure polarization, but the general idea is to assess how many individuals or families are concentrated at the richer and poorer ends of the income distribution compared to the middle. Put another way, if we take the average or the median earnings or household income in a particular place (Canada, Québec, Greater Montréal, a city neighbourhood), what percentage of people or households have incomes close to that average, and what percentage are far above or far below? Overall, the relative decline of the share of middle-income earners in Canada and Québec is less pronounced than in the United States (where the term "the missing middle" was first coined in the 1980s) and this decline seems to have started later. As in the case of inequality, the relative strength of unions and the importance of the government and public services sector of employment are probably important reasons why the middle-income segment of the population is still very large in Canada.

The growth in inequality is putting the issue of "social justice" back in the public eye. But if polarization increases, on top of a growth in inequality, questions arise about our sense of belonging to the larger society. When there is a large and stable middle class, it is easier to generate and maintain a shared vision or a sense of the "common good" – for instance, in terms of supporting and paying for community services and public amenities in a city. In contrast, when a greater share of the population moves into the wealthier or poorer camps, this sense of shared vision tends to dissipate and a sense of social disaffiliation can set in among both the affluent (who may opt to live in gated communities) and the poor (who sense that their neighbourhoods are being abandoned). Socio-spatial polarization tends to be self-reinforcing in that a neighbourhood's reputation in terms of social status and quality of public services will be reflected in housing prices, rent levels, and the ease or difficulty of access for disadvantaged groups.

1.1 Urban dimensions of inequality and polarization

In Canada, earnings inequality is generally higher in the larger cities than the smaller ones. The Montréal Census Metropolitan Area (CMA) ranked 22nd out of 87 in its level of earnings inequality in 2006; it experienced quite a large increase in inequality over the previous decade (+6.8 percent).² In the "knowledge economy" on which cities such as Montréal have pinned their ability to compete on a national or world scale, the earnings gap has increased between those with and without a university degree. Managers and professionals in finance and related services

² Although the increase was less than those seen in Vancouver (+9.2 percent), Toronto (+14.7 percent) or Calgary (+19.1 percent), these being the CMAs with the 3rd, 2nd and most unequal earnings distributions. See Bolton and Breau, 2012; Bolton, 2010. Unpublished findings for Montréal were provided in a personal communication from the author, 19 April 2012.

and specialized personnel in high-technology industries are able to command very high salaries. In Canada's five largest CMAs, the gap between the earnings of managers and average employment incomes has widened since 1990, more so in Montréal than Vancouver, but not to as great an extent as in Toronto or Calgary (Walks, 2011). In the Montréal region, the earnings of the bottom 10 percent of Montréal's workforce fell by 22 percent between 1980 and 2000, while those of the top 10 percent rose by almost 7 percent, measured in inflation-adjusted dollars (Heisz, 2006).

The ranks of the "working poor" within the working-age population have also begun to expand in recent years in Canada; this trend has also been documented for the Toronto CMA (Stapleton, Murphy, and Xing, 2012). For Canada as a whole, the deindustrialization that set in during the 1980s was not a major factor in increasing the polarization of earnings. Nevertheless, the huge decline in skilled production and related jobs in traditional manufacturing industries, combined with the growth of low- and semi-skilled jobs in consumer and personal service industries, has contributed to the shrinkage of the middle-income band. Deindustrialization, combined with higher educational requirements for work in modernized industries, has led to lower average earnings and higher unemployment for young males with a high school education or less, and these changes have had a marked impact in old working-class industrial neighbourhoods.

In addition, most international immigrants settle in Canada's major metropolitan cities. Even though many of these newcomers have high educational levels, their access to the labour market and their earnings have deteriorated in recent decades compared to the Canadian-born, such that they are overrepresented among the "working poor" (see, for example, Chicha and Charest, 2008; Frenette et al., 2008; Raphael, 2007).

Researchers have begun to investigate whether this rise in labour-market driven inequality might be having an effect on the residential social geographies of our major metropolitan cities. This is a difficult question to answer, since it goes without saying that our cities have always had wealthy neighbourhoods, poor neighbourhoods, and middle-income neighbourhoods. In general, people seek to congregate with people they perceive as being similar to them in terms of social status and lifestyle.³ Most housing in Canada and Québec is produced by the private market, and our housing system makes it quite easy for people, especially middle-class households, to move when they want to adjust their housing and neighbourhood choices to changes in their income. So even without widening labour market inequality and income polarization, changes to the housing supply or transportation infrastructure could lead to an increase in the share of wealthy and poor neighbourhoods relative to middle-income or mixed-income neighbourhoods.

Two major studies (using family income data and after-tax income) have found that since 1980, in all of the larger CMAs, the income gap has indeed widened between richer and poorer "neighbourhoods," defined in terms of census tracts (Chen, Myles, and Picot, 2011; Heisz and

3 This said, most Canadian cities also have some neighbourhoods in which we find varied types of housing catering for different budgets and household sizes, which fosters socio-economic diversity at a micro-scale. These tend to be older neighbourhoods, but there are also newer neighbourhoods of "planned social mix."

McLeod, 2004). In 2005, after-tax family incomes in the wealthiest 10 percent of neighbourhoods in Greater Montréal were 1.9 times higher than those of the poorest 10 percent of neighbourhoods, compared to 1.6 times in 1980. Overall, neighbourhood inequality increased by 22 percent, all of the increase taking place after 1990. Although this increase in Montréal is not as severe as in Vancouver (36 percent) or Toronto (49 percent), where neighbourhood inequality has been growing since 1980, it is still cause for concern. Greater Montréal is now Canada's 4th most unequal city in terms of income distribution between neighbourhoods (behind Calgary and Toronto, slightly behind Winnipeg, but ahead of Vancouver). These analyses found support for the idea that the societal rise in labour market inequality was implicated in growing gaps between census tracts, in that the main factors driving this rise in inequality between neighbourhoods are the type of jobs held and how much people earn. In Greater Montréal, the earnings of adults aged 25–54 fell by just over 10 percent in the poorest 10 percent of neighbourhoods, but increased by 24 percent in the wealthiest 10 percent of neighbourhoods.

One recent study that examined trends in both income inequality and income polarization between census tracts in Canada's five largest CMAs between 1980 and 2005 found in Montréal a steady increase in the spatial separation of persons in low-income households from the rest of the population (Walks, 2011). For high-income households, there was a noticeable increase in spatial separation during the 1980s, an interlude of no change in the 1990s, and a slight increase in 2000–2005. The local literature suggests that the low-income pattern is linked to the growing proportion of recent immigrant households among the low-income population. The high-income pattern is linked to a wave of upper-middle class suburbanization in the 1980s, which greatly slowed in the 1990s before picking up again in the 2000s – this time accompanied by new construction of upscale condominiums in inner-city redevelopment zones.

1.2 What this study is about

This report, based on simple descriptive statistics for the Montréal CMA over a relatively long time frame (1970–2005), seeks to document the changing overall spatial patterning of wealthy, poor, and middle-income neighbourhoods. The main variable on which we focus is changes in the average individual incomes (from all sources) of residents aged 15 and over, relative to those of the CMA as a whole, in other words, changes in the ratio of a census tract's income to the income level for the CMA. We follow the established (though admittedly imperfect) practice of using Statistics Canada census tract boundaries as approximations of the idea of “neighbourhood.” We ask: has there been a growth in the relative numbers of high-income neighbourhoods and low-income neighbourhoods, and has the number of middle-income neighbourhoods shrunk in relative or absolute terms? We also track areas in which income growth or decline has been particularly striking compared to income change in the CMA as a whole. Where are the clusters of neighbourhoods that are getting wealthier, getting poorer, or remaining similar to the average for the city-region as a whole – are they in the old city core, in the inner suburbs, or the outer suburban fringe? And what are the main features of these zones of change and stability? Here, we consider key indicators such as university degrees and recent immigrant status, because of their relevance to employment and earnings. As well, how do such income changes relate to the linguistic geography of Greater Montréal?

The authors of this report are part of a larger research project essentially designed to replicate for Vancouver and Montréal an earlier study conducted for Toronto by the national team leader, David Hulchanski (Cities Centre, University of Toronto) and his colleagues. In that study, all the neighbourhoods (i.e., census tracts) within the limits of the City of Toronto were classified into three broad groups. One set of neighbourhoods, including older elite areas and the gentrifying central city, is becoming steadily more affluent (the authors call this “City #1”). A second, larger, group of inner-city and older inner-suburban neighbourhoods is quite stable and middle-income in character (“City #2”). A third, equally large group (“City #3”) mostly comprises low-income sectors that have been getting poorer, largely areas of low-quality post-1950s housing at the city’s fringe that are not well served by public facilities and services (Hulchanski et al., 2010).

For the Montréal area, there is a long and rich local tradition of research monitoring the spatial patterning of poverty and deprivation at frequent intervals since the 1970s. We have recently prepared a literature review of this work for an English-speaking audience (Twigge-Molecey, forthcoming). Much of this work provides a scientific basis for redistributing school tax revenues to help children in disadvantaged school districts, to target areas for special public health interventions, and so on. Various indicators and geographical boundaries have been used, though most are limited to the Island of Montréal rather than the entire metropolitan area. These studies allow us to track changing patterns of poverty over time in great detail, but not changing patterns of affluence. We draw on this body of work to help us make sense of some of the changes we document here.

The Hulchanski study findings are worrying to many stakeholders in Toronto, and to policy researchers and activists concerned about the future of our big cities – even though much work remains to be done to document in what ways the wider trend of increasing income inequality is at play in the changing spatial patterning of wealth and poverty. One major concern is that large spatially contiguous zones fall into the same category of “Cities” #1, #2, or #3, creating divisions that are not only visible on maps, but noticeable as one travels through the city from one zone to another. Of course, the existence of such divisions does not mean that residents of each “City” do not come into contact with each other, since many aspects and many hours of urban dwellers’ daily lives take place outside their neighbourhoods (Robinson, 2011). Some groups are more dependent than others on the resources, services, and social networks they find in their immediate surroundings. These include children, adults with physical mobility limitations, as well as people who lack access to adequate and affordable transportation to reach jobs and services not available locally. All the same, if large swaths of the city are becoming more and more disparate in socioeconomic terms and if the growing, declining, and stable areas are also becoming more physically isolated from one another, the goal of a socially just city becomes harder to reach. By this we mean, at a minimum, a city in which all residents can benefit from good quality public, community, and commercial services, facilities, and amenities.

1.3 Greater Montréal then and now: 1970 to 2005

The 35-year time span covered in our study is longer than that used in any of the recent wave of studies examining trends in income inequality and poverty in Canada and its cities. In Great-

er Montréal, this has been a period of ruptures but also of continuities, with some key trajectories set in motion in the 1960s (see Table 1 and Figure 1).⁴

It begins in a period of ongoing expansion of the economy and of the welfare state. In Québec in the 1970s, with the Quiet Revolution under way for a decade already, “good jobs” are booming in the government, education, and health sectors; the francophone middle class is rapidly expanding; while traditional light and heavy industries are still holding their own. Long-term trends for population decline in the inner city have been accelerated in some traditional working-class neighbourhoods by urban renewal projects leading to housing loss and displacement. The voices for preserving heritage buildings and fabric of old inner-city neighbourhoods are only just beginning to be heard. Immigrants come mostly from Southern and Eastern Europe and are mostly homeowners in the inner city or inner suburbs. And with the recent completion of major highway infrastructure, “off-island”⁵ suburbanization is accelerating, especially on the South Shore. But Montréal is on the point of losing its place as Canada’s most populous city-region. Its status as Canada’s major financial centre has been eroding over many years. With the rise of Québec nationalism, the relocation of head offices and related employment in major private-sector corporations to Toronto will accelerate in the next few years, setting off a huge outmigration of upper- and middle-income Anglophones. Finally, Montréal’s status as the country’s major transportation and wholesale trade hub is also being eroded.

Our timespan ends in 2005, before the most recent recession. After a long period of stagnation and high unemployment, Montréal’s economy has been quite successfully relaunched around high technology and knowledge-based hubs, located both in suburban poles and close to the downtown core, as well as around cultural industries. Montréal has long since lost its dominant position in Canada in the high-paying financial sector, and many corporate headquarters have relocated elsewhere – to Toronto, Calgary or to cities in the United States. Not being a “global city” in this sense means that Montréal does not have many of the extremely high-paying jobs that have contributed to the surge in income inequality elsewhere. All the same, the producer services sector is a key strength, and the city also has many well-paid positions in the government services and para-public sectors. Meanwhile, economic globalization has gutted traditional manufacturing, especially in the labour-intensive textile and clothing sector, and technological change has reduced employment in the wholesale transportation sector. Manufacturing remains important in the region, but is now much more dispersed in suburban zones and along highway corridors, for reasons of economic efficiency.

Overall, a much greater share of Greater Montréal’s population is university educated than in the early 1970s, reflecting the greater accessibility of higher education as well as the growth of knowledge-based sectors in the regional economy and the arrival of highly-educated immigrants. However, the growth in the percentage of university graduates has not kept pace with,

4 This tabular summary and the accompanying text draw on the following, among others: Beauregard, 1971; Comité de gestion de la taxe scolaire de l’Île de Montréal, 2003; Fillion et al., 2010; Germain and Rose, 2000; Polèse, 2009, 2012; Renaud, Mayer, and Lebeau, 1996; Séguin, 1998; Shearmur and Rantisi, 2011.

5 The outer suburban zones of Greater Montréal (Laval, the North Shore and the South Shore) are commonly referred to by English-speaking Montrealers, including researchers, as the “off-island suburbs.” The term “450 zone” (referring to the telephone area code) is also used, but is more common in francophone parlance.

for example, Toronto (Communauté métropolitaine de Montréal, 2010). The Montréal area also still has a stubbornly high proportion of persons who have not finished their secondary schooling. These people are highly disadvantaged in today's job market and dependent on the low-paid and often precarious service-sector employment that now provides the only opportunities to the low-skilled in the wake of the departure of traditional manufacturing. In this polarized job market, a similar situation affects immigrants whose qualifications or experience are not recognized by local employers and provincial licensing bodies.

There has been an absolute and relative population shift to the outer suburban municipalities, where new development has been spurred on by further extensions of the expressway network (see Appendix A). The *métro* (subway) has been extended northwest and eastwards on the Island of Montréal, linking to some major industrial zones and providing much better access for residents of a number of modest- and middle-income areas, and will reach the rapidly growing and diversifying suburban city of Laval by 2007 (see Appendices A and C).

The City of Montréal has been somewhat successful in slowing the population loss by a long-standing policy of "densification" that encourages developers to recycle former industrial zones and institutional buildings into new high-density residential development (condominiums). However, these condominiums have mainly attracted households without children. Young middle-class families continue to be drawn to the suburban fringe where land costs are lower and subdivision infrastructure charges are not passed on to new homebuyers, but instead are largely paid by municipalities. In contrast to the compact form of Montréal's old urban core and inner suburbs, by 2006 the residential density of the CMA's outer suburbs was lower than in Toronto or Vancouver. Housing prices have also greatly escalated on the Island of Montréal since the late 1990s.

At the same time, gentrification in the old housing stock (consisting mostly of superimposed flats in duplex and triplex buildings) has transformed the emblematic Plateau Mont-Royal neighbourhood and the traditional "immigrant corridor" along its western border (St. Lawrence Boulevard, known as "The Main"). Gentrification has also made inroads in several other inner-city neighbourhoods that were still in decline or just on the cusp of change back in 1970, and this process shows no signs of abating. Small households, especially of young or relatively young professionals, predominate in this process. With gentrification, as well as the influx of students to inner-city neighbourhoods as higher educational institutions have expanded, the age structure of many inner-city sectors is now younger than in the 1970s. In contrast, some of the older inner suburbs now have a much older age structure.

Crucially, changes in the volume and the nature of international immigration have changed the face and sounds of the city and many of its inner suburbs, though much less so in the off-island outer suburbs. Due mainly to government policy changes that began in the 1960s, there has been a major shift in the origins of new immigrants: fewer come from traditional source countries in the global North, while many more come from a great diversity of countries and regions in the global South. Due to their varied occupational, income, and demographic profiles, members of Greater Montréal's immigrant population are found in many different kinds of neighbourhoods in different parts of the metropolitan area. However, the many recent immigrants who endure difficulties and barriers in the labour and housing markets tend to concentrate in a ring of inner suburban districts of mainly postwar rental housing stock, much of which is of low

quality but relatively affordable (Rose, Germain, and Ferreira, 2006). These neighbourhoods also offer many community-based services facilitating newcomers' establishment in Quebec and Montréal society.

As to public services crucial to the quality of life, Greater Montréal's 82 municipalities (see Appendix A) are still very dependent on locally raised property taxes. They have had to take on even more responsibilities for services and infrastructure than in the past, when they received more support from the Canadian and Québec governments. However, the region now has a metropolitan-wide governance structure (the Communauté métropolitaine de Montréal) that has been granted limited powers to redistribute tax revenues from wealthier municipalities to help with the financing of certain services such as social housing. Also, under recently implemented provincial-municipal funding arrangements, contributions to public transportation funding are shared more equitably between the region's municipalities than in the past.

Table 1: Montréal then and now

1971	2006
POPULATION, URBAN DEVELOPMENT AND SPATIAL FORM	
CMA population 2.76 million, of whom 71 percent live on the Island of Montréal. Still Canada's largest city, but barely. Investments in suburban expressways have prepared the way for residential urban sprawl. Shift from large extended to nuclear family, and exodus of upwardly mobile families from the "city of tenants" to suburbs offering affordable homeownership.	Gradual CMA population growth to 3.45 million, almost half (49 percent) in off-Island suburbs. Overall higher densities and more compact form than comparable North American metro areas but automobile-oriented development dominates in suburbs. City of Montréal's efforts to counter population decline via "densification" have mainly attracted small, non-family households.
ECONOMY	
In the process of losing its position as Canada's financial centre, but still its transportation and trade hub. Major and diversified manufacturing centre, with decentralization of heavy and high technology industries to suburban poles on-island and on South Shore. Growth of government services, health, higher education and cultural sectors, spurred by the "Quiet Revolution."	Regional hub for Québec, restructured around advanced services and "knowledge industries" requiring a highly educated workforce. Growth in high-tech manufacturing, decline in labour-intensive industries. Strong arts and culture sectors. Relative stability of employment share in CBD and older suburban poles. Improved public transit access to both. Growth of new poles and dispersed employment off-island.
LANGUAGE, IMMIGRATION	
Consolidation of French as language of work and culture. Outmigration of anglophones about to accelerate due to language policies and job relocation. Immigration diversifying but southern Europe still dominant, old "immigrant corridor" still important, but newcomer concentrations growing in postwar inner suburbs.	Share of mother-tongue francophones unchanged, major decline in English mother-tongue and growth of other languages. Language geography now much more variegated on-Island but mostly homogeneous off-Island. Recent immigration highly multiethnic with high concentrations in postwar inner suburbs, especially along subway lines.
GOVERNANCE	
Limited Island-wide planning and infrastructure coordination by recently created Montréal Urban Community. No metropolitan-scale governance. Very permissive suburban land development policies: few controls on conversion of farmland around old rural settlements at urban fringe, and subsidization of infrastructure costs (no development charges).	Complex governance structure, after forced mergers and partial demergers in early 2000s. Increased fiscal responsibilities and powers for City of Montréal and some decentralization to boroughs. MUC replaced by Agglomeration Council. Montréal Metropolitan Community has some regional planning and redistributive powers. Persistent resistance of suburban cities and province to curbs on sprawl.
WEALTH AND POVERTY	
Inverted "T" of poverty in declining industrial neighbourhoods and immigrant "corridor." However, urban renewal projects have led to displacement to inner suburbs. "Old wealth" in central elite enclaves and on West Island, emerging high-income suburbs on South Shore.	"Leopard print" of poverty map, includes postwar inner suburbs on-island and pockets in Laval and Longueuil. Growth of upper-middle income suburbs off-island. Gentrification shifts some central neighbourhoods to middle-income status.

Figure 1a: Montréal then and now: Urban sprawl

While Greater Montréal remains relatively compact and higher density than other major metropolitan areas, expressways have contributed to the growth of outer-suburban municipalities.

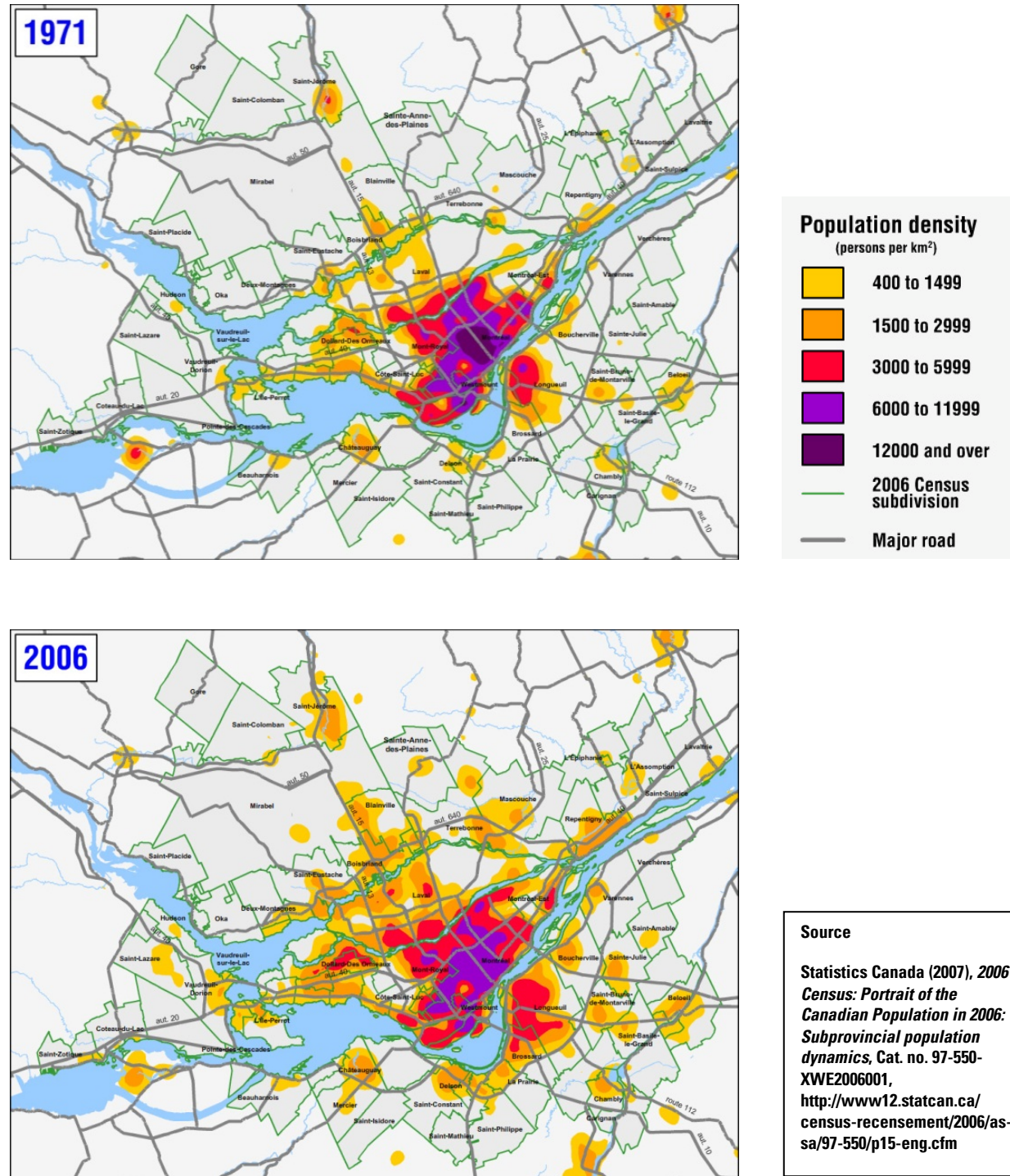


Figure 1b: Montréal then and now: Gentrification

The working-class families of the densely populated Plateau Mont-Royal, including the traditional immigrant “corridor” along St. Lawrence Blvd, have been largely supplanted by urban professionals

1970



2006



Source

<http://www.flickr.com/photos/urbexplo/sets/72157623259244106/>
Access date: Dec. 22, 2011

2. Overview of Income Change and Polarization in Greater Montréal, 1970-2005

We begin by looking at how the census tracts in Greater Montréal have been distributed by income category (or bracket or band) at different points over the 35-year timespan covered by our study. The income variable we use here is the average income of persons aged 15 and over in the year preceding the census year (excluding those who reported no income at all); we will refer to this as “average individual income.” For each year covered in this study (1970, 1980, 1990, 2000, 2005), we group the census tracts in the Montréal CMA into five income bands as follows:

- More than 40 percent above the CMA average income (we categorize these as “very high-income tracts”)
- 20-40 percent above the CMA average income (“high-income tracts”)
- Less than 20 percent above or below the CMA average income (“middle-income tracts”)
- 20-40 percent below the CMA average income (we categorize these as “low-income tracts”⁶)
- More than 40 percent below the CMA average income (we categorize these as “very low-income tracts”)

Figure 2 presents this information for three geographic units: the Montréal Census Metropolitan Area as a whole; the Island of Montréal; and the Off-Island suburbs (i.e., Laval plus the North and South Shore suburbs). For each year, the corresponding horizontal cylinder represents the census tracts for the geographic unit in question.

For the CMA as a whole, there is only a weak trend toward income polarization between census tracts by incomes. We see a slight shrinkage in the share of middle-income census tracts.

6 Researchers and statistical agencies use a variety of methods to define what constitutes “low income.” Like the method chosen for this research project, most are relative measures, meaning that they measure how far the individual’s income (or that of their household, or family) falls below the average or the median for the population as a whole, for the city, etc.

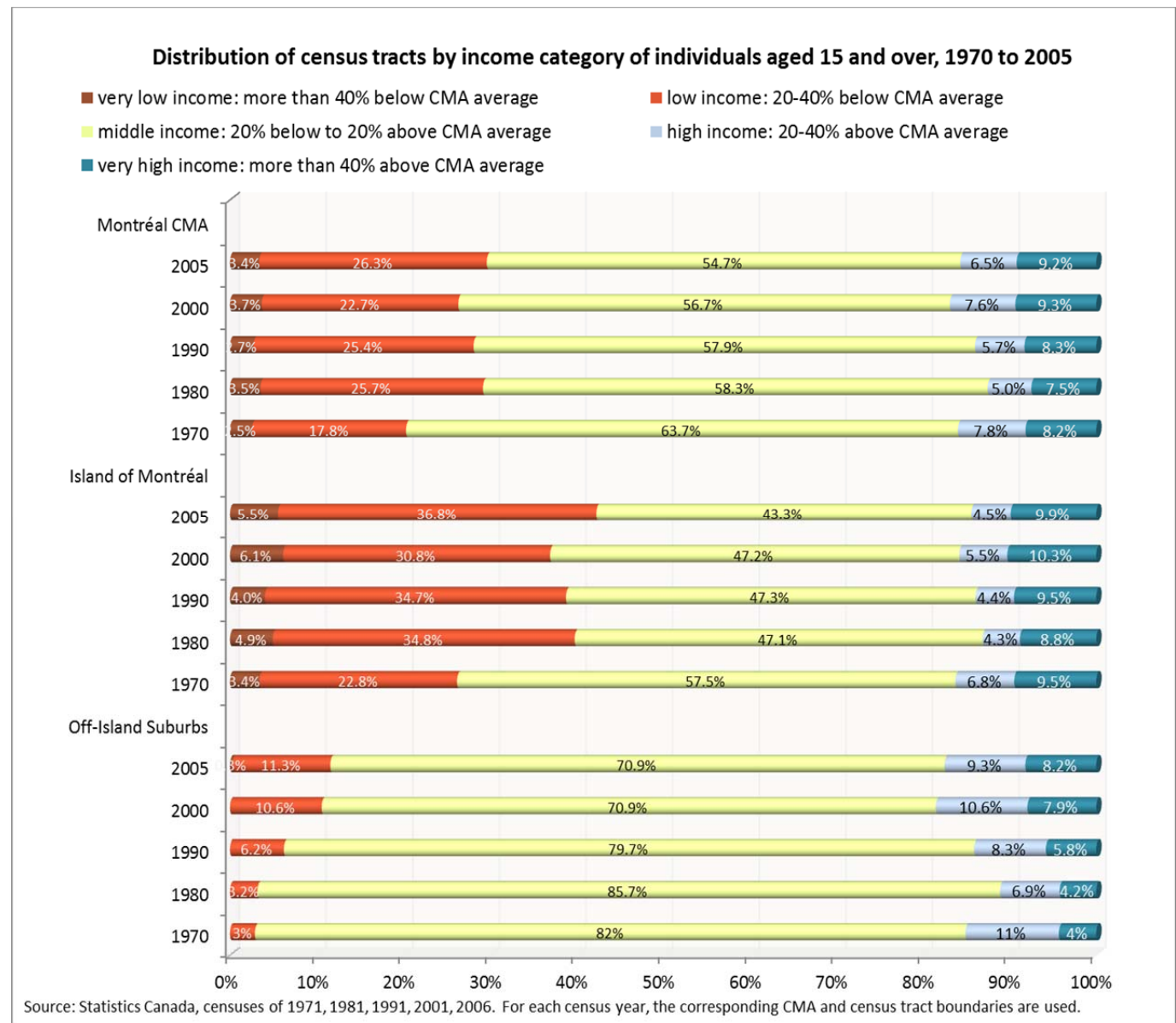


Figure 2: A slightly shrinking middle: Greater Montréal's census tracts by income category, 1970-2005

The steepest decline occurred back in the 1970s, followed by stability until after 2000, when the rate of shrinkage accelerated again. Notably, the proportion of census tracts in the two upper income brackets was about the same as in 2005, after recovering from a marked dip from 1970 to 1990. The proportion of tracts in the lower-income bands increased markedly in the 1970s, but has remained fairly stable since then.

We suspect that two major changes to the region's economy and population beginning in the 1970s may have overshadowed the influence of the onset of the long-term national-scale growth of income inequality that we discussed in the introduction. One was the outmigration of

large numbers of anglophones with high-paying jobs, which would affect the findings because of the high concentration of anglophones in a limited number of census tracts (see Appendix E). The other was the increase in international immigration from the global South, since it was at this time that several inner-suburban apartment districts emerged as zones of concentration of low-income newcomers. This latter factor is nevertheless linked to the wider increase in labour-market inequality in that immigrants unable to gain access to better-paid employment are concentrated in low-wage and precarious service-sector jobs.

When we disaggregate the picture by looking at the two main subregions, the findings are a little different. On the Island of Montréal, there is evidence of income polarization in that the relative shrinkage of the middle-income band is quite pronounced: by 2005, well under half of census tracts have individual incomes close to the metropolitan average. The share of topmost income tracts has returned to 1970 levels, which is no doubt an indication of upscale forms of gentrification in a few sectors of the urban core. However, the share of high-income tracts has not rebounded, which is most likely due to upper-middle income families preferring on the whole to live in off-island suburbs. Meanwhile, there is a sharper increase in the share of low-income tracts on the Island than in the CMA as a whole, no doubt because most of the CMA's low-income newcomers settle on the Island.

It is only in the off-Island suburbs that we see a steady increase in the share of tracts in the highest income band, accompanied by an increase in the share of tracts in the low-income band (but not in the lowest income category). A vast majority of tracts remain in the middle category by 2005; it has, however, seen a relative shrinkage. The off-Island region as a whole is becoming more diverse in terms of income levels, but there is no evidence of polarization.

3. The Changing Geography of Income Distribution in Greater Montréal in 1970 and 2005

Using the same income bands, always calculated relative to the average for the Montréal CMA, we will look in some detail at the spatial patterning of relative affluence and poverty within Greater Montréal.

Figures 3a and 3b summarize the spatial distribution of census tracts of relative affluence, middle income, and relative poverty for all census tracts in the Montréal CMA, in 1970 and 2005.⁷ Only the largest of Greater Montréal's many municipalities could be labelled on this set of census tract-based maps: for reference maps locating all municipalities, as well as boroughs or districts in the City of Montréal, see Appendix A.

Back in 1970, the geographical portrait of income distribution in the Montréal region was more clear-cut than it is today. In the centre, we see the sharp historical divide between the old elite neighbourhoods of Upper Westmount and Upper Outremont flanking Mont-Royal ("the mountain") and adjacent poor neighbourhoods "below the hill."

Looking at the Island as a whole, we see the well-known contrasts associated with the linguistic and economic history of Montréal (see Appendix E for maps of the prevalence of French, English, and other mother tongues in 1971 and 2006). In the West Island suburbs and west-central municipalities, high- and very high-income tracts are the rule, with no pockets of poverty visible at this scale. These areas are predominantly anglophone – although they are ethnically diverse, since prior to the 1970s, most immigrants gravitated to English-speaking communities.

In contrast, in 1970 the eastern half of the Island was characterized by very few pockets of affluence, a preponderance of middle-income tracts in the inner suburbs, and large swaths of low-income tracts in old working-class inner-city neighbourhoods to the north and east of the downtown core. The eastern half of the Island is predominantly francophone, but includes the tradition-

⁷ These maps respect boundaries of the CMA and its tracts as used for the 1971 and 2006 census, so that on the more recent map, we see new zones at the urban fringe as well as tracts that have been subdivided because of rapid population growth. Since the CMA has grown, we see on the 2005 map the zones that could not be included in the longitudinal comparisons presented in this report.

al immigrant “corridor” as well as important Italian-origin communities in suburban St-Léonard and Montréal-Nord. The linguistically-mixed old industrial neighbourhoods in southwest Montréal form another large contiguous low-income bloc, such that overall we see in 1970 an “inverted T” pattern of poverty identified in previous research, with most of the deepest pockets of poverty concentrated in the oldest working-class neighbourhoods, close to the junction of the “T”.

In the suburbs off the Island of Montréal, middle-income zones predominated in 1970, but with pockets of affluence comprising old elite areas as well as a number of fast-growing suburban zones, notably on the South Shore but also in parts of Laval and the North Shore.

By 2005, the geographical portrait has changed dramatically. The new patterns are related to the various major trends that have transformed Greater Montréal in physical, economic, demographic, and cultural terms since 1970. As we outlined earlier, the region has seen 35 years of suburban development along major highway corridors in the off-Island suburbs, drawing with it middle-class families, especially from the francophone middle class, which grew very rapidly in the 1970s and 1980s.

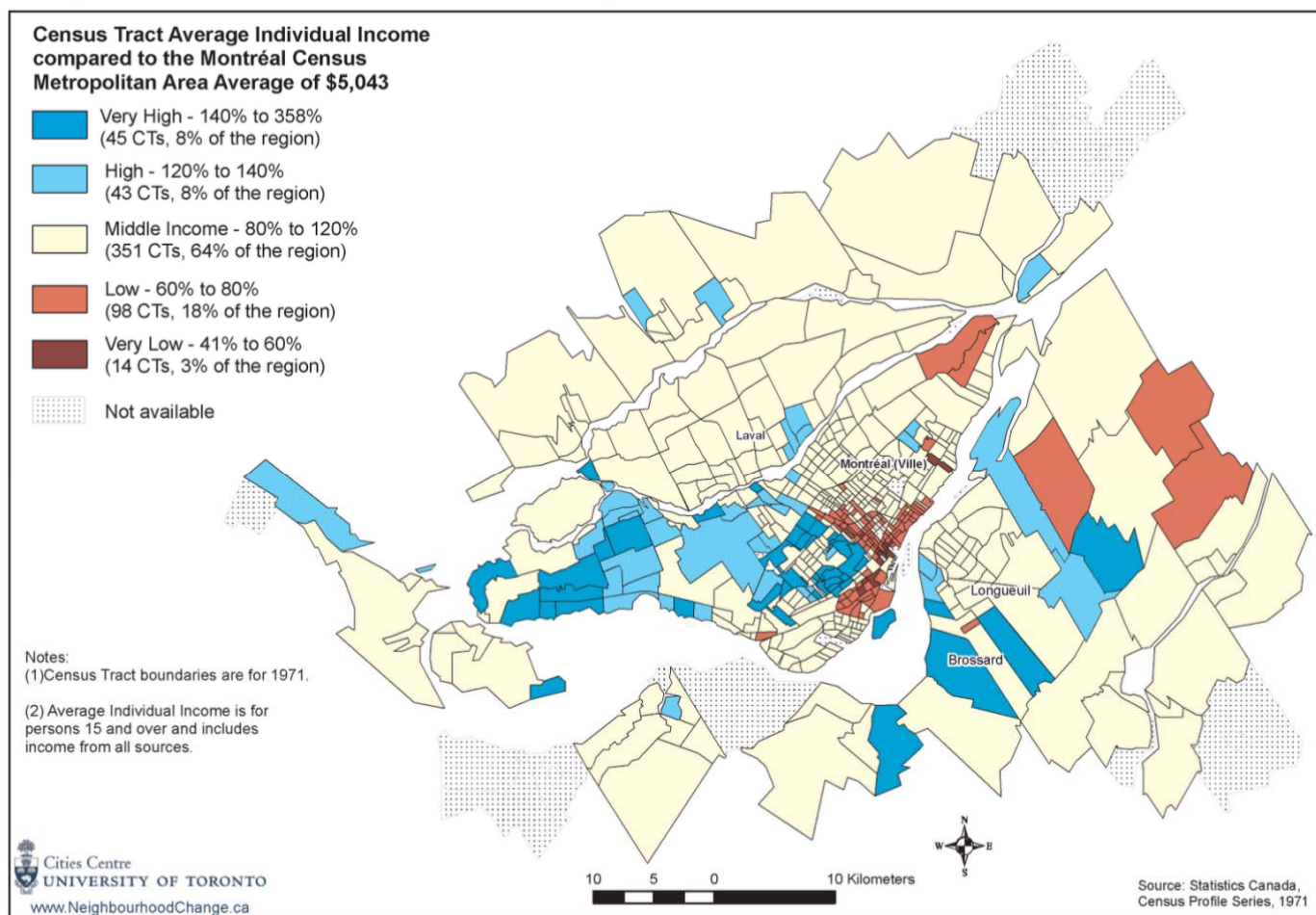


Figure 3a: The remapping of poverty and affluence, from 1970 to 2005: Average Individual Income 1970, Neighbourhoods in the Montréal Region

The Island's population has dropped, although the decline has been stabilized in recent years with a great deal of new medium-to-high-density residential construction. The anglophone elite and upper-middle-income groups have shrunk in both absolute and relative terms.

Although Montréal is no longer Canada's major financial centre, the region's economy has restructured around high-technology clusters and knowledge-intensive industries. This transformation paved the way for renewed economic growth in the Montréal region after the mid-1990s, which set off a major upsurge in its long-stagnant housing market.

As previously mentioned, one key factor contributing to change in the lower-income spectrum of Montréal's population is the decline of traditional economic sectors, which has created long-term employment difficulties for older workers who were laid off, as well as for young people with limited education. Another is that today's immigrant newcomers have faced greater difficulties obtaining employment or have only been able to obtain low-paid jobs, despite having higher levels of education and professional skills than their predecessors of the 1960s and 1970s.

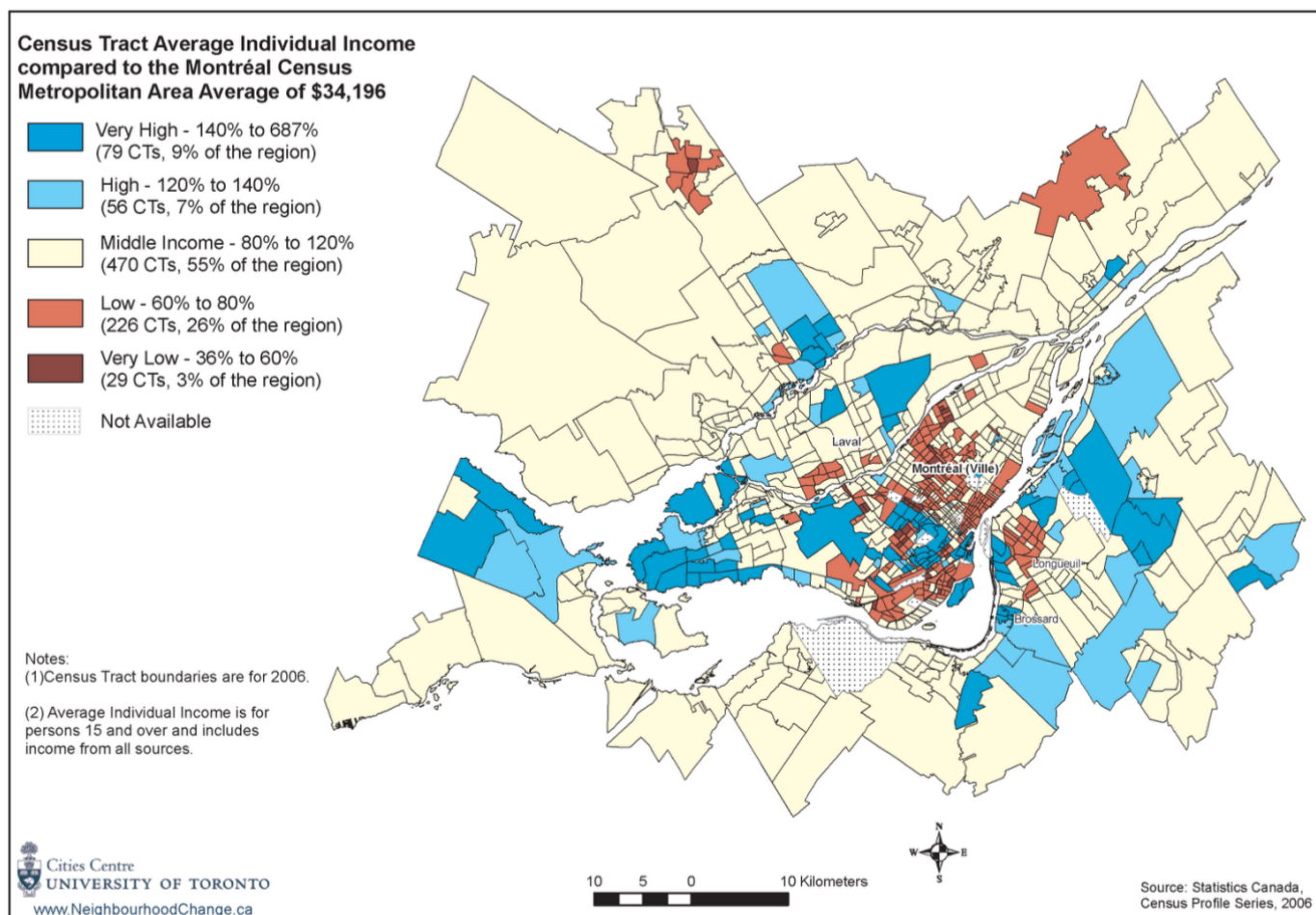


Figure 3b: The remapping of poverty and affluence, from 1970 to 2005: Average Individual Income 2005, Neighbourhoods in the Montréal Region

A striking feature of the 2005 income map, compared with that of 1970, is the expansion of contiguous zones of high- and even very high-income in several zones in Laval and on the North and South Shores. Residents of these zones include not only commuters to downtown Montréal but also people employed in technology poles located in the suburbs (Shearmur, 2006). Most are predominantly francophone, classic examples being Boucherville and Sainte-Julie on the South Shore (see photo on page 29), and the Vimont/Auteuil sector in Laval. However, Brossard on the South Shore, and to a lesser extent Vaudreuil-Dorion off the tip of the West Island, are characterized by their linguistic and ethnocultural diversity. On the West Island, the geographic spread of the high-income areas has shrunk as middle-income persons have gained ground. In contrast, many of the middle-income tracts in the old inner suburbs in east-end Montréal have now joined one or other of the low-income bands, with a few even sinking to the very low-income bracket (notably in Villieray–St-Michel and Montréal-Nord in the northeast of the City of Montréal).

In the inner city, gentrification has brought dramatic changes in the occupancy of the existing housing stock, while old industrial sectors, warehousing districts, and port facilities have been transformed by new upscale housing construction and adaptive reuse of buildings, such as in Old Montréal and adjacent sectors. In the Plateau Mont-Royal, almost all census tracts have shifted from low- to middle-income status, and we see the same pattern on a smaller scale in pockets of the old industrial area of southwest Montréal close to the Lachine Canal. On the whole, reflecting broader trends in the labour market, there is now a strong association between areas of high individual income and areas where a high proportion of individuals hold a university degree (see Appendix D).⁸

The spatial distribution of low-income areas has changed dramatically both on the Island and in the off-Island suburbs. Successive studies monitoring the poverty map on the Island have documented a shift from the famous inverted-T pattern to an S-pattern as more low-income neighbourhoods appeared in the northeastern and southwestern suburbs, and more recently a “leopard print,” as gentrification removes some inner-city zones, while islands of poverty appear in middle-income zones. In zones that have shifted to low-income status, unemployment among the “traditional” working-class is an important factor, and this applies in numerous old inner-city sectors in the southwest and east-end districts of Montréal (Apparicio, Séguin, and Leloup, 2007).

Demographic and lifecycle factors are also important. One major social trend over our study period has been the growth of lone parenthood. Although the socioeconomic profile of lone parents is a diverse one, the high proportion of low-income single parents in a west-east axis across the southern part of the City of Montréal, from Verdun to Hochelaga-Maisonneuve, is an important contributing factor to the low-income character of these neighbourhoods. Another factor to consider is population aging. The proportion of Greater Montréal residents aged 65 and over has doubled since 1971. As people shift from employment to retirement status, their income drops. This may well have contributed to the shift of some of Montréal's older inner suburbs from the middle- to the low-income band, since it is these older inner suburbs that have been the most affected by population aging in recent decades (Apparicio, Séguin, and Leloup, 2007).

8 For a detailed statistical portrait of gentrification from 1971 to 2001, see Walks and Maaranen (2008).

However, many other neighbourhoods are low-income because their residents are among the ranks of the “working poor”; this is typically the case in sectors with a high percentage of recent immigrants (including a semi-circle of old inner suburbs to the north, northwest, west, and southwest of the central area) (see Appendix C). It is important to note that in 2005, all of the census tracts where recent immigrants comprised 20 percent or more of the population fall into the low- or very low-income bracket.

On our 2005 map of income groups, one can see this “leopard print” of low-income zones in some of the off-Island suburbs as well. In Longueuil, numerous tracts in the heart of this suburban city have shifted from middle-to-low income status. These include traditional working-class areas that have become impoverished, as well as sectors that have increasingly drawn low-income immigrant newcomers. In fact, Longueuil shows signs of distinct spatial polarization by income, since the waterfront and eastern sectors have become wealthier over our time period. The appearance of new zones of low income is also striking in parts of Laval, especially in the southern part of Chomedey (in the southwest), but also in smaller pockets in the Pont-Viau (south-central) and Saint-François (east) sectors.⁹

3.1 Trajectories of neighbourhood income change, 1970–2005: Greater Montréal’s “Three Cities”

In this section we focus on patterns of *change* in the socioeconomic status of neighbourhoods in Greater Montréal over the 35-year time span of this study. Once again, we use the census tract as our basic geographical unit and the average personal income of individuals aged 15 and over as our indicator of socioeconomic status. Following the methodology developed by our colleagues in Toronto, we identified three categories of census tracts:

- “increasing income levels”: those whose incomes increased at a faster rate than incomes in the Montréal CMA taken as a whole;
- “stable income levels”: those whose incomes changed at the same pace as in the Montréal CMA in general;
- “declining income levels”: those that fell behind, i.e., became poorer, compared to the overall Montréal CMA trend.

Each census tract that existed in both the reference years (1971 and 2006) was allocated to one of these three categories. A tract was considered “stable” if its income change was within 15 percent of the change in incomes for the CMA as a whole in the 35-year period. In order for the data to be comparable over time, new suburbs and small towns that were incorporated into the CMA after 1971 had to be excluded from this part of our analysis.¹⁰ Following the terminology of “three

9 The growth of poor neighbourhoods in Laval is due in part to an “overspill” from low-income immigrant districts in the north of the Island of Montréal. On rising poverty in Laval, see Conférence régionale des élus de Laval (2009).

10 To assess whether a neighbourhood’s average income increased, remained stable or declined, we used the average individual income in the Montréal CMA as a whole as a benchmark. We converted the average individual income of persons aged 15 and over for each census tract for each reference year (1970 and 2005) into a ratio and compared it with the average individual income in the CMA as a whole. We then calculated the percentage increase or decrease in the 2005 ratio compared to that for 1970. Concerning the categorization of census tracts into only

cities within one city” that was used by the Toronto team, we refer here to the set of census tracts that became wealthier compared to Greater Montréal as a whole as “City #1,” those in which income status was stable compared to Greater Montréal as “City #2,” and those that fell behind relative to Greater Montréal as a whole, as “City #3.” This use of the term “city” is not related to the city as municipality; it is a metaphorical use of the word “city” to convey the idea of a social entity whose presence can, perhaps, be seen and felt in terms of an urban space. In this section, we will look at the map of these “three cities” within Greater Montréal. We will also look at what happened to the income distribution *within* each of the “three cities” in the course of the different decades within our overall time-frame of 1970–2005.

Before continuing, we should note that in the City of Toronto, the researchers found that most of the census tracts comprising City #1 were clustered in an almost contiguous pattern along the city’s original subway lines (in a maple leaf pattern), while most of those in City #3 formed a contiguous semi-circle on the periphery. The stable neighbourhoods of City #2 were in more of a patchwork pattern – some were surrounded by neighbourhoods that were getting poorer, a few were in neighbourhoods that were getting richer, but the majority of them formed a contiguous buffer between the zone that is becoming richer and the zone that is becoming poorer. The authors of the Toronto study were very concerned about this trend toward socio-spatial polarization or greater segregation by socioeconomic status and have called for policy measures to halt or reverse it. Do we find any similar patterns developing in the case of Greater Montréal?

3.2 Mapping the “Three cities within a city”

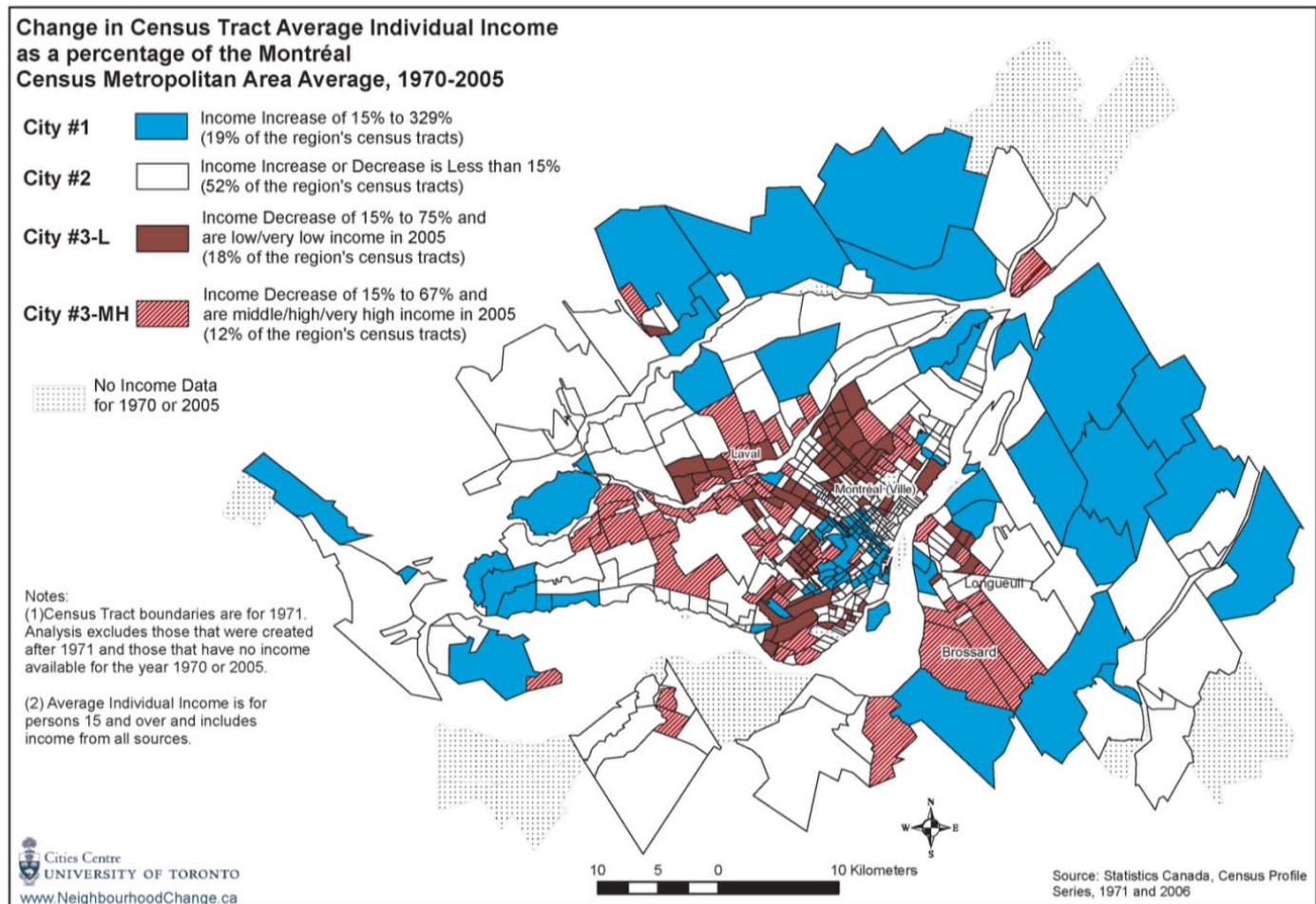
Figure 4 identifies the “three cities” on a map of the Montréal CMA (based on 1971 boundaries). To create a more nuanced portrait of “City #3,” we have subdivided this category into two: a category (represented by brown stripes) of census tracts that, notwithstanding their relative decline, remained in the middle or in one of the two upper-income bands in 2005; and a category (represented by solid brown) that are in either the low- or very low-income band in 2005.

In the older built-up area of the Montréal region (i.e., most of the Island, plus the sectors of Laval and Longueuil located closest to the City of Montréal), this map reveals a portrait with a notable resemblance to that observed in the Hulchanski study of the City of Toronto. However, it is not as stark a portrait of socio-spatial polarization as in the Toronto case, in that the zones of stability (which account for just over half of all census tracts) tend to be more interspersed with zones that are getting wealthier or poorer than what we see in Toronto.

Nearly one in five of Greater Montréal’s census tracts have become relatively more affluent over our study period. These include some of the Island’s pre-existing elite and upper middle-class areas (such as Westmount and most of Outremont). “City #1” also includes districts that have expe-

three categories of change and the choice of a 15 percent threshold to designate change, we experimented with various numbers of categories and with various thresholds before making our final choice based on a compromise between the desire for detail and the desire to express key trends as clearly and simply as possible. Also, census tracts experiencing major population growth are subdivided over time. In order to make income comparisons possible over time, the data analysis team at the University of Toronto Cities Centre calculated the average incomes that such tracts would have had if they had not been subdivided. For further details on methods, see Hulchanski et al. (2010).

rienced considerable gentrification, as previously mentioned (especially the Plateau Mont-Royal and Old Montréal and adjacent sectors). These centrally located areas have experienced phenomenal increases in the rates of university education among their residents (see Appendix D) –



a classic indicator of gentrification.

Figure 4: “Three cities within a city”: Change in Census Tract Average Individual Income, Greater Montréal, 1970-2005

Most of the other sectors that have increased in incomes are located in an (incomplete) outer-suburban ring. Its largest contiguous zones are in the eastern parts of the North and South Shores, including several communities that experienced rapid growth during our study period as they benefited from expressway development, the growth of Montréal’s francophone middle-class, and the expansion of technology-based industries. Examples include Varennes, Saint-Julie, and Boucherville on the South Shore, and Blainville on the North Shore, all of which now rank among Greater Montréal’s highest-income municipalities. As we might expect, professional and managerial occupations are strongly overrepresented in “City #1” (see Table 1).

Thirty percent of Greater Montréal census tracts fall into “City #3,” and three-fifths of these were in the low- or very low-income category in 2005. Most of these tracts are located in postwar inner

suburbs largely comprising poor- to modest-quality low-rise apartment buildings. The relative impoverishment of these areas is related to a number of factors. Blue-collar and service employment are only slightly more prevalent in “City #3” than in “City #2” (see Table 1), but it is quite possible that City #3’s workforce is more likely to occupy precarious and lower-paid positions within those sectors. Speaking a non-official language at home is much more common in “City #3,” some parts of which have become major zones of concentration of recent immigrants who have joined the ranks of the “working poor” or have not yet been able to join the labour market (e.g., Parc-Extension, Côte-des-Neiges, parts of Montréal-Nord, Cartierville, and Saint-Laurent, and the southern part of Notre-Dame-de-Grâce).

Overall, the immigrant population increased much faster in “City #3” (from 21 percent in 1971 to 35 percent in 2006) than in “City #2” (from 10 percent to 16 percent), whereas it remained unchanged in “City #1” (16 percent). “City #3” residents are as likely to have a university degree as those in “City #2” and in the CMA as a whole, which may reflect the well-known difficulties of newcomers in obtaining employment matching their qualifications. But residents without high-school diplomas are also slightly overrepresented in “City #3” (see Table 1), and this “city” also includes many of the traditional working-class areas with low percentages of recent immigrants that we referred to in the previous section (e.g., Mercier and parts of Rosemont in the east end, Saint-Pierre and parts of Verdun and Côte-Saint-Paul in the southwest). These have become zones of concentration of individuals vulnerable to long-term unemployment or confined to the margins of the labour market, and unable to gain entry to the “knowledge industries.”¹¹

Another factor leading to declining average incomes in certain zones is an increase in poverty concentration linked to housing market changes. Rising rents in areas of the city that are becoming more desirable have the effect of reducing the neighbourhood choices of more disadvantaged groups, such as low-income immigrant newcomers or lone-parent families, so that they congregate in zones where housing is still relatively affordable, albeit of low to mediocre quality, and where landlords are willing to rent to them.

Two features of the spatial pattern of “City #3” are particularly striking. First is the large extent and spatially contiguous nature of the declining zone in the northeast of the City of Montréal: including the northern fringe of Rosemont, all of Saint-Michel, almost all of Montréal-Nord, and perhaps most surprisingly, the western and southern sectors of Saint-Léonard. The latter, which back in 1970 was an area of upward social and residential mobility for Montréal’s largest immigrant community (Italian), is today internally polarized between solidly middle-income and low-income sectors. In fact, this former municipality and now borough of the City of Montréal has reinvented itself for comfortably-off second- and third-generation Italian Montrealers while at the same time its sectors of poorer-quality rental housing are increasingly home to “working poor” recent immigrants from North Africa and elsewhere.¹² Also striking is the impoverishment of some of Laval’s

11 A new study identifies categories of census tracts evolving along different trajectories, using a more sophisticated methodology than ours and based on the relative concentration of low-income persons over the 1986-2006 period. It shows that variations in recent immigration, low education, and unemployment rates, in that order, are the main factors that influence whether census tracts are on ascending or descending paths in terms of their relative concentrations of poverty. See Apparicio, Séguin, and Riva (2011).

12 See Germain, Ismé, Pazzi, and Richard, in press.

older neighbourhoods (Point-Viau and the southern part of Chomedey) as well as the proximity of neighbourhoods that are getting wealthier and neighbourhoods that are getting poorer in Longueuil.

To complement this sketch of the “Three Cities” within Greater Montréal, we also looked specifically at sectors that left the middle-income band between 1970 and 2005 (for reasons of space, we placed this map in Appendix B). Interestingly, not many these moved into higher income brackets. Those that did do so include Lower Outremont and Lower Westmount, adjacent to existing elite areas, and the sector around the Old Port. The majority of the upwardly moving middle-income sectors, however, are located in the outer suburban ring. A far more common trend was for middle-income census tracts to move into a lower-income band. This *déclassement* affected broadly the same neighbourhoods to which we already drew attention in our discussion of “City #3,” with the notable addition of a sector (comprising largely rental apartments) in the North Shore suburban town of Sainte-Thérèse, which is surrounded by zones of stable or rising incomes.

In sum, when we use the “three cities” concept in conjunction with the data on average relative incomes in 1970 and 2005 to map trends in income changes in Greater Montréal, a few dominant trends emerge. The eastern parts of the “450” suburban ring located on both the North and South Shores form a contiguous block that is middle-to-upper-income and has become markedly wealthier over our study period. To the west, the rapidly growing Vaudreuil-Dorion area, which was not part of the CMA in 1970, appears as a new high-income zone in 2005.

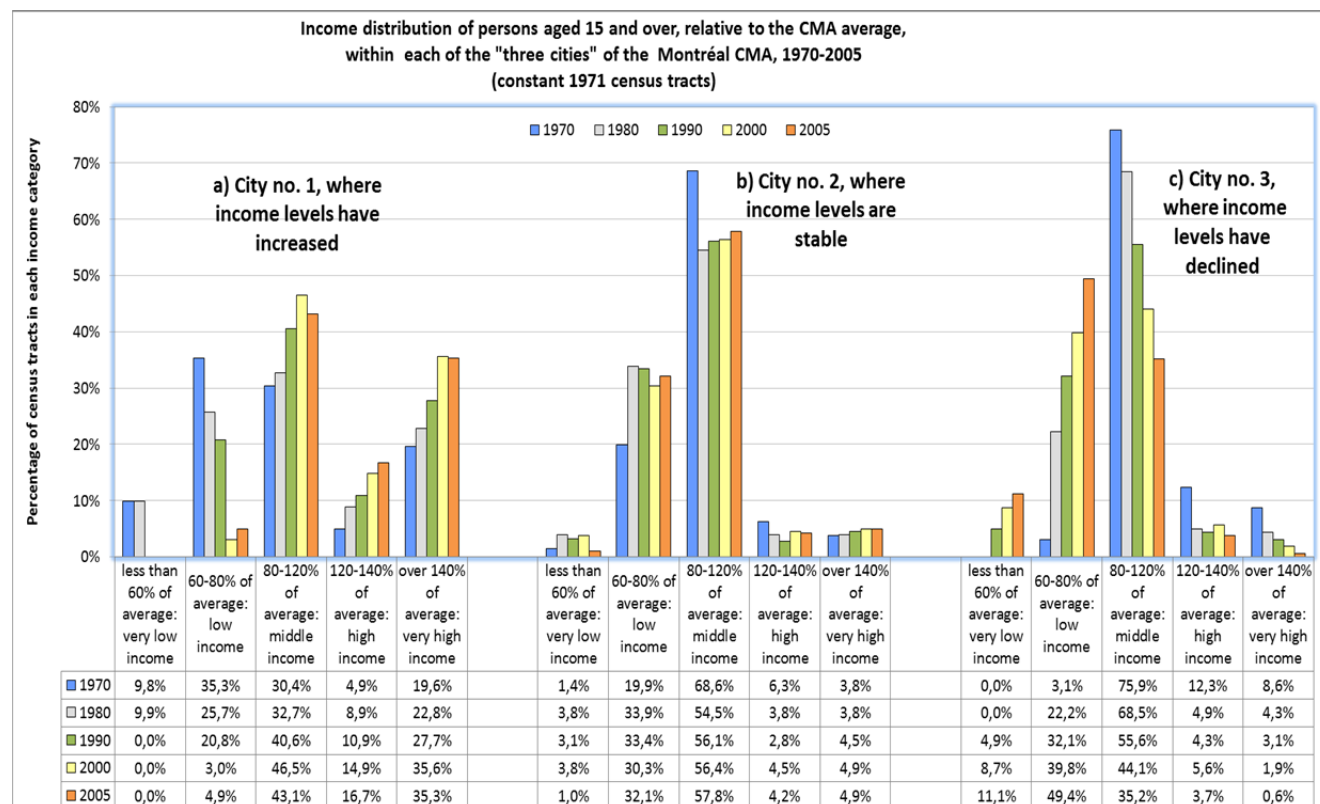
Incomes have also increased greatly in the inner-city ring around Mount-Royal, but apart from the old elite neighbourhoods on the slopes of the Mountain, few of these census tracts have as yet exceeded middle-income status, and many of them remain in the 60–80 percent of average category, indicating that their gentrification is far from complete. Impoverishment has set in in many census tracts in the postwar suburbs, including some in the older parts of the off-island suburbs of Laval and Longueuil. The contiguous area of decline in northeast Montréal now forms a strikingly large poverty concentration comprising census tracts that were for the most part middle-income status at the beginning of our study period.

3.3 Income change within the “three cities”

Finally, as another way of looking at income polarization, we tracked how the income distribution changed *within* each of the “three cities” of Greater Montréal during each of the three decades and over the final five years of our 1970–2005 study period. These findings are summarized in Figure 5.

In “City #1,” we see the effects of gentrification in the rapid decline in low-income tracts in the 1990s, as well as a distinct shift into the very high-income category. “City #2” displays a fairly stable income distribution over time, although with a notable shift from middle to low income occurring in the 1970s. In “City #3,” few high-income tracts remain, while the growth of the low-income categories mirrors the decline of the middle-income group. Both of these downshifts are most likely related to the growth of the low-income immigrant population.

Figure 5: Changing income distribution within each of the “three cities” of Greater Montréal, 1970-2005



City #1: the set of census tracts (constant 1971 boundaries) in which average individual income increased by 15 per cent or more relative to the Montréal CMA average over the 1970-2005 period.

City #2: the set of census tracts (constant 1971 boundaries) in which average individual income increased or decreased by less than 15 percent relative to the Montréal CMA average over the 1970-2005 period.

City #3: the set of census tracts (constant 1971 boundaries) in which average individual income decreased by 15 per cent or more relative to the Montréal CMA average over the 1970-2005 period.

Source: Statistics Canada, Censuses of 1971, 1981, 1991, 2001, 2006.

Table 2: The “three cities” within the Montréal CMA: selected characteristics

	CMA	City #1	City #2	City #3
Population in 2006 ('000s) and % of CMA	3,450 / 100%	597 / 18%	1,620 / 48%	1,130 / 34%
Land area (km ²) and % of CMA land area	2,344 / 100%	925 / 39%	1107 / 47%	312 / 13%
Average individual income, 2005, before tax	\$34,200	\$51,100	\$31,500	\$27,000
Average individual income, 2005, after tax	\$27,900	\$36,400	\$27,000	\$23,800
Change in average individual income before tax, as a % of the CMA average change:				
1970-2005	0%	+44%	-2%	-28%
2000-2005	0%	+15%	-4%	-8%
OCCUPATIONS, 2006:				
Managerial, professional and related	38%	47%	38%	34%
Arts, literary, recreational	4%	7%	5%	3%
Secretarial, clerical	14%	12%	14%	15%
Sales, service	23%	20%	23%	25%
Blue-collar	17%	12%	16%	18%
Primary industry and not stated	4%	2%	4%	5%
Unemployment rate, persons 15 years and over, 2006	7%	5%	7%	10%
Education levels, persons 25 years and over, 2006:				
with a university certificate, diploma or degree	30%	44%	30%	29%
without a school certificate, diploma or degree	20%	13%	20%	23%
Non-official language is spoken most often at home, 2006	12%	7%	9%	24%
Visible minority population, 2006	14%	10%	13%	29%
Immigrant population, 2006	22%	16%	16%	35%
Recent immigrants, 2006	5%	3%	4%	8%
Population 25-44 years, 2006	30%	32%	31%	29%
Population 65 years and over, 2006	14%	11%	13%	16%
Renter households	47%	32%	45%	60%

Source: Statistics Canada, censuses of 1971 and 2006; computations by Cities Centre, University of Toronto.

Notes:

City #1 = income increase of 15% or more relative to CMA average since 1970

City #2 = income increase/decrease less than 15% relative to CMA average since 1970

City #3 = income decrease of 15% or more relative to CMA average since 1970

4. Are Low-Income Residents Increasingly Concentrated in Low-Income Neighbourhoods?

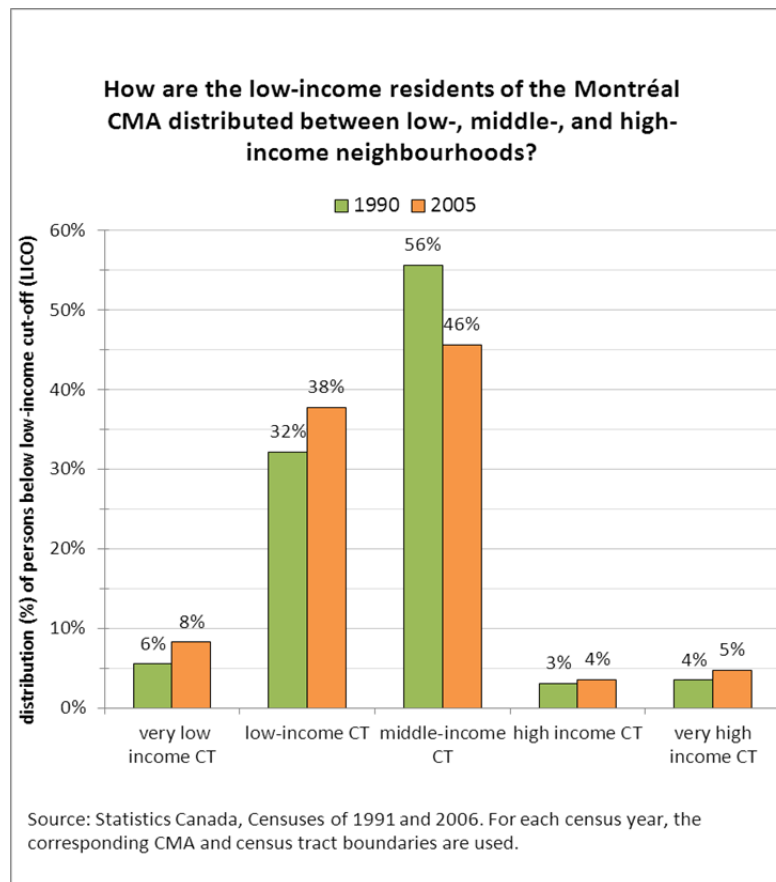
We have seen that the share of middle-income census tracts in the CMA has shrunk over our study period. At the same time, some of Montréal's traditional inner-city working-class neighbourhoods have experienced gentrification. In addition, there has been major inflation in the housing market, including rental housing, since the late 1990s. Both of these factors have limited the choices of low-income people, including immigrants and other new entrants to the housing market, as to the neighbourhoods they can live in, since affordable housing in middle-income areas is harder to find than in the past. Consequently, we might expect that low-income people have become more concentrated in low-income census tracts. For these reasons, it is relevant to complement our preceding analyses of the distribution of census tracts by income levels by looking at the distribution of low-income individuals between the different categories of census tracts. To do this, we used Statistics Canada's indicator of individuals with low-income status (i.e., living below the low-income cut off or LICO) to look at this issue. This information is available only from 1991 onwards.

The findings are summarized in Figure 6. In both years, the majority of low-income people do *not* live in low-income census tracts, but this majority has shrunk from 63 percent to 55 percent.¹³ It is interesting and a little surprising to see, at the other end of the scale, a slight increase (from 3.5 percent to 4.7 percent) in the proportion of low-income persons who live in very high-income census tracts. This is likely due to forms of gentrification, i.e., new construction for the wealthy, taking place in census tracts where pockets of low-cost housing still exist. Such micro-scale socioeconomic mix may be temporary if the low-rent housing gives way to further gentrification, or it may be an enduring phenomenon, which can happen when new high-income housing is built near pre-existing low-rent social housing or where public policies favour

13 Other research has documented this same result for a range of spatial scales, showing that in 2001 over half of low-income people did not live in either micro-, meso or macro zones of poverty, which has important implications for anti-poverty strategies in big cities (Apparicio, Seguin, Robitaille, and Herjean, 2008).

the inclusion of social or affordable rental housing in new housing developments aimed mainly at middle- or higher-income sectors (the City of Montréal has had such a policy since 2004).¹⁴

Figure 6: Low-income residents by census tract category



Being poor in a wealthy neighbourhood can mean being isolated or not having access to affordable goods and services, whereas being poor in a poor neighbourhood can have advantages in terms of access to specialized resources and services, as in the case of neighbourhoods that have become reception areas for recent immigrants and are served by many settlement assistance and other community organizations. On the other hand, being poor in a poor neighbourhood where services and public infrastructure are declining tends to make a difficult situation worse.

14 Mapping incomes at a finer spatial scale than that of the census tract would allow us to see more clearly where pockets of wealth and poverty exist alongside each other. A map of socioeconomic status in 2005, using a composite indicator strongly weighted by average individual income, allows us to see this phenomenon in gentrifying areas of South-West Montréal as well as in the Plateau. The same map also underscores the socioeconomic homogeneity of the newer upper-middle-income suburbs in our "City #1": these communities contain few if any low-income dissemination areas. The map, *Distribution of Socio-Economic Status in the Montréal CMA – Material Component of the INSPQ Deprivation Index at the Dissemination Area Level*, produced by the Canadian Population Health Initiative, is available at http://www.cihi.ca/CIHI-extportal/internet/en/document/factors+influencing+health/environmental/cphi_cma_montreal_2010. (It may be reproduced for non-commercial use).

5. Summary and Implications

This exploratory study has sought to determine whether there has been an increase in socio-spatial polarization between Greater Montréal's neighbourhoods since the early 1970s. In other words, do we see evidence that the proportion of middle-income neighbourhoods has shrunk compared to the share of poor and wealthy neighbourhoods? Based on our descriptive analysis of average incomes of individuals residing in the region's many hundreds of census tracts, the answer is a very qualified "yes," in that we do see such a trend on the Island of Montréal, where only 43 percent of census tracts were of middle-income status in 2005, compared to 58 percent in 1971. Middle-income census tracts predominate in the off-Island suburbs, which have massively expanded in population and area over recent years, although the share of high- and low-income tracts has grown significantly.

The larger Toronto-led project from which this study is an offshoot was strongly motivated by a questioning of how the broader increase in labour-market driven income inequality documented for Canada as a whole was playing out in our major cities. However, the distribution of residential zones by income in a large metropolitan region is very much affected by more local factors that affect where in the region people with different income levels choose or can afford to live, so we cannot conclude from this type of study that the rise in socio-spatial polarization on the Island of Montréal is directly linked to the rise in earnings and employment inequality in society as a whole.

All the same, we know that the Island of Montréal has captured a significant share of people who work in well-paying "knowledge-based jobs." While many opt for affluent outer suburbs, a good number opt for the gentrifying inner city, depending on lifecycle stage and lifestyle choices. At the same time, most of the CMA's low-income residents also still live on the Island, including those affected by deindustrialization and immigrants unable to move out of low-paid work.

Our study points to the need to learn more about the characteristics of Greater Montréal's "working poor" and where they live. The creation of new good-quality production and trades jobs not requiring university education, as well as the lowering of barriers to the integration of newcomers into the existing employment market, would no doubt help dissipate some of the underlying causes of the relative downshift of numerous census tracts from the middle- to the low-income band.

Beyond the debate on socio-spatial polarization in general, this report has documented major changes in where high-, middle-, and low-income Montréalers live within the metropolitan area. A growing proportion of outer suburban zones fall into the very high-income category. Gentrification has transformed parts of the central city from low- to middle-income status, and poverty has spread out from the old inner city to a ring of inner suburbs as well as to the older parts of the off-Island suburban cities of Laval and Longueuil, where it creates important policy issues of accessibility to essential services (Agence de la santé et des services sociaux de Laval, 2009; Giroux and Pouliot, 2004).

As with the parallel studies of income change in Toronto and Vancouver in the larger project, of which this study is a part, our central focus was to look more closely at these changes in the spatial distribution of affluence and poverty. We did this by documenting which neighbourhoods of Greater Montréal experienced growing incomes, a stable situation, or income decline over the 1971-2006 period relative to the way incomes were changing in the metropolitan area as a whole.



Figure 7: The affluent South Shore suburb of Sainte-Julie, 2009. Photo: Aircam.ca

We do see a fairly clear trend for spatial polarization of the CMA between large and contiguous swaths of neighbourhoods that are getting richer compared to the CMA average (“City #1”) and other large and contiguous swaths that are getting poorer compared to the CMA average (“City #3”). The former consist of the gentrifying central city, well-established elite neighbourhoods,

and a number of affluent outer suburbs that have grown rapidly over our study period. The latter comprises postwar inner suburbs with mediocre to modest rental housing, which house a growing immigrant newcomer population, as well as old inner-city areas that have experienced deindustrialization and outmigration. However, the spatial separation between the “cities” of increasing affluence and increasing poverty is much less stark than in Toronto and Vancouver. In particular, neighbourhoods that are relatively stable in terms of income levels and where residents with middle incomes are in the majority are found all over the metropolitan area.

We should, all the same, be concerned about the coalescing of numerous census tracts into contiguous zones of increasing poverty, especially since another of our findings is that low-income people were by 2006 more likely to live in low-income neighbourhoods than was the case in 1971. It is important to ensure that the municipalities and boroughs that have most of their territory in “City #3” have sufficient resources to maintain good-quality infrastructure and amenities for all their residents as well as having the means to implement specialized anti-poverty measures. This is a serious concern in view of the high dependence of cities and boroughs on locally raised property tax revenues. Community organizations and other anti-poverty groups are strong in many of these neighbourhoods, and their efforts need to be maintained, if not reinforced.

On the positive side, we found that, unlike the situation in Toronto and Vancouver, most of the “City #3” neighbourhoods are not deprived of good access to public transportation, which can be a key factor in social exclusion or inclusion, because it affects low-income people’s access to employment opportunities and services (Hyman, Mercado, Galabuzi, and Patychuk, 2011). Our findings do, however, lend support for improving rapid transit in northeast Montréal and for better and more affordable bus service in Longueuil and even more so in Laval, where the density of urban form is lower.

Further research is needed as to how population aging has contributed to the movement of some neighbourhoods into “City #3,” where the share of residents over 65 is greater than in the other zones. The needs of lower-income elderly in terms of services and mobility supports pose particular challenges for cash-strapped local administrations in the region’s older inner suburbs (Séguin, 2011).

We should also be concerned about the expansion of zones of affluence. Incomes in a substantial part of the central city and surrounding neighbourhoods have increased due to gentrification, and this process shows no signs of abating. The socio-economic mix of these inner-city areas is still quite high, but will decline without strong public policy measures to conserve or create affordable rental housing. The City of Montréal’s *Strategy for the inclusion of affordable housing in new residential developments* is a valuable tool toward this goal, but it can be enforced only in cases that require a zoning change, and it relies on the tenuous availability of resources from other levels of government to deliver the social and affordable housing units. A further policy challenge is to ensure that these residentially mixed neighbourhoods continue to have community and commercial services that cater for a variety of income groups.

Finally, our study also highlights large spatial expanses of affluence in the off-Island (“450”) belt. As these areas have grown, they have become wealthier and they contain few or no low-income sectors. Our research project was completed just as the Greater Montréal region is

about to benefit for the first time from a strong regional plan promoting all dimensions of sustainable development (environmental, economic, and social), namely the *Plan métropolitain d'aménagement et de développement* (PMAD) developed by the Communauté métropolitaine de Montréal. A pillar of the *Plan métropolitain* is a set of measures to curb urban sprawl and foster “transit-oriented development.” With the approval of the *Plan métropolitain* by the provincial government and adoption in March 2012, we have an excellent opportunity to consider to how to increase the residential choices of low- and modest-income citizens of Greater Montréal, who in recent times have been increasingly channelled into the older suburbs in “City #3.”

The transit-oriented developments created so far in Greater Montréal have not included any affordable rental housing, nor have they embraced the idea of integrating services for the resident population in these high-density nodes.¹⁵ Our study’s findings about income polarization in Greater Montréal lend strong support to the recommendations of the Consultation Report on the *Plan métropolitain* to the effect that mechanisms be included in the implementation of the transit-oriented development policy to foster greater socio-spatial equity by strong measures to promote the construction of affordable rental housing in transit-oriented developments in the most prosperous parts of our region (Communauté métropolitaine de Montréal, n.d., 2011).

15 Unlike some of their counterparts in other Canadian and U.S. cities. See CMHC (2009); Filion and Kramer (2011).

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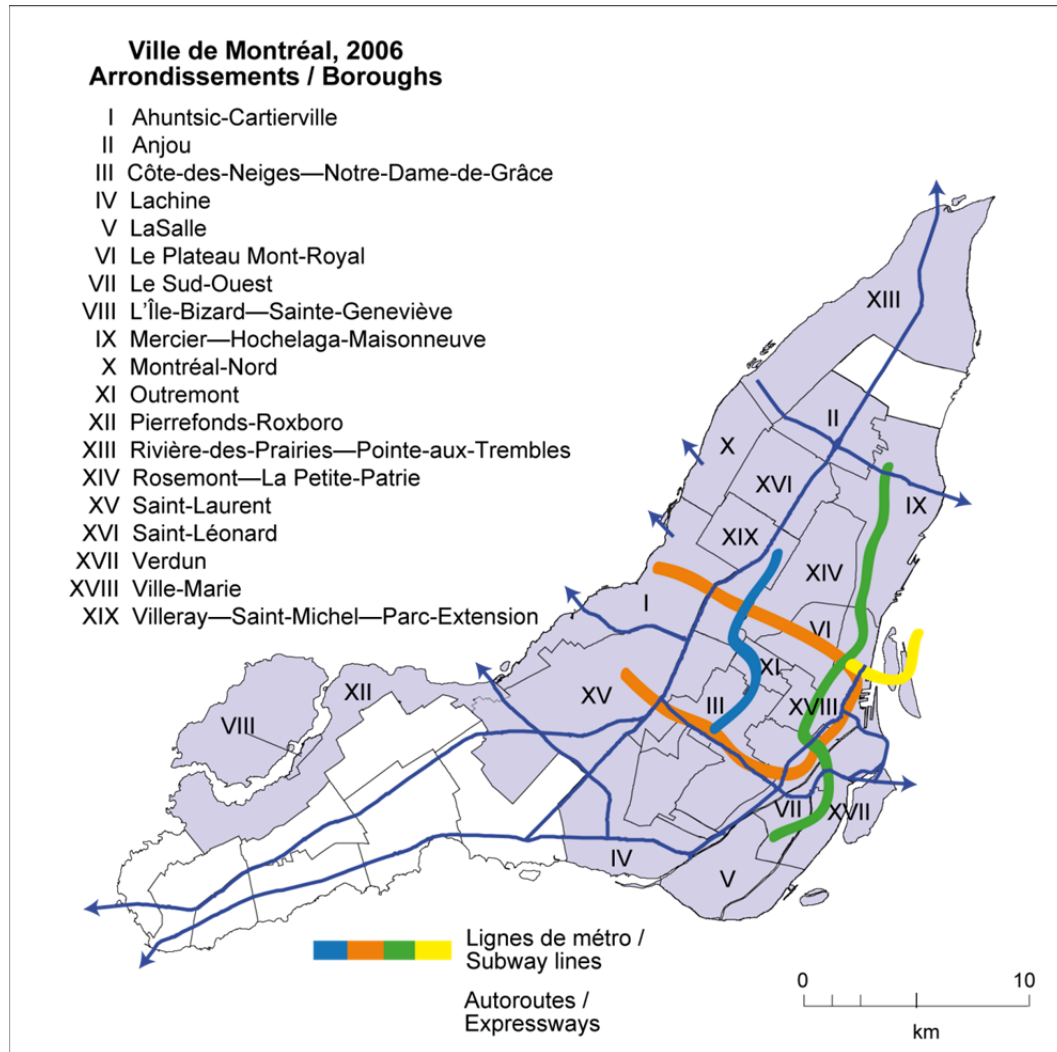
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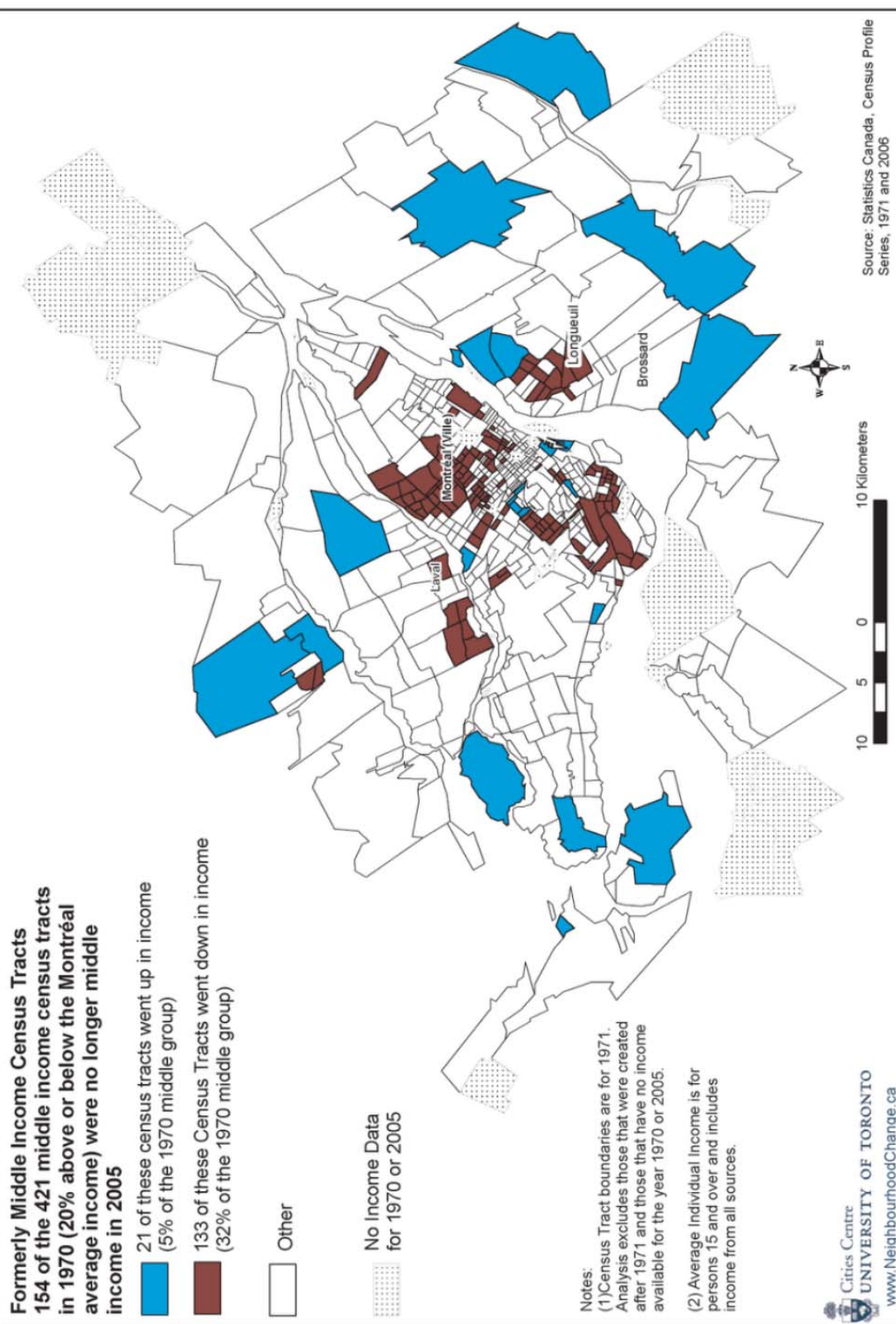
Appendix A: Reference Maps: Municipal boundaries in the Montréal Census Metropolitan Area, 1971 and 2006, showing expressways and subway lines





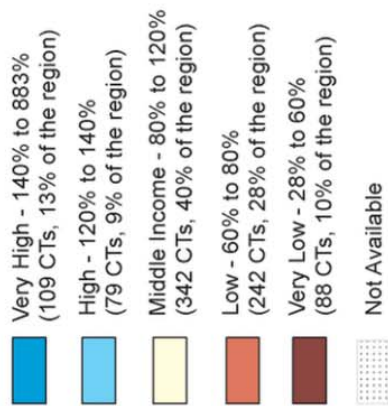
Appendix B: Income, additional maps

Formerly Middle Income Neighbourhoods in the Montréal Region Change in Census Tract Average Individual Income, 1970-2005



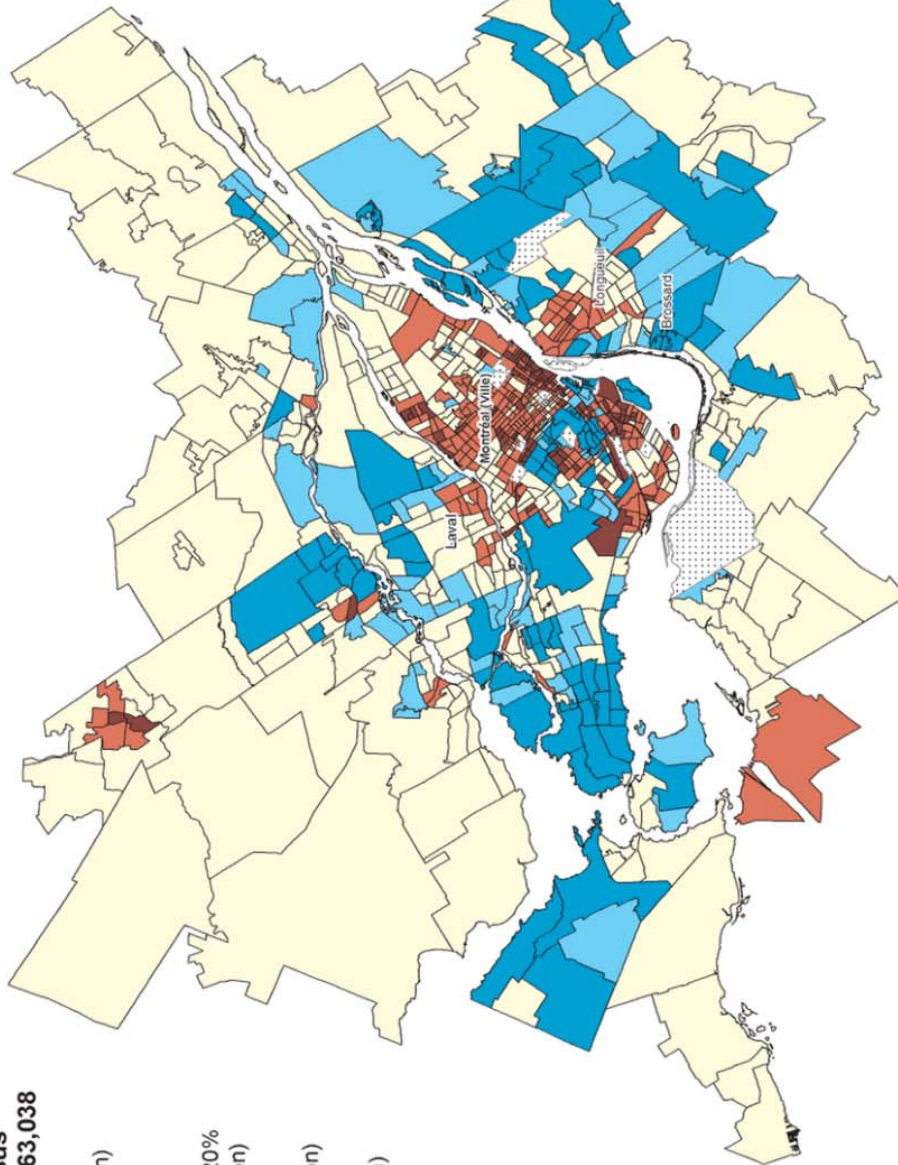
Average Household Income 2005 Neighbourhoods in the Montréal Region

Census Tract Average Household Income
compared to the Montréal Census
Metropolitan Area Average of \$63,038



Notes:
(1) Census Tract boundaries are for 2006.

(2) Average household income is
calculated taking into account all
sources of income of members of
private households.

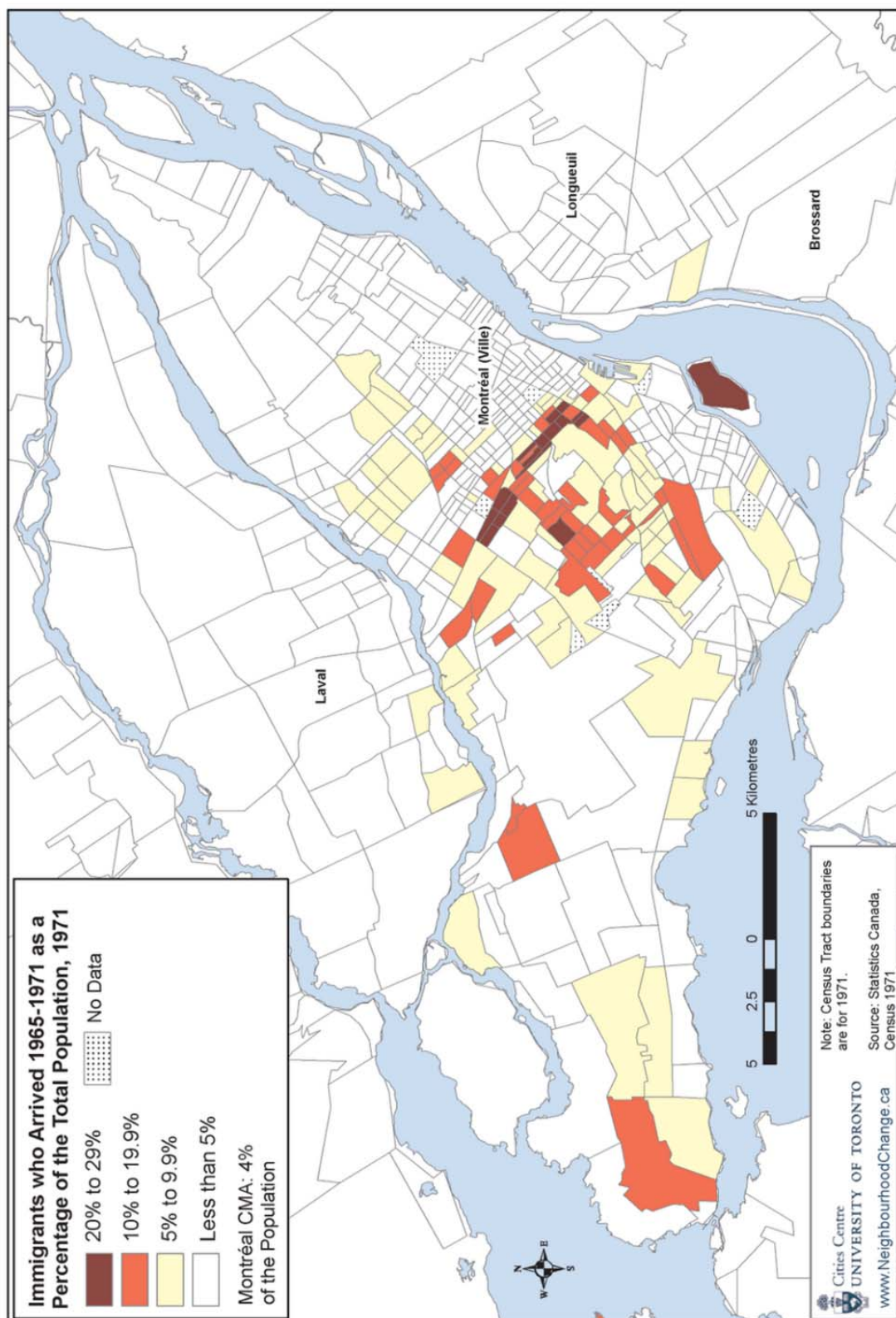


9.5 4.75 0 9.5 Kilometers

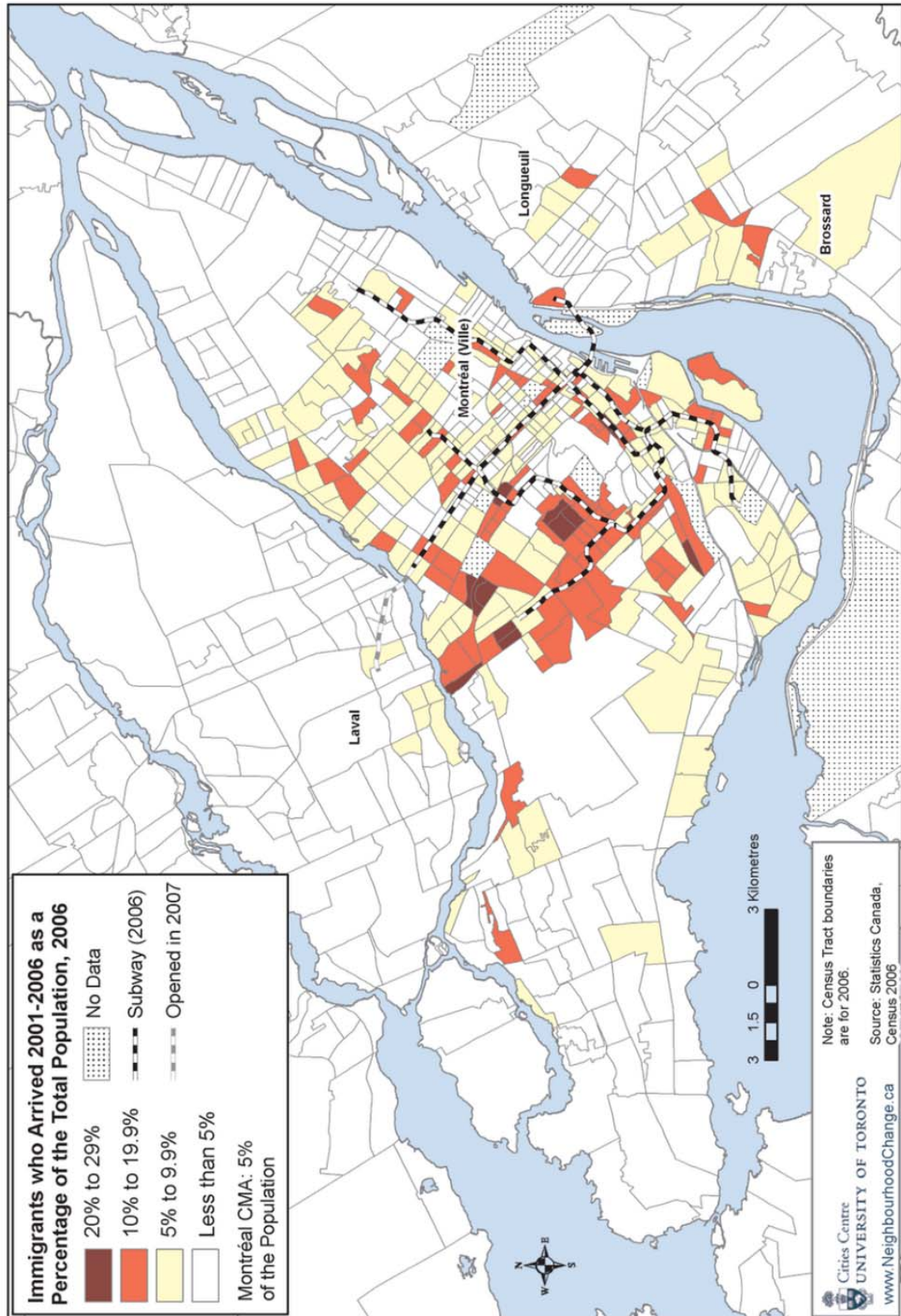
Source: Statistics Canada,
Census Profile Series, 2006

Appendix C: Recent Immigrants, 1971 and 2006

Recent Immigrant (1965-1971) Percentage of the Population by Census Tracts, Montréal CMA, 1971



**Recent Immigrant (2001-2006) Percentage of the Population
by Census Tracts, Montréal CMA, 2006**

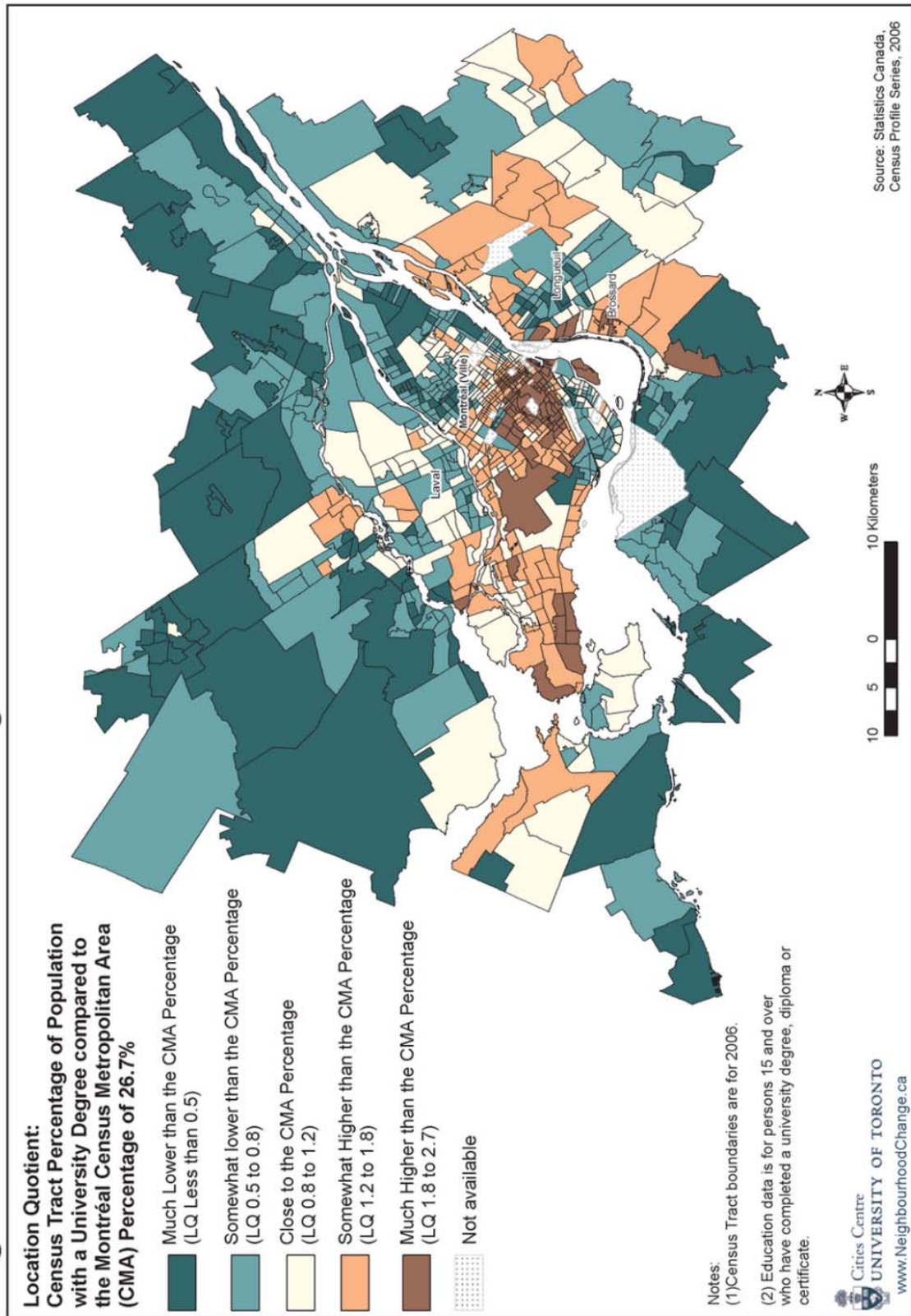


Appendix D: University-Degree Holders, 1971 and 2006

Population with a University Degree Location Quotient, 1971 Neighbourhoods in the Montréal Region

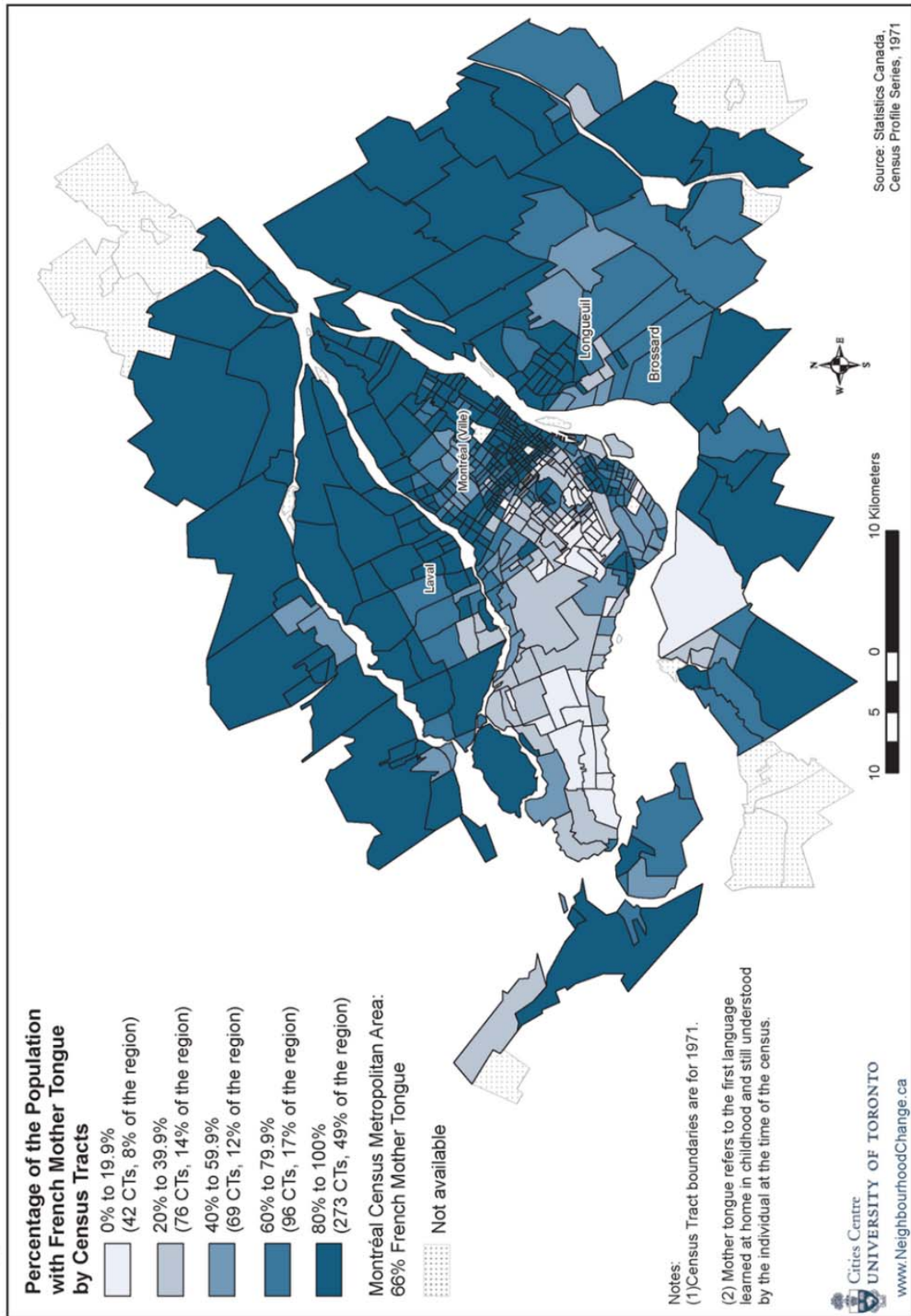


Population with a University Degree Location Quotient, 2006 Neighbourhoods in the Montréal Region

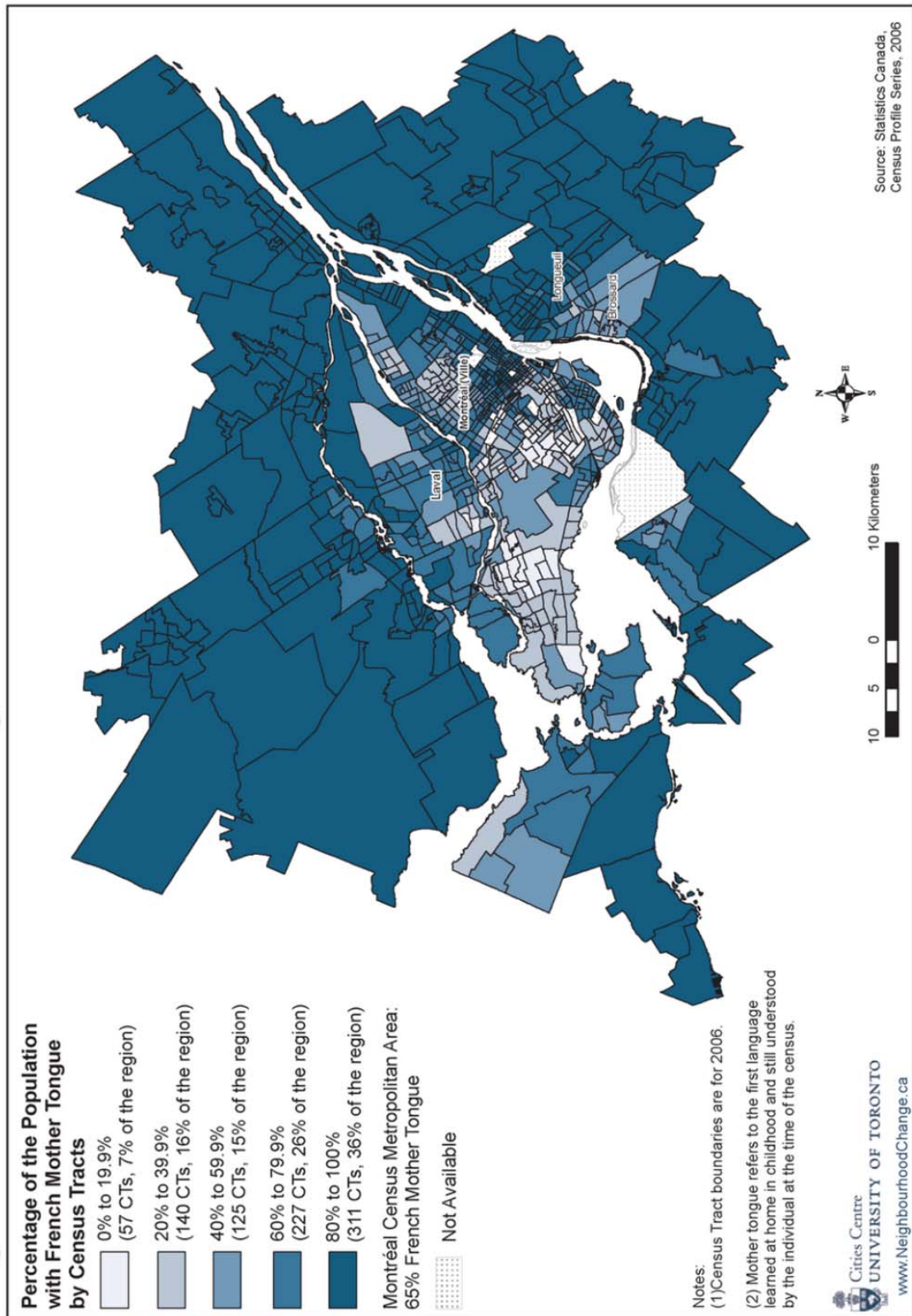


Appendix E: Mother Tongue : English, French and Other Languages, 1971 and 2006

Population with French Mother Tongue 1971 Neighbourhoods in the Montréal Region



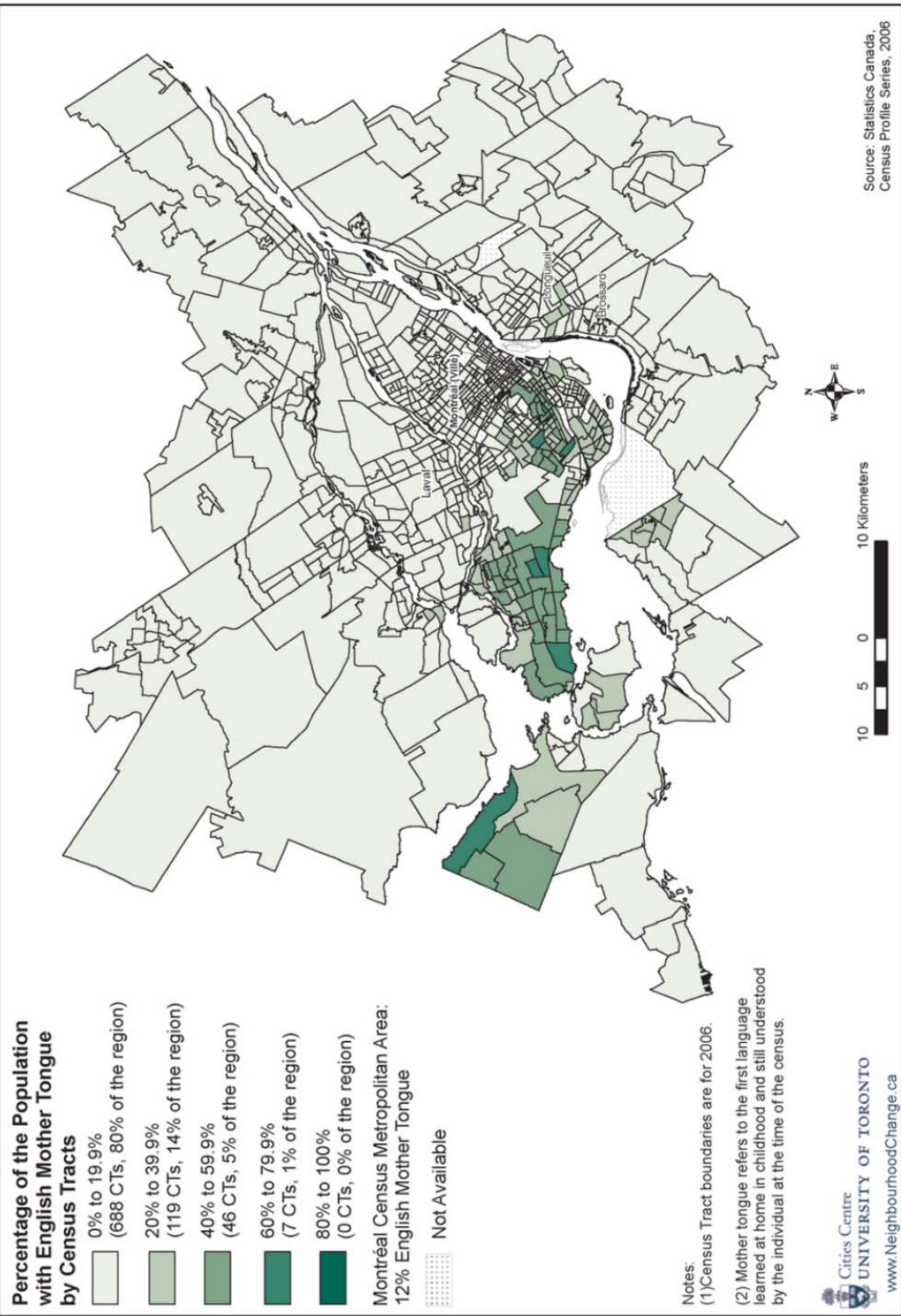
Population with French Mother Tongue 2006 Neighbourhoods in the Montréal Region



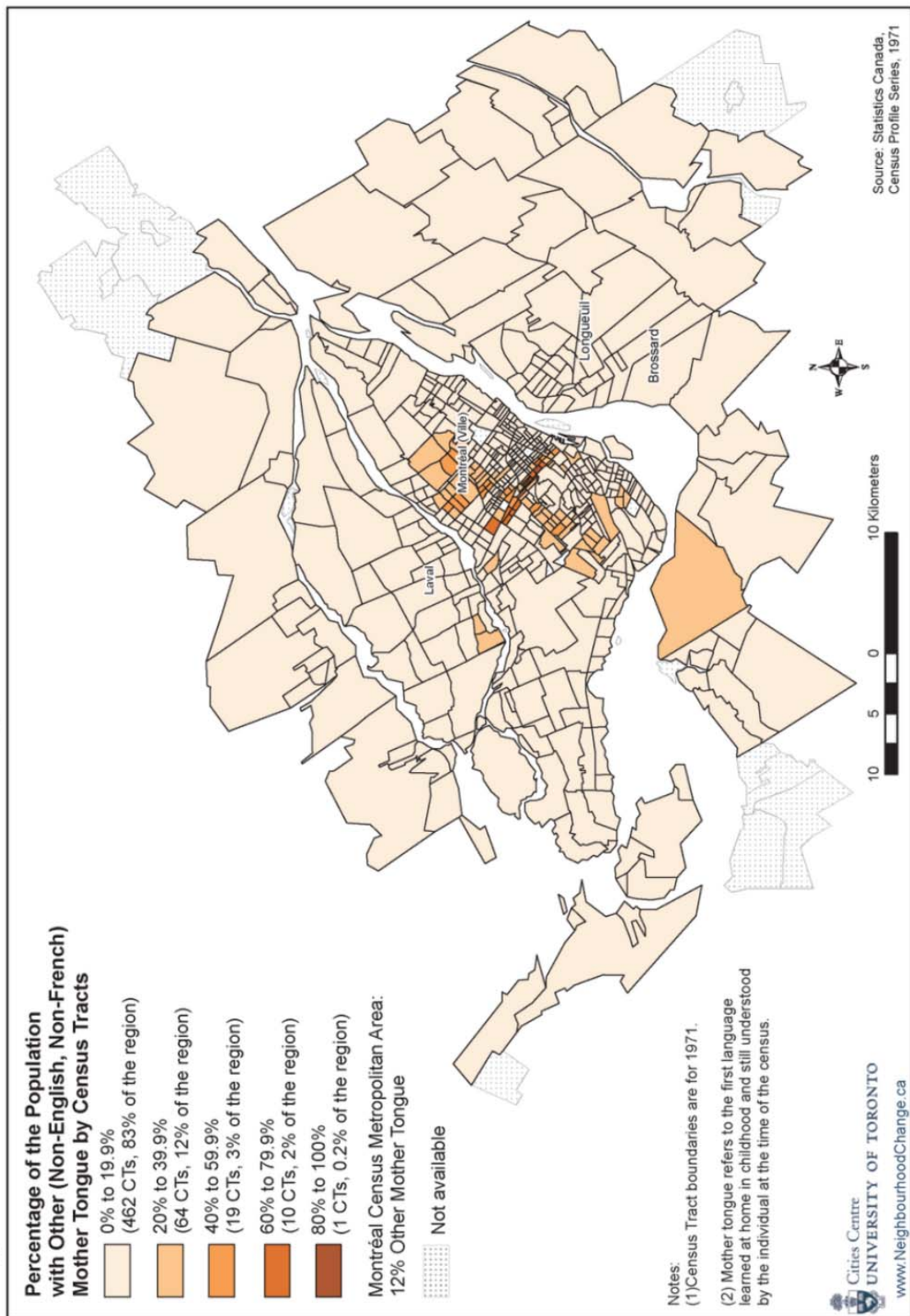
Population with English Mother Tongue 1971 Neighbourhoods in the Montréal Region



Population with English Mother Tongue 2006 Neighbourhoods in the Montréal Region



Population with Other Mother Tongue 1971 Neighbourhoods in the Montréal Region



Population with Other Mother Tongue 2006 Neighbourhoods in the Montréal Region

