

**ACHIEVING SUSTAINABLE HOUSING FOR RACIALIZED IMMIGRANTS IN
CANADA: THE CASE STUDY OF GHANAIAN IMMIGRANTS IN TORONTO**

A Thesis Submitted to the Committee on Graduate Studies in Partial Fulfillment of the
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ABSTRACT

Achieving Sustainable Housing for Racialized Immigrants in Canada: The Case Study of Ghanaian Immigrants in Toronto

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Sustainable housing is crucial for immigrant settlement and integration in their host countries. This research focuses on achieving sustainable housing for one racialized immigrant group in Toronto. A concurrent mixed-method approach, which involves simultaneous collection and analysis of quantitative and qualitative data, was used to explore how a racialized immigrant group, like Ghanaian immigrants in Toronto, struggle to achieve sustainable housing in Toronto. The quantitative method involves a survey of 145 Ghanaian immigrants, while the qualitative approach includes in-depth interviews with 10 key informants of Ghanaian immigrants in Toronto. Various quantitative data analysis techniques, including univariate and bivariate, were used to examine the relationships between socio-demographic variables and housing conditions of Ghanaians in Toronto. The findings from the quantitative data suggest that, while certain variables, such as gender and age, have no significant influence on sustainable housing attainment, factors such as immigration status, occupation, and income play an important role in determining the likelihood of achieving sustainable housing. For Ghanaian immigrants in Toronto, these factors impact their abilities to achieve sustainable housing.

The qualitative data were explored using thematic analysis, which involved identifying recurring themes and patterns. The qualitative interviews revealed themes of barriers to sustainable housing, such as issues of affordability and accessibility. Overcoming these obstacles promotes immigrants' successful settlement and integration. These findings can be used by policymakers, housing providers, and community organisations to develop targeted interventions to address the housing needs of racialized immigrant groups in Canada. This thesis emphasises the importance of sustainable housing for Ghanaian immigrants in Toronto and informs evidence-based policies and practices. It adds to existing knowledge on immigrant housing experiences and serves as a resource for future research on sustainable housing for diverse immigrant populations in Canada and beyond.

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Chapter 1: Introduction

1.1 Background

Housing that is sustainable is an essential need that helps immigrants achieve better health and socio-economic outcomes as they strive to settle and integrate into their host society. Sustainable housing can be described as a good quality and affordable housing with adequate space and easy physical accessibility, located in an environmentally friendly neighbourhood (UN-Habitat, 2003), and that aids immigrants' re-settlement and integration process. There is substantial evidence that unsustainable housing, characterized by poor housing conditions, leads to poor socio-economic and health outcomes (e.g., Carter, Polevychok & Osborne, 2009; Murdie, 2006; Firang, 2011) and can impede immigrants' integration into a new society (Firang, 2011). Sustainable housing conditions create the circumstances for immigrants to access additional formal and informal social supports and networks, while speeding up their integration into a host society (Carter & Polevychok, 2009; Murdie, 2003a, 2002b; Murdie and Teixeira, 2003; Firang, 2011). Some immigrants have difficulties finding sustainable housing, in a welcoming neighbourhood, that is appropriate to their needs, due to structural barriers, such as discrimination and a lack of housing affordability in the Canadian housing market (Firang, 2011, 2018; Hulchanski, 2001; Murdie & Teixeira, 2003). The recent Covid-19 pandemic has made the struggle for recent immigrants to achieve sustainable housing even more challenging due to significant fluctuations in housing prices in Canada due to the pandemic (CIBC, 2022). For instance, because of the pandemic, mortgage rates hit historic lows, causing a surge in home sales, and driving up housing prices (CBC, 2020). This surge in demand and increase in housing prices has made it difficult for immigrants, especially those with low incomes, to access sustainable housing. Although earlier immigrants to Canada have usually matched the housing conditions of other Canadians after some time (Murdie et al., 2006), recent immigrants, especially racialized immigrants, are failing to achieve housing conditions similar to Canadian-born residents and are more likely to have difficulties finding housing that is appropriately sustainable, as compared with their predecessors (Carter et al, 2009).

While there is no universally accepted definition for sustainable housing, this study adopts the definition of The Builders Association of Australia: sustainable housing as a housing system

that is adequate, affordable, suitable, and located in an environmentally friendly neighbourhood with access to green parks and recreation (Housing Australia's Future, 2018, p. 19). This definition is relevant for the current study, not only because it eases the complexities of conceptualizing sustainable housing, but it also accurately encompasses the variables that are of interest for measurement (environmental, social, and economic).

1.2 Problem Statement

The literature on immigrants in North America has focused mainly on how settlement and integration are linked to their socio-economic and cultural backgrounds (e.g., Anisef & Lanpier, 2003; Balakrishnan, 1999; Breton et al., 1990; Hiebert, 2006; Murdie, 2002a, 2003a; Murdie and Teixeira, 2003, Reitz, 2007; Reitz and Sklar, 1997). At the same time, the majority of studies have focused on immigrants' labour market participation (e.g., Breton et al., 1990, Preston et al., 2009, Reitz, 2007); the housing conditions of immigrants have equally received significant attention in the literature (e.g., Firang, 2011, 2018; Hiebert, 2009, Hiebert & Mendez, 2008; Hulchanski, 1993, 2003; Murdie, 2002b, 2003c; Murdie and Teixeira, 2003). However, fewer housing studies have focused on how immigrants can achieve sustainable housing in their host country. Most of these housing studies focused on how immigrants can achieve successful housing careers (e.g., Hiebert, 2009, Hiebert & Mendez, 2008; Hulchanski, 1993, 2003; Murdie, 2002a, 2003d). Kendig (1990, 133) described how immigrant households modify their housing consumption as they progress through life. Canadian studies have confirmed that, for immigrants, a progressive housing career in a comfortable neighbourhood signifies successful settlement and integration (Chambon et al., 1999; Firang, 2018; Murdie, 2003a). While most Canadian housing studies have focused on immigrant housing careers to understand their settlement and integration process, they have ignored sustainable housing issues as an essential determinant of immigrants' settlement and integration. This point is crucial, as over the last few years, the notion of sustainability seems to alert housing scholars that it is not just finding appropriate housing which matters, but housing that is sustainably appropriate and meets the needs of individuals is crucial for successful settlement and integration. Today, not only finding housing that will improve individuals' socio-economic situations matters, but how economically, socially, and environmentally sustainable the housing is also crucial. The location of homes, how well they are designed and constructed, and how well they are woven into the environmental, social, cultural, and economic fabric of

communities in which they are found are all elements that have an impact on how people live their daily lives, health, security, and well-being, and given how long homes last as physical structures, on future generations. Achieving sustainable housing is one of the most challenging tasks immigrants try to accomplish in every society that they find themselves in. If we fail to understand the dynamics of sustainable housing for immigrants, we will fail to understand how they achieve successful integration. This research tries to explain the dynamics of sustainable housing and how it can be achieved for racialized immigrants in Canada.

This research contributes conceptually and empirically to the area of housing research. It introduces a new component, sustainable housing, to the traditional social science approach of analyzing immigrants' settlement and integration.

1.3 Research Objectives

The specific objectives of this study are:

- To examine the socio-demographic characteristics and migration experience of Ghanaians in Toronto.
- To understand the housing experiences of Ghanaian immigrants in Toronto.
- To understand the sustainable housing needs (social, economic, and environmental) of Ghanaians in Toronto.
- To understand the socio-demographic factors that influences the sustainable housing attainment of Ghanaian immigrants in Toronto.
- To identify barriers to finding sustainable housing.

1.4 Research Questions

Several factors like demography, socio-cultural, economic variables, and others affect immigrants' ability to achieve sustainable housing in a host society. These factors affect the housing decisions of immigrants and also governmental policies. In this regard, the aim of the study can be achieved by responding to these questions.

- What are the immigration history and socio-demographic characteristics of

Ghanaians in Toronto?

- What are the housing experiences of Ghanaian immigrants in Canada?
- What are the sustainable housing needs (social, economic, and environmental) of Ghanaians in Toronto.?
- What factors influences the sustainable housing attainment of Ghanaian immigrants in Toronto?
- What are the barriers that Ghanaian immigrants in Toronto face in finding sustainable housing?
- How do Ghanaian immigrants understand sustainable housing?

1.5 Positionality

A study that seeks to explore how to achieve sustainably affordable housing for a racialized immigrant group, like Ghanaians in Toronto, requires the identification of the researcher's positionality (Creswell, 2013). Usually, a researcher's positionality implies that the researcher reflects on their social identity to ensure the research process, from design to conclusion, is not impacted by the researcher's own bias (Creswell, 2016). Simply put, positionality involves the notion of reflexivity which generally refers to the researcher examining their own beliefs, values, cultural practices and norms to ensure their research design and implementation is not influenced by the researcher's own bias (Creswell, 2013). Thus, positionality requires reflection on one's social identity and social location in regard to the study.

I was born and raised in Ghana. Based on my ethnic and cultural background as a Ghanaian (Akan ethnic group in Ghana), and an international student in Canada, I feel connected to the Ghanaian community in Toronto. Such characteristics will undoubtedly create certain advantages and disadvantages for me as a researcher. For instance, as an insider of the Ghanaian community, I anticipate easy access to the community, especially the Akan ethnic community. By being a male pursuing a Master's program in one of Canada's prestigious universities, I am much valued by members of the Ghanaian community in Toronto.

The main disadvantage of being an insider is that those Ghanaians who do not have proper legal status may be reluctant to disclose certain information to me. Also, it is common for some minority immigrant groups to not provide information on income, education level, and occupational status to an insider. Also, as an insider, I may feel emotionally connected to my

respondents, which may distort the interpretation of the data.

As an international student in Canada, I consider myself an outsider exploring housing sustainability among racialized immigrants in a proposed study. I am new to Canada, live in Toronto, and have limited knowledge about Ghanaians' housing experience, or housing behaviour in Toronto. This outsider perspective will allow me to approach the design and implementation of my research project from a neutral position. One disadvantage of being an outsider is that, even if I am allowed to access part of the group (immigrants), other subgroups may be restricted (Bramnick & Coghlan, 2007).

This will affect the data collection process.

1.6 The Structure of the Thesis

This thesis consists of five chapters. Following this introductory chapter, Chapter 2 contains a critical review and analysis of the existing literature on the major research themes that form the core of this thesis – sustainable housing, immigrant housing experiences, and barriers to achieving sustainable housing. This review summarizes and synthesizes the research literature in a way that allows us to identify themes and concepts used in developing the study's conceptual framework. The conceptual framework is also discussed in Chapter 2. Following a review of the literature on the concepts of sustainable housing, immigrants' housing experiences, and barriers to achieving sustainable housing, this section explores the conceptual links between these concepts to understand the range of attributes that sustainable housing encompasses, including environmental, socio-cultural, and economic attributes. The conceptual framework reflects the idea that most studies that seek to understand immigrant integration processes, and housing experiences, do so with little regard to sustainability of their housing. Chapter 3 outlines the research design and methods used to explore the research questions. The chapter is divided into two major sections. The first briefly outlines the study area and the target group for the study, while the second section discusses the methods for data collection and analysis. Chapter 4 presents the results of my research. I explore the first major research question; what is the immigration history and the socio-demographic characteristics of Ghanaians in Toronto? I highlight the immigration history as well as the socio-demographic characteristics of Ghanaian immigrants in Toronto. Using secondary data, supplemented by information provided by respondents to the survey questionnaire, I analyze immigration flows, period of migration, status and/or conditions in Ghana prior to migration,

period of arrival in Canada, the initial immigration status of Ghanaians upon arrival, as well as current socio-economic characteristics (age, gender, marital status, education, occupation, employment, income, etc) in Toronto. Other themes like the housing experiences of Ghanaian immigrants in Toronto, the core housing needs of Ghanaian Immigrants, the challenges of sustainable housing that needs to be addressed by the Canadian government and how Ghanaian immigrants in Toronto understand sustainable housing are analyzed from the responses from the survey. This response draws on primary survey data, supplemented by observations from the various interviews conducted. Chapter 5 concludes the thesis by summarizing the key findings and identifying the implications of the findings for social policies and practice. Finally, directions for future research are offered.

Chapter 2 : Literature Review

2.1 Introduction

The literature on housing for immigrants to Canada has spanned several decades and explores immigrants' housing needs and policies designed to address housing affordability. Missing from the Canadian housing literature is the notion of sustainable housing and what that means for immigrants' settlement and integration. This section reviews and summarizes existing studies on sustainable housing and immigrants' housing experience. I draw on international and Canadian research to provide an overview of immigrant housing needs and a general understanding of what sustainable housing means, specifically for the racialized immigrant population. The literature review is organized according to three relevant areas that contribute to current understandings of immigrants' housing needs as they strive to integrate into their destination country. The first section provides a general overview of housing as a measure of successful immigrant settlement and integration. The second section reviews the various definitions and interpretations of sustainable housing with the intent of capturing the key elements (or characteristics) of sustainable housing that will allow for developing a conceptual framework for the next section of the study. And finally, barriers to meeting sustainable housing for immigrants are highlighted.

2.2 Housing as a Measure of Immigrants Settlement and Integration

Many Canadian housing studies have demonstrated that housing is an important first step in immigrants' settlement and integration process in Canada (e.g., Carter et al., 2008; Chambon et al., 1999; Firang, 2019; Ghosh, 2006, Murdie, 2002b, 2003c; Rose, 2010, Teixeira, 2007). Appropriate housing condition that is suitable, adequate, and affordable facilitates many aspects of the immigrants' settlement and integration process (Murdie, 2002b, 2003d), and there is ample

evidence to suggest that poor housing circumstances can inhibit integration into a new society and lead to poor health, as well as social and economic outcomes (Firang, 2019). Therefore, many studies (e.g., Murdie, 2002a, 2003c, Firang, 2019) view housing as a positive measure of successful immigrants' settlement in Canada. These studies argue that immigrants first search for a place to live for their families, followed by their children and families entering the educational system for language and job training and, finally, the labour market for jobs (Marian and Danso, 2000; Murdie et al., 1996). These viewpoints are echoed by other Canadian housing scholars (e.g. Danso, 2002, Ghosh, 2006, Teixeira, 2007) who contend that housing is not just accommodation or a roof over the heads of immigrants in the destination country. More than these, access to housing creates and establishes a particular set of circumstances that have a direct impact on the entire living experiences of immigrants as they strive to settle in host societies (Danso, 2002, Ghosh, 2006, Teixeira, 2007). Drawing from previous studies, including Knox (1987) and Kearns & Smith, (1993), Danso (2002) also reiterates that, for immigrant groups, access to housing plays an added role as a rallying point, a pivot around which most other activities of their lives in the host country revolve. Thus, for immigrants, housing provides the basis from which the immigrant family participates in the social fibre of their host country.

Given the importance of housing in the integration process, it is not surprising that the Canadian housing literature has tremendously increased during the past decades. Canadian research on immigrant housing and integration focuses on themes such as residential mobility (e.g. Carter, Polevychok & Osborne, 2009; Firang, 2011; Mensah, 2010; Teixeira, 2008), residential patterns, segregation, and ethnic enclaves (e.g. Darden & Teixeira, 2016; D'Addario, Hiebert, Sherrell, 2007), housing affordability issues (e.g. Hiebert, 2009; Murdie, 2002d, 2003c; Teixeira & Drolet, 2017), barriers in the housing market (e.g., Darden & Teixeira, 2016; Murdie, 2003a; Preston et al., 2009; Teixeira, 2008), and immigrant housing careers (e.g., Chambon et.al., 1999; Firang, 2019; Murdie, 2002a, 2003b). For a comprehensive and detailed review of the literature on the association between immigrant housing and integration process, see Murdie and Logan (2011).

Central to Canadian studies on immigrant housing and integration is the notion of a progressive housing career¹. For immigrants, a progressive housing career signifies successful integration into the larger society. A progressive housing career occurs when a household improves its housing condition with respect to tenure type, quality, and structure of the house and expresses satisfaction with the dwelling type and neighbourhood (Carter, Polveychok & Osborne, 2009; Firang, 2018; Murdie, 2002a, 2003d; Teixeira & Drolet, 2017). Homeownership is usually seen as a major indicator of a progressive housing career and can be considered as one of the desirable outcomes for “successful” immigrant integration. For immigrants, the ability to own a house, in the destination country, is an indication of social prestige, economic success and financial security, and finally, a determination or commitment to establish roots in the host country (Clark, 2003; Firang, 2018; Murdie, 2002c, 2003b). Therefore, most immigrants hope to attain homeownership as early as possible in their housing careers (Murdie & Teixeira, 2003). However, some immigrants may struggle to attain homeownership in their housing careers due to numerous barriers in the housing market and discrimination in Canadian society.

Even though numerous Canadian studies agree that housing plays a significant role in immigrants’ settlement and integration process, they ignore the notion of sustainability as an important element in meeting immigrants’ housing needs. Granted that the idea of sustainability is now widely adopted in all academic disciplines and professional fields of inquiry, its application to immigrant’s housing needs is also important. The notion of sustainability alerts housing scholars that, it is not just finding decent housing which matters, but more importantly, the sustainability of a housing condition is crucial to the environmental, socio-cultural, and economic needs of people. Housing that is sustainable is an essential need that helps immigrants achieve better health and socio-economic outcomes as they strive to settle and integrate in their host society, hence a signifier for successful immigrants’ settlement and integration. Therefore, the next section explores the notion of sustainable housing.

2.3 The Notion of Sustainable Housing

Following the World Commission on Environment and Development’s (WCED) conceptualization of sustainable development, sustainable housing has become an important

¹ Housing career as used here refers to sequence of dwellings a household will occupy or dwell over their life-course (Kendig, 1990, 133).

concept to help humans achieve their social and economic needs wisely, without compromising the natural environment (WCED, 1987). The adaptation of the sustainable development concept within the scope of housing creates an understanding of the existence of housing conditions that are sustainable or unsustainable, by recognizing the significance of environmental, social, and economic elements in the housing policy decision-making process. Thus, the notion of sustainable housing has emerged in the housing literature in recent years (e.g. Chiu, 2004; Mulliner and Malaine, 2006; Nainggolan et al., 2020).

2.4 The Different Definitions and Interpretations of Sustainable Housing

The notion of sustainable housing is difficult to capture as scholars have debated what sustainable housing means. For immigrants striving to settle in their destination countries, the definition of sustainable housing is even more complex due to several interconnected factors such as cultural backgrounds, socio-economic circumstances, language barriers, and discrimination. Nevertheless, it is crucial to highlight a few of the definitions to shed light on what sustainable housing means for immigrants. Chiu (2004) defines sustainable housing as “housing development that meets the housing needs and demands of the present generation without compromising the ability of future generations to meet their housing needs” (p.2). Similarly, sustainable housing has also been defined by the United Kingdom Department of the Environment, Transport and the Regions as “ensuring a housing quality of life for everyone, now and for generations to come” (p.20).

In their effort to locate housing within the context of sustainability, Mulliner and Maliene (2006) in their study of housing affordability in the U.K., have encouraged housing researchers and policy makers to evaluate affordable housing in a wider environmental, social and economic context. Rather than viewing housing affordability as a purely monetary concern, the authors draw closer links between affordability and sustainability issues and define sustainable housing as housing that is economically affordable, but at the same time environmentally and socially acceptable to the inhabitants (Mulliner & Maliene, 2006). From this definition, Mulliner and Maliene (2006) then identify a range of criteria that captures environmental, social and economic elements to represent sustainable housing. The environmental elements of sustainable housing identified by the authors include: access to open green public space, access to green recreational leisure facilities, availability of waste management facilities, and handiness to water, and energy efficiency of the dwelling unit. The social aspects of sustainable housing comprise safety and

security of the neighbourhoods, type of housing tenure, access to daycare and childcare facilities, suitability of the dwelling for family interaction, cultural values of housing, and adequate space of the dwelling (Mulliner & Maliene, 2006). Economic characteristics of sustainable housing as identified by Mulliner and Maliene (2006) are defined by housing affordability factors, which include house prices in relation to household incomes, rental costs in relation to incomes, interest rates and mortgage availability, type of tenure, and homeownership.

Similarly, but from architectural perspective, Nainggolan et al. (2020) interpret sustainable housing as the practice and design of housing that meets the economic and social needs of inhabitants, without compromising the quality of the physical environment of the dwelling unit. Drawing on previous studies, the authors develop 10 criteria for sustainable housing based on environmental, economic, and social aspects of housing architecture. The criteria listed by Nainggolan and colleagues for sustainable housing include the quality of physical structure of the building, energy and water efficiency, building site and neighbourhood, price and availability, safety and security, culture and values, and access to social amenities. Unlike previous studies (Mulliner and Maliene, 2006), the authors did not specifically mention affordability, however, that can be reflected in their idea of price and availability (Nainggolan et al., 2020).

The various definitions and interpretations of sustainable housing as reviewed above indicate that sustainability of housing encompasses a range of attributes, including environmental, social, and economic attributes. Below I review the attributes of each aspect of sustainable housing.

2.4.1 Environmental Sustainability of Housing

Environmental sustainability of housing is concerned with the effort to carry out the architectural development of housing using environmentally-friendly technology in the design of dwelling units to minimize the environmental impact of building homes (Nainggolan et al., 2020). This includes utilizing energy-saving materials; creating and using healthier and more resource-efficient in construction; and utilizing environmentally renovations, operations, and maintenance models in building homes. Reducing the negative impact of buildings, minimizing pollution and improving air quality, and reducing of waste in the construction of houses are also key criteria in achieving environmental sustainability of housing (Mahdavinejad, et al., 2014; Nainggolan et al., 2020). The re-usage of recycled products in housing and utilizing less maintenance cost are also key elements of the environmental sustainability of housing (Mahdavinejad, et al., 2014; Nainggolan et al.,

2020). Design options such as passive heating, natural light, air movement, thermal mass, and energy from renewable sources such as solar or wind power would reduce the cost of sustenance and hence create economic sustainability. Also, Access to green parks is crucial to achieving environmentally sustainable housing for immigrants (Nainggolan et al., 2020). Green parks promote physical activity, social interaction, and relaxation, all of which contribute to better mental and physical health. They also promote environmental sustainability by improving air quality, reducing urban heat island effects, and supporting biodiversity. The environmental aspects of sustainable housing, then, is an effort to ensure that housing behaviors and designs carried out now will be sustainable in the future and not have a negative impact on the environment (Mahdavinejad, et al., 2014; Nainggolan et al., 2020).

2.4.2 The Social Aspect of Sustainable Housing

The social sustainability of housing is concerned with creating housing that meets social needs and provides social justice for members of society. This means designing culturally appropriate housing that meets peoples' cultural values, norms and social practices. This includes the empowerment of all social groups through social planning, designing, and creating homes for all individuals. For instance, the design and development of sustainable housing include recognising the needs of diverse members of society, such as people with disability, children, age (e.g., older adults vs. young people), ethnicity, class, sexual orientation, race and people of different genders (Ibrahim, 2020). Thus, for sustainable housing to be achieved, housing developers should ensure that the design of the housing should meet the social norms and aspirations of different people, taking into consideration diverse social groups, including age, sex, gender, class, and ethnicity.

Again, socially sustainable housing should include an integration of the people's social behaviour, including their community functions and activities, into the design of the physical structure or environment of the home. Social sustainability is achieved by creating housing that allows and promotes the diverse social behaviours of different social groups and members of society and guarantees social justice in communities. Regarding functionality, sustainable housing should be designed to make it possible for users or occupants to achieve their social goals and aspirations within such a community or environment. The essence of this integration is based on the fact that the nature of housing affects the quality of social interactions with people to create a

space for social interconnectedness, especially in residential areas, and this can positively influence society through architectural design (Hatipoglu, 2017).

Given the above, the socially sustainable housing complex should be designed in a form with an open space network that serves a variety of interconnected objectives for creating the availability of social stability and a sense of community (Vehbi et al., 2010). Therefore, socially sustainable housing can provide residents with a sense of belonging to such communities, security, and a common ground for social mobilization (Dempsey et al., 2011; Kohon, 2018). Therefore, immigrant housing should be designed to create an enabling social environment for interaction among households. This should include the availability of adequate space and platforms that would allow them to function.

In addition to social sustainability is the cultural sustainability of housing. The culture and beliefs of a given people define the kind of housing they live in. This implies that in creating sustainable housing, it is equally important to consider the cultural perspectives of occupants. According to Chiu (2004), culture exists from three different perspectives identified by Schusky and Culbert (1973) and Thaman (2002). These include the aesthetic and artistic impressions, anthropological perspectives and the cultivation of mind and spirit. They observed that aesthetic and artistic appearance consists of the people's music, dance, performances, and fine arts. In addition, the anthropological aspects of culture include the way of life of the people, their history and how it is related to their behaviour. Thus, the people's cultural perspectives sum up the customs, norms, values, morals, and codes of conduct that define them.

Therefore, in the provision of sustainable housing for people, these elements of the particular people must be considered. Schusky and Culbert (1973) put forward this justification, which argues, “culture is how man adapts to his environment and secures things that he needs for his survival” (p. 45). This means that there is a significant link between the culture of a given people and the environment within which they live. Thus, even in the presence of economic and environmental sustainability, the absence of cultural sustainability implies that the norms and values of the people, which protect the environment within which they live, are absent. These norms “are protective of the environment, support thrift, honesty, defend property, and assert the value of mutual support” (Chiu, 2004; p. 68). Therefore, cultural sustainability implies the provision of housing infrastructure whilst protecting traditional and historical patterns of living in

communities. Even though this may be difficult to attain in the case of immigrants as they move from their home country into the host country, houses must be designed to allow immigrants to easily integrate their culture and beliefs into their housing. Overall, socio-cultural factors of housing sustainability such as easy access religious places, housing quality and adequacy, social integration and interaction, satisfaction of cultural needs among others are crucial for individuals to achieve sustainable housing.

2.4.3 The Economic Sustainability of Housing

The last elements of sustainable housing are economic sustainability. According to Said et al. (2009), economic housing sustainability “refers to a system of housing development that satisfies present housing consumption levels without compromising future needs for housing, given the environmental constraints and costs” (P. 4). This implies that in the areas of sustainable housing, economic sustainability considers the affordability of efficient and decent homes as well as the incorporation of building maintenance and opportunity for expansion components in existing structures. From the perspective of the Triple Bottom Line (TBL) model (a model that emphasizes the three dimensions of sustainability beyond just financial indicators), though the goal of the housing projects may be to increase revenue, reduce cost and hence increase profitability, it must be executed in a manner that allows future generations to meet their needs. In addition, it must be completed to enable occupants’ economic freedom through least-cost maintenance strategies, among others (Liu et al. 2019). To achieve sustainable housing for immigrants, housing structures must be designed to not merely focus on the profitability of the housing projects but also includes affordability. Thus, economic sustainability requires that the construction of housing be made so that it is affordable to various groups of people with different income levels. In addition, housing should be designed or constructed with the least cost but more durable and efficient materials and technology, leading to less cost in maintenance. Overall, economic factors of housing sustainability such as house price in relation to income, energy bill in relation to monthly income, mortgage availability and interest rates, rental cost to monthly income, transportation cost to work, employment opportunities in the neighborhood, and property taxes and subsidy influences among others are crucial for individuals to achieve sustainable housing.

2.5 Barriers to Sustainable Housing

A growing body of research on Canadian housing over several decades has examined the housing needs of immigrants and strategies intended to address housing affordability problem for immigrants in Canada (e.g., Murdie 2002a, 2003d; Firang, 2011). Although several Canadian studies have explored immigrants' housing experience and what it entails for immigrants' integration and settlement in the Canadian housing literature, the issue of barriers to accessing sustainable housing by immigrants is also emerging (e.g., Janssen, Amdurski and St. Hilaire, 2020; Firang, 2019, 2020). Although older immigrants to Canada have historically matched the housing status of other Canadians over some time (Murdie et al. 2006), recent immigrants are failing to achieve similar gains due to significant barriers. Racialized immigrants, including Ghanaians, are likely to experience more significant barriers to achieving sustainable housing. The available research on barriers to achieving desirable housing for racialized immigrants is reviewed and summarized in this section.

For racialized immigrants, research has shown that barriers to attaining desirable housing that is appropriate for their needs include factors such as immigrants' socio-demographic backgrounds (e.g., Murdie 2002a, 2003b, Firang 2011), little knowledge of Canadian institutions and culture (e.g., Firang 2011, 2019), constraints in the Canadian housing market (Hulchanski, 2005), government housing policies, and discrimination in the housing market (e.g., Danso and Grant 2000; Darden 2004).

Several researchers have highlighted how racialized immigrants' socio-demographic factors, including age, gender, period of immigration, marital status, educational level, language, occupation, and income can become barriers for immigrants to achieve desirable housing (e.g., Wayward 2007, Murdie 2002d). For instance, research has indicated that gender and marital status are variables that influence racialized immigrants' ability to access housing in Canada (Wayward 2007). Usually, immigrant women, especially single mothers, struggle to navigate the housing market due to some landlords stereotyping single mothers as low-income earners, thus refusing to rent their homes to them and their children on suspicion that they may not be able to pay their rent (Wayward 2007).

Similarly, Gwyneth (2015) has shown that two-thirds of all single women households are denied access to social housing. Most landlords decline to rent their properties to unmarried women with children who do not meet the requirements for marital status in the rental applications (Gwyneth, 2015). Another area where gender and marital status can act as barriers to access housing for racialized immigrants are situations when some landlords cite the challenges these single mothers could have in the event of an emergency situation, such as a fire outbreak or a natural disaster (e.g., snowstorm or flooding). Landlords justify their unwillingness to rent their properties to single women with children as they believe that they will struggle during any emergency evacuation process. For example, in 2008, CTV News described how the Ontario Department of Housing sued a landlord for refusing to rent a property to a single mother. The tenant's lack of a man "to shovel the snow," according to the female landlord, was the reason. Later, the landlord leased the house to two men (CTV, 2008).

The level of education and literacy skills of immigrants also can impact their occupational status and income levels, hence their ability to afford decent housing. Immigrants with higher education who speak and write English well usually secure good-paying jobs and can afford appropriate housing. Also, immigrants who have attained higher education understand the terms and conditions of rental or mortgage contracts, thereby avoiding becoming victims of extortion in the housing market (Hulchanski, 2007). Also, immigrants who are low-income earners are at a disadvantage since they tend to neglect other necessities like food, clothing, healthcare, and education as they substitute higher rent payments for their basic needs, hence are at risk of being homeless (Stansbury, 2021). According to Galabuzi (2006), immigrants living in low-income neighbourhoods are at a greater risk of experiencing "social exclusion", which refers to the process of marginalisation and limited participation in societal social, economic, and cultural aspects. Due to factors such as limited resources, and insufficient access to opportunities and social networks, this can make it difficult for them to obtain desirable housing.

Little knowledge of Canadian institutions and culture is also a barrier that hinders immigrants' ability to achieve a desirable home. Even though Canada is culturally diverse, immigrant cultural values differ from the Canadian Eurocentric cultural system. The housing structure for African immigrants is entirely different from that of European immigrants, whose cultural background is Eurocentric in nature. This makes navigating the housing market easier for

immigrants from European ancestral backgrounds as compared to those immigrants from African cultural backgrounds. As Firang (2011, 2019) indicates, African immigrants, including Ghanaians, find themselves in housing types that are designed differently from those they are accustomed to in their homeland. For African immigrants' compound housing with open patios are culturally appropriate housing designs that meet the aspirations and needs of these racialized immigrants. Thus, failure to meet the cultural housing conditions of African immigrants' is a significant barrier limiting racialized immigrants' preferences, expectations, and choices for desirable housing in Canada (Firang, 2019).

Several researchers have highlighted the Canadian housing market's constraints that hinder immigrants' entry (e.g., Hulchanski 2005, Firang 2011). Constraints in the Canadian housing market are one of the main barriers that hinder immigrants' ability to achieve desirable housing. Wayland (2007) affirmed that the constraints in the Canadian housing market can be categorized as "macro-level" constraints, defined as more generic elements that are typically out of a person's control, which include the housing markets' structure (housing cost, variety of housing options, etc.) (Wayland, 2007). Skrundz (2014) stipulates that the interaction between demand and supply of homes always determines housing/ rental prices, and this becomes a barrier for immigrants, significantly when demand exceeds supply. Housing markets react to the demand that households create. The population or purchasing power of consumers is likely to grow, putting pressure on rent and housing costs to rise. But to what extent does immigration, the leading cause of Canada's population expansion, contribute to this pressure?

Since housing affordability has emerged as a significant issue in Canada's major and minor cities, interest in the matter has risen. After worries about the effect of foreign money aroused by the rapid price increases in Toronto and Vancouver in 2016-17, the provincial governments in Ontario and BC responded by enacting measures like the foreign homebuyer's tax. This is a massive tax that average newcomers find hard to afford. This hinders their entry into the housing market and affects their settlement and integration into Canada's system.

According to researchers, the housing market in Canada still discriminates against people based on race and ethnicity (e.g., Danso and Grant 2000; Hiebert 2000; Murdie 2003b, 2002a; Hulchanski and Shapcott 2004; Teixeira and Estaville 2004; Darden 2004; Mensah 2005). Numerous survey studies conducted between the 1970s and 1990s compared ethnic groups in

Toronto regarding perceived discrimination. The phrase "perceived discrimination" is used because the victims' or targets' perception of having experienced discrimination based on their race or ethnicity is the focus of these studies (e.g., Breton, Isajiw, Kalbach, & Reitz, 1990; Kenneth, 2001). Murdie (2002a) further explains how some Polish immigrants were offered a place over a group of African immigrants in the early 1990s. Most landlords are reluctant to rent their houses to Black people. These populations may face disadvantages in the rental and homeownership markets, according to studies conducted in bigger Canadian cities (Teixeira 1995; Teixeira and Murdie 1997; Danso and Grant 2000; Miraftab 2000; Rose and Ray 2000; Murdie 2002a). Due to low vacancy rates, landlords deprive immigrants of ample family-sized accommodations and lure them into signing contracts requiring them to pay for housing repairs (Sherrell, 2010). Some go so far as to threaten them with eviction, outrageously raise their rent, and impose stringent regulations on them because of their skin colour.

Unfavourable government policies in the housing market are also a significant barrier that hinders immigrants' entry into the Canadian housing market. Hulchanski (2005) posits that unfavourable government policies such as the foreign home buyer's tax in the housing market are glaring issues that experts should address. Over the last several decades, newcomers to Canada from a diverse range of origin countries have become increasingly well-educated and have overwhelmingly settled in Canada's urban centres. Between 1996 and 2001, nearly three-quarters of newcomers arrive in Toronto, Vancouver or Montreal (StatsCan 2001). Even though these new cohorts of immigrants are more educated and skilled than the previous cohorts, today's newcomers have fared worse in terms of housing than their predecessors due to unfavourable housing policies. Many recent immigrants have challenging outcomes in the housing market, which are seen in their housing arrangements. Unfavorable government policies on housing bring about the issue of affordability, which serves as a significant barrier for immigrants to achieve desirable housing. According to the Canada Mortgage and Housing Corporation's (CMHC) Core Housing Need Model, acceptable housing must meet three criteria: be adequate, suitable, and affordable. Any immigrant who does not meet these requirements is deemed to have a "core need" (CMHC, 2017). As of the 2001 census, 36% of homes with recent immigrants were living in inadequate housing conditions, compared to 13.7% of non-immigrant families, according to the Canada Mortgage and Housing Corporation's definition of the essential housing need.

The biggest core housing needs are those of recent immigrants, renters, and people who live in big cities (CMHC, 2017). The well-being of an immigrant household can be significantly impacted by housing affordability. Ability to cover housing costs from household income is one factor in determining affordable housing. The shelter cost-to-income ratio (STIR) states that an acceptable amount to spend on housing is 30 percent or less of a household income; anything above that would have an adverse financial impact on your household (Rea et al., 2008). In Canada, immigrants come from a variety of origins, and their means of wealth also vary. While some immigrants are wealthy and can afford high-quality homes, others are impoverished and must spend a significant portion of their meager salary on housing (Carter, 2005).

2.6 The Impact of Covid-19 Pandemic on Housing Markets

The Covid-19 pandemic has had a profound impact on the Canadian housing market, with significant fluctuations in housing prices and a surge in demand for homes (CBC, 2020). While the pandemic's full impact on the housing market is still unfolding, early evidence suggests that it has exacerbated existing inequalities and created new barriers to accessing sustainable housing for marginalized communities, including racialized Ghanaian immigrants.

One of the primary barriers to achieving sustainable housing for racialized Ghanaian immigrants is the rapid increase in housing prices, particularly in major cities such as Toronto. According to the Canadian Real Estate Association (CREA), housing prices in Toronto increased by over 10% in 2020 despite the economic downturn caused by the pandemic (CREA, 2021). This increase has made it even more difficult for racialized Ghanaian immigrants to access sustainable housing, particularly those with low incomes. Even though housing prices dropped in 2022, they remain unaffordable (Batty et al, 2022). Moreover, the pandemic's economic fallout has led to a rise in mortgage delinquencies, making it harder for racialized Ghanaian immigrants to secure a mortgage or purchase a home. According to the Canadian Bankers Association (CBA), the number of mortgages in arrears increased by over 20% in the second quarter of 2020 (CBA, 2020). This increase in mortgage delinquencies, coupled with the rise in housing prices, has made it particularly challenging for racialized Ghanaian immigrants, who may have less access to financial resources and established credit histories, to achieve sustainable housing.

Furthermore, the pandemic's impact on the rental market has also had implications for racialized Ghanaian immigrants' ability to access sustainable housing. With many Canadians facing financial insecurity, there has been a surge in demand for affordable rental properties, particularly in major cities such as Toronto. This surge in demand has led to a decrease in available rental properties, driving up rental prices and making it harder for racialized Ghanaian immigrants to access affordable and suitable rental housing.

The Covid-19 pandemic has created new barriers and exacerbated existing ones to achieving sustainable housing for racialized Ghanaian immigrants in Canada. The rapid increase in housing prices, rise in mortgage delinquencies, and impact on the rental market have made it particularly challenging for racialized Ghanaian immigrants to access affordable and suitable housing. Addressing these barriers will require innovative and sustainable housing solutions that prioritize the needs of marginalized communities and address systemic inequalities in the housing market.

2.7 The Impact Of Economic Factors on Housing Prices

While some experts feel that the rise in housing prices is a result of macroeconomic circumstances, for example, increased interest rates, others think it is a result of supply and demand (Wayland, 2007). If the cost of housing exceeds a household income, fewer people will be able to enter the housing market. Demand would also be low if the cost of purchasing a home rose too quickly in comparison to the cost of renting (Skrundz, 2014). The geographic location in which immigrants live also has an impact on housing costs. Although immigrants in Toronto and Vancouver earn more than those in Montreal, they spend more on housing at the expense of other necessities such as food, clothing, and so on (Rose, 2004).

In Canada, there are quick and direct links between immigration status and housing outcomes (Wayland 2007). However, there is not a strong link between housing and services for newcomers at the policy level. Current immigrant settlement strategies do not systematically address housing needs. Through shelter and transitional housing for refugees, affordable housing policies primarily try to satisfy immigrant settlement needs. There are not many of these. The Toronto Community Housing Corporation created the Community Health Framework, which consists of programmes in social investment, anti-racism, community safety, youth initiatives and

employment (Murdie, 2006). Lack of non-market housing options, rigorous mortgage application requirements (some require citizenship), lack of internal complaint procedures for social housing providers and tenant selection, and inadequate methods for resolving landlord-tenant disputes are all housing-related legal and legislative obstacles that hinder newcomers from settling quickly in Canada.

There are several holes in programming and policy. According to research, front-line settlement professionals may not have a systematic understanding of housing concerns simply because it is not part of their job (Spinney, 2013). On the other side, it is common for housing organisations and assistance centres to lack language proficiency and cultural sensitivity training needed to work with immigrant groups. The private rental markets are where most immigrants to Canada find homes, and affordability is generally their main housing-related issue (Mensah, 2013). When there is a lack of affordable rental housing in the larger context, housing support centres in large urban regions have limited capacity to assist clients. Therefore, ensuring the availability of affordable homes presents the biggest problem for Canadian housing policy. Even though newcomers make up most of the population in some housing complexes, no comprehensive programmes are specifically for them.

All the barriers mentioned above lead to adverse outcomes because they put some groups at a disadvantage in finding appropriate housing, and in the long run, in their housing trajectory. The barriers lead to the following:

- **Fewer choices among the available vacancies and more extended searches:** The process involved in finding a place to live by immigrants becomes stressful when landlords refuse to rent out their properties to them, especially immigrants of colour. This makes immigrants stranded and paying vast sums of money for houses that are in deplorable states.

Fewer choices among locations or neighbourhoods and higher rent: Due to the high cost of housing prices in some cities, immigrants with low income and those who are incapable of affording houses in some parts of cities, channel their focus on places where rent is low. Usually, these neighbourhoods are unsafe, putting their lives at risk.
- **More frequent moves and psychological impacts:** The threats by landlords to

evict immigrants, the outrageous increases in house rent, and the stringent regulations and rules imposed on immigrants psychologically affect their livelihoods. Immigrants with large families are denied houses to rent. Some families sometimes forgo basic amenities to pay their rent. They remove their children from school due to the lack of funds. Having to relocate all the time leaves immigrant families with depression and anxiety.

The idea of sustainable housing will seek to address the problems related to these barriers.

2.8 The Conceptual Framework

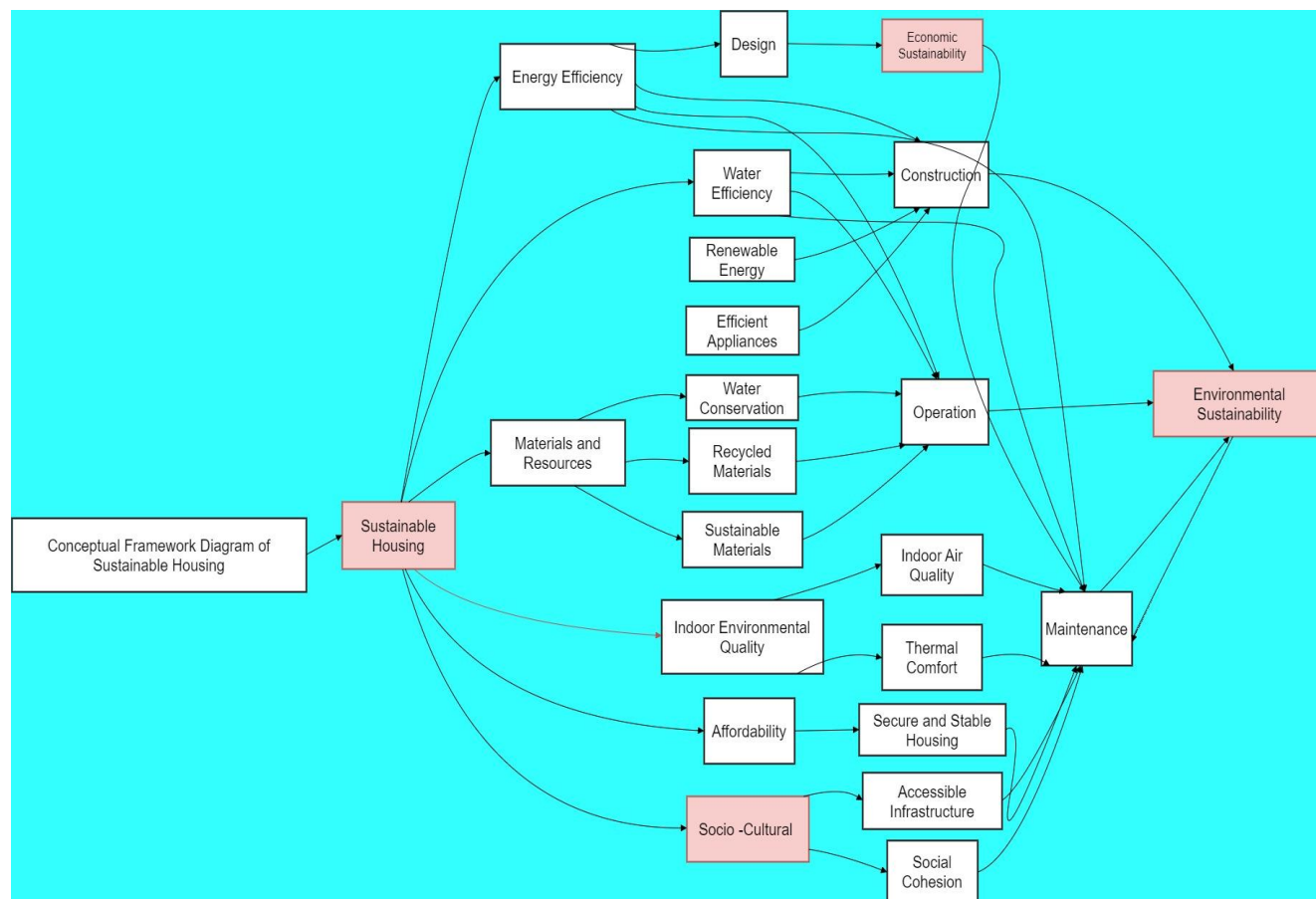
Following from the review of the literature on the concepts of sustainable housing, immigrants' housing experiences, and barriers to achieving sustainable housing, this section explores the conceptual links between these concepts to understand the range of environmental, socio-cultural, and economic attributes that sustainable housing encompasses. The conceptual framework reflects the idea that most studies that seek to understand immigrant integration processes and housing experiences do so with little regard for how sustainable their housing unit should be.

Sustainable housing is a component of social development and is a fundamental unit of human settlement. It means different things to people depending on their culture, tradition, profession, and way of life. Aside from being a necessity, sustainable housing is also a source of identity that significantly impacts the inhabitants' overall psychological well-being. The issues with sustainable housing go beyond the quantitative component of housing supply, the affordability of available homes, or quality issues leading to the development of slums and inadequate sanitation. It also includes the user's pleasure in the housing. The cultural component is one of many factors deciding how satisfied people are with their housing. The physical satisfaction with the home, the environmental setting, quality and aesthetic features, the economic value of housing, community satisfaction, and contentment with urban services in the housing environment are additional factors. Studying users' contentment with housing in all forms is crucial to the long-term viability of the housing market, especially in a constantly expanding city.

Figure 1 below depicts a schematic representation of the conceptual framework. The framework is composed of three themes or attributes that define sustainable housing: socio-cultural, economic, and environmental factors. The three attributes/factors that comprise

sustainable housing are linked. For example, using energy-saving materials, as well as developing and employing healthier and more efficient resources in construction, has a positive impact on the environment while also lowering costs. Schusky and Culbert defined culture in 1973 as "how a man adapts to his environment and secures the things he needs for survival" (p.45). This means that there is a strong connection between a people's culture and the environment in which they live. Thus, even in the presence of economic and environmental factors, the absence of cultural factors implies the absence of people's norms and values that protect the environment in which they live. These "norms are environmentally protective and emphasize the value of mutual support" (Chui, 2004; p.64). As a result, the conceptual framework's components are interconnected. This section connects the three themes and expands on them in relation to the figure below.

Figure 2.1: Schematic representation of the conceptual framework



Sustainable housing supports human health (both physical and psychological), provides shelter, and protects and preserves nature for future generations. Sustainable housing embodies many concepts, including comfort, safety, and identity, and it is central to everyone's quality of life and

health, with significant economic, social, cultural, and personal significance. It is also essential to all nations' social and economic fabric. I have developed a holistic approach based on several sustainability concepts, to provide a comprehensive framework for analysing housing issues to achieve the goal of sustainable housing. The significance of housing sustainability is highlighted in this conceptual framework encompassing three interdependent aspects: socio-cultural, economic, and environmental.

2.9 Socio-Cultural Needs

The concept of sustainable housing varies from person to person, depending on culture, tradition, profession, and way of life. The house's design and materials should be appropriate for the user's lifestyle and local building traditions (Christel and Bjarke, 2000). Houses are treated as part of an individual's identity in most communities. People do not want to live in a house that stigmatizes them as belonging to a low-income class, even if it is their only option. The location and style of houses frequently reflect social inequalities. This impacts their social relationships, day-to-day living, and, ultimately, the prospects of future generations. Aside from being a basic necessity, it is also a source of identity, significantly impacting the inhabitants' overall psychological well-being. It serves as a matrix for strengthening family and community bonds. Different groups in society should be able to participate on an equal footing. Adaptability, equality, integration of amenities and services; self-help housing or beneficiary participation; and community involvement are all aspects of socio-cultural sustainability in housing.

The degree of integration in any community mostly depends on people's social habits, such as conventions and the traditional activities in the home environment, which are heavily influenced by culture and have a vital role in shaping house design in folk communities (Mbunda et al., 1983). A community's intricacy has diverse cultural activities from various races, showcasing their languages, customs, costumes, and typical cuisines, together within a relatively small compass. Willekens et al. (2014) found that the community is a hub for culture and the production and consumption of goods.

Sustainable housing should address the socio-cultural needs and practises of the households and communities that will benefit from it. It is focused on a housing development that promotes individual social interaction and cultural enrichment of the community to reduce housing

inequality between social classes (Islam. N, 1996). At the same time, it accelerates social development, relationships, and interactions.

2.10 Economic Needs

Because societal improvement and development are inextricably linked to economic development, socio-cultural sustainability is linked to economic sustainability. Economic growth is critical for meeting basic needs, alleviating poverty, and creating jobs, all of which are required for long-term development (Veron, R 2001). A household's affordability in any part of the world is determined by its command of the resources required for housing. When planning any housing development programme, command of these resources must be given top priority.

The housing sector is labour-intensive; it generates employment during the construction period and its life for proper maintenance, providing opportunities for both skilled and unskilled labour (Glaeser, B 1995; Tiwari, P 1995). Economic sustainability or housing affordability should be integrated into an economic development strategy that strengthens household members' economic self-reliance. The poor frequently cannot afford to accept public housing assistance due to the schemes' lack of economic sustainability or affordability.

2.11 Environmental factors

Environmental sustainability in housing can be attained by addressing the environment's resource limitations through efficient use of non-renewable resources, reducing the impact of waste and pollution by using the right technologies, and utilising local labour. We are overusing non-renewable resources by the building sector results in actions that hurt the environment. It uses energy for building, construction, and maintenance tasks and for creating, manufacturing, and transporting materials and machines. The World watch Institute estimates that the yearly global use of raw stone, gravel, sand, virgin wood, energy, and water is 40%, 25%, 40%, and 16%, respectively, for building construction (Emenike, 2022). The procedures used in building and using homes contribute significantly to solid waste. Household activities also enhance the accumulation of garbage, further harming the environment. There are many advantages to reducing material waste. It lowers the amount of demolition waste generated over time and worldwide material usage. It also lowers the cost of building and the price of homes. Recycling garbage to be used as

building materials is a practical solution to lessen the environmental impact of the construction sector when done correctly.

Chapter 3 : Research Design and Methodology

3.1 Introduction

This chapter presents the methodology used to explore the research questions to achieve the aims and objectives of this thesis. The methodology is presented in this chapter in a way that limits any research bias to embrace intellectual rigour. This chapter is divided into two major sections. The first section provides a brief overview of the target group and study area for this research. This section aims to provide context for the research and explain why the selected group and area are relevant for this study. The second section outlines the research design and approach of data collection and analysis. This section provides a detailed account of the methods used in this research, including the sampling strategy, data collection techniques, and data analysis procedures.

3.2 The target group and study area

The study's target population is Ghanaian immigrants in the Greater Toronto Area (GTA). Specifically, the target population group are people of Ghanaian ethnic origin, who were born and raised in Ghana, emigrated to Canada as adults, either from Ghana or another country, and have lived in the GTA for at least three years. Given the study's focus on achieving sustainable housing among Ghanaian immigrant populations in Toronto, including criteria that prioritise Ghanaians

with significant housing experience and a long period of residence is critical to ensuring that the study provides a thorough analysis of the challenges and opportunities faced by this group.

The study area is the Greater Toronto Area includes the city of Toronto and the nearby suburbs of Peel, Durham, York, and Halton (Statistics Canada, 2021). While Firang (2019) focused on the Toronto Census Metropolitan Area (CMA), which includes the GTA as well as other regional municipalities, this study specifically is located within the GTA. By narrowing the focus to the GTA, this study can provide a more detailed and nuanced understanding of the spatial distribution of Ghanaian immigrants in the region. Therefore, in this study, the Greater Toronto Area is interchangeably used as “Toronto”.

Studying Ghanaian immigrants in Toronto is very appealing because of their high spatial concentration (Firang, 2019). Also, the majority (about 60%) of Ghanaians in Canada reside in Toronto (Statistics Canada, 2016). Toronto is one of Canada’s most culturally diverse cities and the country’s principal “port of entry” for new immigrants (e.g., Firang, 2019; Murdie, 2002a, 2003e). It also has one of the most expensive housing markets (Hulchanski, 2001; Murdie, 2003b; Firang, 2019). This diversity makes Toronto an excellent environment for a wide range of immigrant-related research, particularly the present one, which seeks to shed light on how immigrants achieve sustainable housing in their host country.

3.3 The Research Methods

Given both the objective and subjective nature of the research questions, the study adopted a concurrent mixed-method approach, which involved collecting both quantitative and qualitative data at roughly the same time to understand why racialized immigrants struggle to achieve sustainable housing in Canada. In this method, the collection of quantitative and qualitative data are independent of each other, as one type of data is not informing the collection of the other type of data. The usefulness of the concurrent mixed-method design for this study lay in the fact that it provided strengths that offset the relative weaknesses of both quantitative and qualitative methods. The utility of the concurrent mixed-method design had been discussed extensively in the literature (e.g., Creswell, 2007; Creswell & Plano Clark, 2011), and its effectiveness has been demonstrated in many studies. The concurrent mixed-method design has several advantages, including the ability to gain a comprehensive understanding of the research topic, triangulate findings, and provide

enhanced validity. Although there is enhanced validity, it is important to note that there is complexity in managing and integrating both types of data, which requires expertise and careful planning. Nevertheless, the concurrent mixed-method design is a valuable approach that allows researchers to draw on the strengths of both quantitative and qualitative methods, making it a particularly useful methodology for studies with complex research questions, such as those related to social issues numerous studies across various disciplines.

3.4 Data Collection/Sources:

3.4.1 Secondary Data Sources

Secondary data on the Ghanaians in Toronto were compiled from the Statistics Canada database to define the characteristics of the study population. The census data from Statistics Canada was also used to describe the various socio-economic and demographic variables of different ethnic groups, including Ghanaians. Thus, from the Statistics Canada census data, the various socio-demographic variables of Ghanaian immigrants, such as the period of immigration, gender distribution were all extracted. The census data from the Statistics Canada database were also useful in constructing the socio-demographic profile for various ethnic groups in Toronto, including Ghanaians. The results were presented in the form of tables and graphs that depicted frequency counts and percentages to compare Ghanaians with other ethnic groups in Toronto. This allowed for easy analytical comparisons of Ghanaians among other ethnic groups regarding demographic and socio-economic characteristics.

3.4.2 The quantitative questionnaire

The primary data came from a questionnaire of about 145 Ghanaians living in Toronto. The survey aimed to understand the housing experiences of Ghanaians and how sustainable housing could be achieved for these immigrants. The objective of the survey was to collect a variety of information on the socio-demographic characteristics of Ghanaians and their housing conditions. The survey included important variables such as household and family structure, income, employment, immigration history, age, sex, ethnicity, reasons for immigration, neighborhood quality, access to suitable housing, home ownership, and housing tenure, among many others. Furthermore, the survey covered environmental sustainability of housing variables, such as access to green spaces

(recreational parks), efficient use of resources, solid waste reduction, and garbage recycling. Also, as captured in the study's conceptual framework, the survey covered social sustainability of housing variables, such as housing structure, dwelling type, cultural/physical layout, and ethnicity of the neighborhood (e.g., the neighborhood as a sense of ethnic community). The economic sustainability of housing variables included housing affordability, maintenance cost, mortgage, and rental cost.

In the context of this study, it is significant to recognise that the majority of Ghanaians living in Toronto are Christian, with a clear Christian lean. Given the religious preferences of the population under study, this observation might help to explain the apparent emphasis on data collection from churches. The Muslim community in Ghana makes up a sizeable portion of the population—roughly 19% of all people—so it is equally important to understand the country's broader demographic landscape (Barton 2020). This demographic information emphasises the need to present a complete picture of the population under study in order to avoid any potential misunderstandings or criticism regarding an unintentional omission of Muslim perspectives. The study aims to provide a comprehensive examination of the housing experiences of Ghanaian immigrants in Toronto by contextualising this demographic dynamic.

The purposive non-probability sampling technique was employed to select the respondents for the study. This sampling procedure was ideal as the researcher was familiar with the population of interest. It was also convenient and cost-effective since the population of Ghanaian immigrants in Toronto constituted a smaller portion of the region's population, and accurately represented the Ghanaian population in Toronto. The inclusive criteria for selecting respondents included Ghanaians who were born and raised in Ghana, emigrated to Toronto as adults from Ghana or another country, and had lived in Toronto for at least three years. The questionnaire was administered to a sample of 145 Ghanaians who were willing to participate in the survey and were attending meetings and services at Ghanaian hometown associations and churches. Since almost all Ghanaians in Toronto were members of various Ghanaian ethnic hometown associations and churches, this method of recruiting potential respondents was appropriate for the study. It was estimated that there were approximately 30 Ghanaian churches and 25 Ghanaian hometown

associations in Toronto (Firang, 2011; Mensah, 2008). The churches held weekly services for their members, whereas the neighborhood associations held regular monthly meetings. Five (5) churches, namely Ghana Presbyterian Church—Toronto, The Church of Pentecost, Ghana Methodist Church of Toronto, Assemblies of God (Gh.) Canada, and Trinity Baptist Church, were selected for the study. Also, since the New Patriotic Party, the biggest political party in Ghana, had their meeting during the data collection period, their members who satisfied the inclusive criteria were also recruited. On average, 500 people attended each church, and the New Patriotic Party club had about 600 members.

To help track the questionnaire, a list of willing respondents (including phone numbers) was compiled. The respondents were informed prior to the church and association meetings during the data collection period about the purpose of the questionnaire survey. Willing respondents were then given the option of either completing the questionnaire at the meeting or service if possible or completing the questionnaire at home. Almost all respondents indicated a willingness to complete the questionnaire at their own convenience at their homes or workplaces.

The completed questionnaires were picked up at their next meetings or services. The survey was undertaken between 18th March and 8th April. Below is the list of churches/organizations that took part in the survey.

Table 3.1: List of churches / Organizations consulted and selected for the study

Name of Church/Organization	Type of Organization
Ghana Presbyterian Church—Toronto	Church
The Church of Pentecost	Church
Catholic Church of Toronto	Church
Assemblies of God (Gh.) Canada	Church
Trinity Baptist Church	Church
New Patriotic Party - Toronto	Canadian-based Ghanaian Political

	party
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3.5 Sample Size

I pre-tested the questionnaire to make sure it was clear and then I gave it to a sample of five Ghanaians in Toronto who took part in the study. The G*power statistical program was used to calculate the study's sample size. When the majority of the survey's data are categorical, a well-known chi-square test can be used to calculate the sample size (Firang 2019). The G*Power result indicates the smallest sample size needed to attain a power of .900 when the level of significance (α) is 0.05 and a degree of freedom of 2. Therefore, 145 respondents were chosen for the study, which is thought to be a reasonable number for statistical analysis and for drawing conclusions regarding the characteristics of the Ghanaian population in Toronto with regard to how sustainable housing for immigrants in Canada might be attained.

3.6 Analyzing Quantitative/Survey Data

The survey data were analyzed using quantitative data analysis methods, including univariate and bivariate techniques, to investigate the set of research questions and understand the housing experiences of Ghanaian immigrants, and to determine whether Ghanaians had attained sustainable housing or not. For the univariate data analysis, frequency distribution tables were used to describe the socio-demographic variables, including age, sex, level of education, period of immigration, and marital status.

For the bivariate data analysis, cross-tabulation tables were used to present comparisons between the socio-demographic variables and sustainable housing conditions (e.g., tenure type, dwelling type) to investigate whether these socio-demographic variables influenced the housing conditions of Ghanaian immigrants.

In addition to the bivariate data analysis methods mentioned above, the Likert scale analysis was also used to investigate the level of satisfaction of Ghanaian immigrants in Toronto with various factors related to sustainable housing. The Likert scale was used to measure the respondents' level of satisfaction with their current housing in terms of economic, socio-cultural, and environmental aspects of housing sustainability. The responses were then coded numerically and analyzed using descriptive statistics to determine the level of satisfaction with each statement. The reliability of

the Likert scale was assessed using Cronbach's alpha coefficient, which measures the internal consistency of the scale. The results of the Likert scale analysis were then compared to the findings of the crosstabs analysis to draw comprehensive conclusions regarding the housing experiences of Ghanaian immigrants in Toronto.

The use of quantitative analyses provides statistical description and significance testing, but falls short in capturing in-depth information about the lived experiences of Ghanaians in achieving sustainable housing in Toronto. This includes their motives, thoughts, perceptions, and attitudes towards these phenomena. Qualitative interviews are crucial in complementing the quantitative data, as they allow for a deeper exploration of these subjective experiences and provide valuable insights into the complex dynamics of sustainable housing among Ghanaians in Toronto.

3.7 Reliability Statistics

The degree of reliability or internal consistency of the environmental, economic, and socio-cultural sustainability of housing factors was determined using reliability statistics, specifically the Cronbach's alpha. Higher reliability coefficients imply greater consistency, whereas lower coefficients imply greater variability or measurement error. Cronbach's Alpha coefficients for environmental, economic, and socio-cultural factors range from 0.787 to 0.8888, indicating moderate to high reliability. This indicates that the scale's items are interconnected and provide a reliable measure of the construct under consideration.

3.8 Qualitative Design and Analysis: In-depth interviews.

I conducted in-depth interviews with approximately 10 key informants from the Ghanaian community in Toronto to gain insights into their housing experiences and perceptions of sustainable housing in a context where access to housing is restricted due to complexities in the housing market. Face-to-face interviews lasting one to four hours were conducted, utilizing open-ended questions. A snowball sampling procedure was adopted to recruit respondents, resulting in a high response rate and minimal response errors. The in-depth interview questions were designed to be interactive and specific, tailored to capture respondents' views on personal immigration and housing experiences, which differed significantly from the quantitative survey.

During the interviews, the key informants were asked to share their experiences and perceptions

of their housing conditions, including their views on the environmental sustainability of housing (e.g., their perception of the environmental friendliness of their homes in terms of energy efficiency, solid waste reduction, and garbage recycling), the economic sustainability of housing (e.g., their expectations and experiences of housing affordability), and the social sustainability of housing (e.g., their housing preferences and the cultural significance of housing). These themes aligned with the operational and conceptual definition of sustainable housing as outlined previously. Unbiased observations of all key informants were recorded in field notes, and with the informed consent of each informant, tape recordings were used for transcription purposes.

A systematic coding process was used to analyse the qualitative data obtained from the in-depth interviews. The first step was to become acquainted with the transcribed data through multiple readings. Following that, a coding framework was created based on the key themes that emerged from the interviews, such as environmental sustainability, economic sustainability, and social sustainability of housing. These themes were derived from the research objectives and corresponded to the conceptual definition of sustainable housing. Using the MS Office transcription platform, the data were systematically coded by assigning relevant labels or codes to text segments that corresponded to the identified themes. This coding process allowed for the organisation and categorization of the data, facilitating subsequent analysis and interpretation. As new insights emerged during the coding process, the coding framework was refined and expanded to capture the nuances and depth of the participants' responses.

Following coding, a thematic analysis was performed on the data to identify patterns, connections, and overarching themes. This entailed investigating code relationships, comparing responses across participants, and identifying recurring patterns or perspectives. Key findings and insights related to Ghanaian immigrants' housing experiences and perceptions of sustainable housing in Toronto were identified through this iterative process, providing a rich understanding of the topic.

Chapter 4 : Data Analysis and Discussion

4.1 Introduction

This chapter presents an analysis and discussion of the data obtained to explore how sustainable housing can be achieved among Ghanaian immigrants in Toronto. The analysis, which addresses the research questions of this thesis, includes secondary data analysis, quantitative analysis of survey data, and in-depth interview transcripts. The secondary data analysis examines Statistics

Canada's census data to understand the total number of Ghanaians in Canada and Toronto over the census years (1970 – 2021), migration flows to Toronto, and the geographic distribution of Ghanaians across Canadian provinces. The quantitative analysis focuses on survey data to explore socio-demographic characteristics, migration experiences, housing experiences, barriers to achieving sustainable housing, level of satisfaction with the sustainable housing needs (economic, environmental, and socio-cultural) for Ghanaians in Toronto, and factors influencing sustainable housing attainment among Ghanaians in Toronto. The qualitative interview transcripts shed light on lived experiences of Ghanaian immigrant housing situation. The findings from the above analyses, draw implications for policies required to address housing sustainability issues for, racialized immigrants, including Ghanaian immigrants in Toronto.

4.2 Secondary Data Analysis

This section addresses the research question, “What are the immigration history and socio-demographic characteristics of Ghanaians in Toronto? It uses Statistics Canada data to examine the total number of Ghanaians in Canada and Toronto, Ghanaians' migration flows to Toronto, and the geographic distribution of Ghanaians across Canadian provinces, over four decade census years.

4.2.1 Ghanaian population in Canada and Toronto

As mentioned elsewhere in Chapter One, the Ghanaian immigrant population in Canada, particularly in Toronto, has grown dramatically over the last decade (Firang, 2019). Table 4.1 shows the number of Ghanaians living in Canada and Toronto from 1981 – 2021. It sheds light on changing population trends as well as the growth of the Ghanaian immigrant community in in Canada. According to the table, in 1981, there were 6,321 Ghanaian immigrants in Canada. The total number of Ghanaians in Toronto was 4,224. From 1981 to 1986, the Ghanaian population in Canada increased significantly to 8,820 people, with 5,754 living in Toronto.

The trend of growth continued in subsequent years (from 1991 to 2021), as evidenced by the data in Table 4.1. By 1991, the Ghanaian immigrant population in Canada had grown to 11,270 people, with 6,775 residing in Toronto. By 1996, there were 16,145 Ghanaians in Canada, with 8,955 in Toronto. By 2001, the Ghanaian immigrant population in Canada had grown to 19,510 individuals with 11,550 living in Toronto. Between 1991 and 2001, the Ghanaian population in Canada

increased by approximately 73.05%, with the population in Toronto increasing by approximately 70.31%. This indicates that the Ghanaian community grew significantly during that decade.

The trend continued in 2006, with 23,200 Ghanaians in Canada and 14,820 in Toronto. In 2011, the Ghanaian immigrant population in Canada totaled 29,035 individuals, with 17,650 living in Toronto. Following that, the number of Ghanaians in Canada increased to 37,915 in 2016 and 23,120 in Toronto. The most recent data available for the year 2021 shows a significant increase in the Ghanaian immigrant population in Canada, reaching 48,000 people, with 31,000 residing in Toronto. Between 1991 and 2021, the Ghanaian population in Canada increased by more than 325%, more than doubling in size. Similarly, the Ghanaian population in Toronto increased significantly, surpassing 31,000 in 2021. These findings highlight the remarkable upward trend in Ghanaian immigration to Canada and Toronto, highlighting the Ghanaian community's growing presence and contributions over the years. This is in relation to a Statistics Canada (2020) report that highlights the significant growth of Ghanaians in Canada and Toronto. According to the report, the number of Ghanaians residing in Toronto steadily increased between 1991 and 2021, reflecting the overall trend of the Ghanaian immigrant population in Canada.

These figures show a consistent increase in the Ghanaian immigrant population in both Canada and the Greater Toronto Area over the years, with notable increases observed at specific time intervals.

Table 4.1: Ghanaian Immigrants in Canada and Toronto, 1981 - 2021

Year	Total number of Ghanaians in Canada	Total number of Ghanaians in Toronto
1981	6321	4224
1986	8820	5754
1991	11270	6775
1996	16145	8955
2001	19510	11550
2006	23200	14820
2011	29035	17650
2016	37915	23120
2021	48000	31000

Source: Census, Statistics Canada 2023

Table 4.2 : Ghanaian immigrants arrival in Toronto; Before 1980 to 2021

Year	Total	Male	Female	Sex Ratio
Before 1980	1165	860	305	2.82
1980 to 1990	2555	1800	755	2.38
1991 to 2000	9845	6480	3365	1.92
2001 to 2010	6405	4555	1850	2.46
2011 to 2015	2095	1740	355	4.90
2016 to 2021	3680	3095	585	5.29

Source: Census, Statistics Canada 2023

4.2.2 Spatial Distribution of Ghanaians across Canada

The geographical distribution of Ghanaians across Canadian provinces as indicated in Table 4.3 reveals distinct patterns in their settlement and concentration. Among the provinces, Ontario emerges as the primary destination for Ghanaian immigrants, with approximately 34,000 people, or 70.8% of the total Ghanaian population in Canada, settling there. This concentration highlights the importance of Ontario as a preferred destination for Ghanaian immigrants in Canada (Table 4.3).

Furthermore, the city of Toronto stands out as a major hub within Ontario, attracting a significant number of Ghanaians. Toronto, with a significant Ghanaian population of 31,000 (91.2% of the Ghanaian population in Ontario), serves as a central focal point for research on the experiences and challenges faced by Ghanaians in Canada (Table 4.3).

Among the other provinces, Québec, Alberta, and British Columbia (BC) also show relatively high immigrant populations from Ghana. 14.7% of the Ghanaian population in Canada, or about 5,000 people, live in Alberta. Around 3,000 and 4,000 Ghanaians live in BC and Québec, respectively, making up 8.8% and 11.8% of all Ghanaians in Canada (Table 4.3).

The remaining provinces have smaller Ghanaian populations, with numbers ranging from 50 to 900 people in Manitoba, Saskatchewan, Nova Scotia, New Brunswick, Newfoundland & Labrador, Prince Edward Island (PEI), Northwest Territories, Yukon, and Nunavut.

By connecting the discussion to Table 4.3, it becomes evident that Ontario, particularly Toronto, has the highest concentration of Ghanaians in Canada. This information highlights the importance of conducting research on the housing needs and experiences of Ghanaian immigrants in Toronto. By examining the dynamics and challenges within this context, valuable insights can be gained to inform policies and interventions that address the specific concerns of Ghanaian immigrants in Toronto, where the majority of Ghanaians in Canada reside.

Table 4.3: Distribution of Ghanaians across provinces of Canada

Province	Total (Approximate Values)	Percentage
Ontario	34000	70.8%
Alberta	5000	10.4%
Quebec	4000	8.3%
BC	3000	6.3%
Manitoba	900	1.9%
Saskatchewan	500	1.0%
Nova Scotia	150	0.3%
New Brunswick	150	0.3%
New Foundland	100	0.2%
PEI	50	0.1%
Northwest Territory	50	0.1%
Yukon	50	0.1%
Nuwanut	50	0.1%
Canada	48,000	100%

Census, Statistics Canada 2023

4.3 SURVEY DATA ANALYSIS

4.3.1 Current Socio-demographic Characteristics of Ghanaian Immigrants in Toronto

The analysis of the current socio-demographic characteristics of Ghanaian immigrants in Toronto, as presented in Table 4.4, supplements the insights gained from secondary data sources from Statistics Canada (2023). This analysis provides a comprehensive understanding of the

demographic makeup of the surveyed sample of the broader Ghanaian immigrant population in Toronto by examining variables such as gender, age, marital status, immigration status, level of education, occupation, and income. The univariate analysis of these variables provide good insights of the socio-demographic factors influencing Ghanaian immigrants' sustainable housing needs and experiences in Toronto.

Gender distribution among respondents shows a slightly higher representation of males (57.2%) than females (42.8%), which is consistent with the general Ghanaian population in Toronto. In terms of age, the majority of respondents (33.8%) are between the ages of 31 and 40, followed by those between the ages of 41 and 64 (27.6%). There is also representation from both the young and old.

In terms of marital status, nearly half of the respondents (49.7%) are married, while a sizable proportion (35.9%) are single. Divorced/separated people make up 11% of the sample, while widowed individuals make up a smaller percentage (3.4%). According to the respondents' immigration status, the vast majority (59.3%) have obtained Canadian citizenship, reflecting their initial status as landed immigrants (permanent residents) and subsequent citizenship eligibility. Landed immigrants make up 37.2% of the sample, with students (2.1%) and refugees (0.7%).

In terms of education, respondents have a relatively high level of attainment. Nearly half of the sample (46.9%) has a bachelor's degree, while 21.4% has a postgraduate or professional degree. A sizable proportion (26.9%) has completed high school, while a smaller proportion (4.8%) has completed primary/elementary school. Respondents work in a wide range of occupations. The largest occupational category is processing/manufacturing (27.5%), followed by health-related (17.2%) and sales (13.7%). Services, public service, and a variety of other occupations are also included. Respondents' income levels vary, with some declining to provide personal or household income information. In terms of personal income, the modal class is between \$3,000 and \$4,000 per month, accounting for 31.7% of respondents. However, it should be noted that 29% of the respondents did not disclose their personal income.

In conclusion, the current socio-demographic characteristics of the surveyed sample highlight important aspects of the Ghanaian population in Canada such as gender distribution, age groups, marital status, immigration status, educational attainment, occupational diversity, and income

levels, paving the way for future research into the socio-demographic factors influencing Ghanaian immigrants' that shed light on their housing needs and experiences in Toronto.

Table 4.4: Current Socio-Demographic of Ghanaians in Toronto

Variable	Characteristics	Frequency(n = 145)	(%)	
Gender	Male	83	57.2	
	Female	62	42.8	
Age	Less than 20 years	2	1.4	
	21 - 30 years	42	29	
	31 - 40 years	49	33.8	
	41 - 64 years	40	27.6	
	65 and over years	12	8.3	
Marital Status	Married	72	49.7	
	Single	52	35.9	
	Divorced/Separated	16	11	
	Widowed	5	3.4	
Immigration Status	Student	3	2.1	
	Refugee	1	0.7	
	Landed Immigrant	54	37.2	
	Canadian Citizen	86	59.3	
	Other	1	0.7	
Level Education	Primary/Elementary	7	4.8	
	Completed High School	39	26.9	
	Completed University	68	46.9	
	Graduate / Professional	31	21.4	
Occupation	Clerical	5	3.4	
	Managerial/Administration	3	2	
	Health	25	17.2	
	Sales	20	13.7	
	Services	20	13.7	
	Processing/Manufacturing	40	27.5	
	Public Service	20	13.7	
	Others, including Students	12	8.2	
Income	Below \$1000	10	6.9	
	\$1000 - \$2000	29	20	
	\$3000-\$4000	46	31.7	
	Above \$4000	18	12.4	
	Refused/ No answer	42	29	

Source: Primary Survey Questionnaire, 2023

4.4 Reasons for and process of migration and initial characteristics on arrival

The survey questionnaire's direct response provides more information about respondents' decisions to immigrate to Canada. In the survey, respondents were asked to select the three most important reasons for migrating to Canada from a list of options. Table 4.5, 4.6 and 4.7 summarizes the respondents' reasons for migration, period of immigration, and status upon arrival in Canada.

Table 4.5: Respondents' Reasons for Migration

Reasons for Migration	Very Important (n=145) and (%)	Somewhat Important (n=145) and (%)	Not at all Important (n=145) and (%)
Relative/friends in Canada	86 (59.3)	24 (16.6)	35 (24.1)
Better future for children	103 (71.0)	40 (27.6)	2 (1.4)
Better income/suitable job	99 (68.3)	41 (28.3)	5 (3.4)
Seeking new opportunities	97 (66.9)	40 (27.6)	8 (5.5)
Better education opportunities	77 (53.1)	47 (32.4)	21 (14.5)
Political reasons	12 (8.3)	21 (14.5)	111 (76.6)
Other reasons	7 (4.8)	113 (77.9)	25 (17.2)

Table 4.6: Period of Immigration

Period of Immigration	Male (n =145) and (%)	Female (n =145) and (%)
Before 1971	7 (7.5)	4 (7.6)
1971 - 1980	14 (15.1)	5 (9.6)
1981 - 1990	23 (24.7)	16 (30.7)
1991 - 2000	39 (41.9)	20 (38.5)
After 2000	10 (10.75)	7 (13.4)

Table 4.7: Status Upon Arrival in Canada

Immigration Status on arrival	Frequency	Percent (%)
Visitor	29	20
Student Visa	65	44.8
Refugee	23	15.9
Landed Immigrant	27	18.6
Canadian Citizen	1	0.7

Source: Primary Survey Questionnaire, 2023

Reasons for Migrating: The desire for a better future for their children emerges as a significant factor among respondents, with 71.0% indicating it as a very important reason for migration. This demonstrates the significance they place on educational opportunities and prospects for their children's development. Furthermore, the ability to be with family and friends is important, with 59.3% of respondents citing it as a very important reason for migration. This demonstrates the importance of social networks and the concept of chain migration, in which individuals rely on the connections of family and friends in the destination country (Konadu-Agyeman, 2000).

Better economic opportunities are also important, with 68.3% of respondents citing them as a very important reason for migration. This emphasizes the pursuit of higher earnings and better job opportunities. Seeking new opportunities is also a significant reason for migration, with 66.9% citing it as a very important reason. In terms of education, 53.1% of respondents believe that better educational opportunities are a major reason for migration. This demonstrates how important access to high-quality education is in Canada.

Surprisingly, only a small percentage of respondents (8.3%) cited political reasons as a major factor in their migration decision. However, 14.5% said it was somewhat important, implying that political factors influenced their overall decision to emigrate. The findings are in line with Ghana's current economic conditions, in which people are looking for better prospects and opportunities abroad (Darkwa et al, 2019). Furthermore, the desire to reunite with family and friends facilitates the migration process, as individuals rely on the support and information provided by their contacts in Canada (Konadu-Agyeman, 2000).

In conclusion, the above data analysis shows that Ghanaians migrate to Toronto primarily for a better future for their children, the opportunity to be with family and friends, better economic prospects, new opportunities, and better education opportunities. These motivations reflect the desire for better socioeconomic conditions and the power of social networks, emphasizing the importance of family ties and the importance placed on education and economic advancement within the Ghanaian immigrant community.

Period of Immigration: Less than 4% of respondents arrived in Toronto before 1971, with a slight increase between 1971 and 1980. However, the significant influx of Ghanaian immigrants began after the 1980s. Notably, a sizable proportion (37.3%) arrived between 1991 and 2000. An interesting fact is that more women (41.7%) than men (33.3%) arrived in Toronto during this time period.

These findings back up existing census and LIDS data, establishing Ghanaians as a recent immigrant group in Canada (LIDS, 2010). The data emphasize the significant increase in Ghanaian immigration to Toronto after the 1980s, shedding light on the dynamics and timing of their arrival in the region.

Immigration status upon arrival: The analysis of Immigration Status on Arrival, as presented in the table, provides insights into the initial immigration profiles of Ghanaian immigrants in Toronto. 44.8% of the respondents arrived in Canada on a student visa, 18.6% were landed immigrants, 15.9% were refugees, and 20 (20%) arrived as visitors. Furthermore, 0.7% of those polled were Canadian citizens.

The distribution of immigration status reveals some notable gender differences within specific categories. Women (47.2%) outnumbered men (30.8%) in the landed immigrant category. In contrast, men (35.9%) outnumbered women (29.2%) among refugees. Men (17.9%) and women (18.1%) both had a similar proportion of visitors. However, there was a significant difference in the number of male (15.4%) and female (5.6%) visa students, with nearly three times as many men arriving in Canada on student visas.

The initial background characteristics of Ghanaians in Toronto, including their immigration status, have significant implications for their settlement and housing market experiences. It is worth noting that some Ghanaian immigrants arrived as well-educated individuals with university

degrees and professional qualifications, and were employed in managerial, administrative, and professional occupations, as discussed in the socio-demographic characteristics of the respondents. This suggests that a portion of the Ghanaian immigrant population in Toronto possessed valuable skills and qualifications, which may influence their integration, socioeconomic prospects, and housing needs within the city. This observation aligns with the findings of Mensah et al. (2013) regarding the significant implications of Ghanaians' initial background characteristics in Toronto, including immigration status. Their research emphasizes that highly educated Ghanaian immigrants in Toronto frequently have valuable skills and qualifications that can shape their integration, socioeconomic prospects, and housing needs in the city. Furthermore, this finding is consistent with Zaami's (2015) research, which emphasizes the importance of taking into account immigrants' initial background characteristics, including immigration status, when understanding their settlement and housing experiences.

4.5 Housing Experiences of Ghanaian Immigrants in Toronto

This section focuses on answering the research question: "What are Ghanaian immigrants' housing experiences in Canada?" To answer this question, the table below provides valuable insights into various aspects of housing experiences for Ghanaian immigrants living in Toronto.

Table 4.8 provides a comprehensive overview of the housing experiences, including key factors such as residential locations, dwelling types, tenure arrangements, the suitability of their current housing, methods used to search for their initial residence, frequency of changing residences since arrival, reasons for choosing their current homes, and the length of time they have lived at their current addresses.

Table 4.8: Housing Experiences of Ghanaians in Toronto

Category	Options	Percentage(%) (n=145)
First Location in Toronto	Toronto	29.7
	Brampton	23.4
	Mississauga	18.6
	York Region	17.9
	Durham Region	7.6
	Halton Region	2.8
Current Location	Toronto	74
	Brampton	4.7

	Mississauga	12.7
	York Region	5.3
	Durham Region	2.6
Dwelling Type	Single Detached	11.7
	Semi-Detached	3.4
	High-Rise Apartment	36.6
	Low-Rise Apartment	11.7
	Room in a House	31
	Town House	5.5
	Halton Region	0.7
Tenure	Private Landlord	66.9
	Public housing	18.6
	Family owned	11
	Low rent / no rent	3.4
Suitability of current housing	Very good	9.7
	Good	44.1
	Satisfactory	33.1
	Poor	11.7
	Very poor	1.4
How first residence was found	own effort	33.1
	Friends/Relatives	39.3
	Ethnic associations/Churches	8.3
	Co-workers	1.4
	Real estate agents (Non-Ghanaian)	1.4
	Community service agencies	12.4
	Through internet search	4.1
Changed residence since arrival	Yes	79.3
	No	20.7
if yes, how many times?	Never Changed	20.7
	Once	17.9
	Twice	22.1
	More than two times	39.3
Reasons for moving to current home	Close to workplace	13.8
	More dwelling space	16.6
	Affordable rent	44.8
	Friends/relatives live there	13.1
	Nice Neighbourhood	9
	Other	2.8
Years lived at present address	1-3 years	67.6
	4 - 7 years	22.1
	8 - 11 years	8.3

12 - 15 years	1.4
15 + years	0.7

Source : Primary Survey Questionnaire, 2023

4.5.1 Residential Location

In terms of first residence in Toronto, approximately 29.7% of Ghanaian immigrants opted for the city of Toronto as their first residence, while significant proportions chose Brampton (23.4%), Mississauga (18.6%), and York Region (17.9%). This suggests that when Ghanaian immigrants first arrived in Toronto, these were popular neighborhoods. These neighborhoods typically include stores that sell food and other goods that new Ghanaian immigrants are familiar with, as well as services in the immigrant's native language (Murdie, 2002b; Murdie & Teixeira, 2003, Firang, 2019).

The majority of new Ghanaian immigrants first lived in the city of Toronto because of the presence of a relatively large number of affordable apartments in this area (Owusu, 1996), it was likely easy for new Ghanaians to settle in an established area of Ghanaian neighborhoods during their initial settlement in Toronto (Firang, 2011).

These areas also had easy access to Ghanaian grocery stores and other amenities like schools and public transportation (Firang, 2011). The existence of an established Ghanaian neighborhood in North Etobicoke, as well as the Jane and Finch neighborhoods, appears to indicate that Ghanaians are on the verge of establishing an ethnic enclave in Toronto, though the existence of institutionally complete Ghanaian ethnic neighborhoods in Toronto has yet to be empirically verified (Firang, 2019).

In terms of current residence, the majority of Ghanaian immigrants (74%), followed by Mississauga (12.7%) and Brampton (4.7%), live in the city of Toronto. The relatively high percentage of Ghanaians living in the city of Toronto indicates a significant concentration of the Ghanaian community in the city.

4.5.2 Dwelling type

When dwelling types are examined, the data shows that high-rise apartments are the most common housing option, accounting for 36.6% of Ghanaian immigrants' dwellings. This is followed by

rooms in a house (31%), and low-rise apartments (11.7%). Affordability, availability, and urban living preferences could all influence people's preference for high-rise apartments.

4.5.3 Tenure

In terms of tenure, a sizable proportion of Ghanaian immigrants (66.9%) live in housing units rented from private landlords. Public housing accounts for 18.6% of all tenure options, while 11% of respondents live in family-owned homes. The relatively high percentage of rented housing suggests that Ghanaian immigrants rely on the private rental market.

4.5.4 Housing Suitability

When asked to rate the suitability of their current housing, the majority of respondents (44.1%) said it was "good," followed by "satisfactory" (33.1%). However, a sizable proportion of respondents were dissatisfied with their housing, with 11.7% rating it as "poor" and 1.4% as "very poor." This highlights the presence of housing issues and the need for housing improvements for Ghanaian immigrants in Toronto.

4.5.5 Housing Search

Respondents reported that their own efforts (33.1%), assistance from friends/relatives (39.3%), and engagement with ethnic associations/churches (8.3%) were the primary means of finding housing. Community service organizations (12.4%) and internet searches (4.1%). This emphasizes the significance of personal connections and social networks in the housing search process.

4.5.6 Residential Changes

The data indicates that 79.3% of Ghanaian immigrants have changed residences since arriving in Toronto. The majority of those who moved (39.3%) did so more than twice. This indicates a dynamic housing situation and the pursuit of better living conditions, as well as other factors motivating relocation.

4.5.7 Reasons for moving to present home

With 44.8% of respondents choosing affordability as a motivating factor, affordability emerges as a prominent reason for moving to the current home. Other reasons include being close to work (13.8%), wanting more living space (16.6%), and having friends/relatives in the area (13.1%).

These factors emphasize the importance of economic factors, comfort, and social connections in housing decisions.

4.5.8 Years lived at present residential address

Finally, the majority of respondents (67.6%) stated that they have lived at their current address for 1-3 years, followed by 4-7 years (22.1%). Longer periods of residence were reported by a smaller percentage of respondents, ranging from 8 to 12 months.

4.6 Sustainable Housing Needs of Ghanaian Immigrants in Toronto

This section of the analysis addresses the research question: "What are Ghanaians' sustainable housing needs (social, economic, and environmental) in Toronto?" The goal is to assess respondents' level of satisfaction with these factors that contribute to their housing needs. The analysis employs a Likert scale analysis to assess the level of satisfaction, while reliability analysis ensures internal consistency.

A Likert scale analysis is used to assess the level of satisfaction, allowing respondents to rate their level of satisfaction on a predefined scale. The internal consistency of the survey instrument is checked using reliability analysis to ensure that the questions consistently measure the intended construct.

4.6.1 Environmental Sustainability of Housing

Environmental sustainability factors are crucial to the overall well-being of individuals and communities (Barton, 2009). Previous research (Feng et.al, 2018) has shown that well-designed and environmentally sustainable housing can improve residents' health, comfort, and overall satisfaction, emphasizing the importance of incorporating these factors into housing policies and practices. In exploring environmental sustainability of housing among Ghanaians, respondents were asked to rate their levels of satisfaction along the environmental factors of housing sustainability such as air quality, efficient waste management, access to green parks, thermal comfort, energy efficiency of appliances, among others.

Table 4.9: shows the level of satisfaction of Ghanaian immigrants (n=145) with various environmental housing factors

Environmental factors	Level of satisfaction (n=145) and (%)
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	Not Satisfied	Somewhat satisfied	Satisfied	Very Satisfied	Extremely Satisfied
Air quality	3 (2.1)	3 (2.1)	27 (18.8)	86 (59.3)	26 (17.9)
Efficient waste management	1 (0.7)	4 (2.8)	34 (23.4)	52 (35.9)	54 (37.2)
Access to green parks	6 (4.1)	16 (11.0)	21 (14.5)	75 (51.7)	27 (18.6)
Thermal comfort (heating and cooling)	3 (2.1)	10 (6.9)	35 (24.1)	60 (41.4)	37 (25.5)
Energy efficiency of appliances	2 (1.4)	10 (6.9)	33 (22.8)	68 (46.9)	32 (22.1)
Access to clean and portable water	2 (1.4)	5 (3.4)	26 (17.9)	73 (50.3)	39 (26.9)
House lighting quality (e.g night lighting)	3 (2.1)	35 (24.1)	10 (6.9)	37 (25.5)	60 (41.1)

The percentages represent the number of respondents in each satisfaction category.

In terms of air quality, the majority of respondents expressed satisfaction in their current housing, with 59.3% reporting satisfaction and 17.9% reporting extreme satisfaction. Only a small proportion (2.1%) expressed dissatisfaction. Additionally, 37.2% of respondents were extremely satisfied with efficient waste management in their homes, with 35.9% reported being satisfied, while only 0.7% expressed dissatisfaction. However, a sizable proportion of respondents (51.7%) said they were very satisfied with their neighborhood's access to green space or parks, with 4.1% expressed dissatisfaction, indicating room for improvement in this area.

In terms of thermal comfort, the majority of respondents were satisfied, with 41.4% expressing satisfaction and an additional 25.5% reporting being very satisfied. Dissatisfaction was low, with only 2.1% expressing dissatisfaction. Similarly, respondents were extremely satisfied with the energy efficiency of their appliances, with 46.9% reporting satisfaction and 22.1% reporting extreme satisfaction. Dissatisfaction was low, with only 1.4% expressing dissatisfaction. Furthermore, a significant proportion of respondents (50.3%) expressed satisfaction with access to clean and portable water, while dissatisfaction was low at 1.4%. Furthermore, a large majority of respondents (41.1%) were extremely satisfied with the quality of house lighting, particularly at night, with another 25.5% satisfied and only 2.1% dissatisfied.

Overall, the data suggests that Ghanaian immigrants in Toronto tend to be satisfied with various environmental sustainability factors related to housing. The majority of respondents expressed satisfaction or high satisfaction in all aspects evaluated, including air quality, efficient waste management, access to green parks, thermal comfort, appliance energy efficiency, access to clean

and portable water, and house lighting quality. These findings suggest that Ghanaian immigrants in Toronto have a positive perception of the environmental sustainability of their housing conditions. The findings corroborates with the research conducted by Boadi (2020), which found that immigrant populations tend to prioritize and value environmental sustainability aspects in their housing choices. Overall, Ghanaian immigrants' satisfaction with various environmental aspects of their housing in Toronto reflects the importance of these factors in contributing to a healthy and sustainable living environment.

While the above analysis has provided a statistical snapshot about respondents' level of satisfaction on the environmental sustainability of housing factors, the in-depth interview shed more light on how some environmental sustainability of housing factors affect their housing choice. The one-on-one interview conducted with Ghanaian immigrants offers valuable insights into the environmental aspect of sustainable housing needs. This interview provides an opportunity to explore the participant's perspectives and experiences related to specific environmental factors influencing their access to sustainable housing. The participants responses were coded into themes and their responses were analyzed.

One recurring theme that emerged from the interviews was the significance of living in an environmentally friendly home. Participant T.T emphasised the importance of such housing for both mental health and overall comfort. "It is very important to me," T.T said. "I always check that for any new housing or neighbourhood I move into. I would say just for your mental health." This highlights the importance of sustainable housing in providing a comfortable and mentally healthy living environment. Similarly, participant P.A expressed that an environmentally friendly home contributes to a tranquil and disturbance-free living space, saying, "Yeah, it's very important because I would want to live in a very comfortable place with my family."

Participants expressed a common belief in the significance of sustainability practises when asked about the steps they had taken to make their homes environmentally sustainable. T.T emphasised the importance of managing water, installing solar panels, and implementing energy-efficient practises, saying, "People should manage water, they should install solar, and anything that conserves energy or makes energy more efficient is something I really prioritise." P.A. acknowledged the significance of keeping a green home, saying, "Yeah, I

do try. As you are aware, we are currently dealing with issues related to climate change and other environmental threats.”

Participants' levels of contentment with their homes' energy efficiency varied when asked how satisfied they were with it. T.T's "OK" response to the energy efficiency rating suggests a moderate level of satisfaction. On the other hand, P.A said, "I would prefer it to be better than what it is now." These opposing points of view highlight the variety of experiences and viewpoints among participants regarding the energy efficiency of their homes.

Participants also talked about ways to improve recycling and solid waste reduction in their local communities. In order to encourage sustainable practises, T.T emphasised the value of public education, saying, "OK, so some of the measures will be public education. People must be made aware of the importance of recycling.” This emphasises how important it is to inform people about the advantages of waste reduction and recycling. Similarly, P.A acknowledged the ongoing efforts by waste management companies but recognized the need for individual action, saying, "There is more room for improvement. So I would say with time people will adapt." This suggests that while progress is being made at the community level, individual efforts play a crucial role in achieving effective waste reduction and recycling.

Additionally, both participants identified the neighborhood's accessibility to green parks as a key factor. "Well, it makes the neighbourhood very nice," T.T said, highlighting the beneficial effects of green spaces on the general neighbourhood environment and the wellbeing of residents. You can go outside and take a walk after that. So, in my opinion, it's crucial. The advantages of green parks for kids' enjoyment of nature were also emphasised by P.A. He said, "When you live near green parks, your children can enjoy nature when the weather is nice. This improves the quality of life in the area.” These opinions emphasise the value of easily accessible green spaces in raising neighbourhood quality of life.

It becomes clear from categorising the themes and contrasting responses provided by the participants that, despite a common appreciation for environmental sustainability, individual perspectives and experiences vary. Some participants put a higher priority on sustainability

practises, stressing the significance of resource conservation, waste reduction, and the adoption of energy-efficient practises. Some people argue that certain areas, like energy efficiency, need improvement. These findings underline how crucial it is to take into account various points of view and modify strategies to take into account the particular worries and preferences of locals in order to promote environmental sustainability.

The key themes relating to the environmental sustainability of housing are revealed by a thorough analysis of the qualitative data from the in-depth interviews. It is clear from the responses' that participants value living in environmentally friendly homes, take initiatives to advance sustainability, and express a range of levels of satisfaction and suggestions for improvement. Furthermore, the value of community education, individual endeavours, and neighbourhood access to green parks is obvious. These results help to elucidate the perspectives of the participants and can guide decision- and policy-making procedures aimed at promoting sustainable housing practises.

4.6.2 Social-Cultural Sustainability of Housing

Understanding the levels of satisfaction with social sustainability factors is critical for assessing the housing experiences and well-being of Ghanaian immigrants (Chen et.al 2022). Research has shown that a housing that is socially sustainable can improve residents' comfort and overall satisfaction, emphasizing the importance of incorporating these factors into housing policies and practices (e.g., Xiaolong et al., 2020; Jurkovic, 1997). This section looks at Ghanaian immigrants' satisfaction with various socio-cultural aspects of their housing in Toronto. In exploring socio-cultural sustainability of housing among Ghanaians, respondents were asked to rate their of levels of satisfaction along the socio-cultural factors of housing sustainability such as access to religious places, housing quality and adequacy, social integration and interaction, building satisfaction and cultural needs, etc. Table 5.9 shows how satisfied Ghanaian immigrants in Toronto are with various socio-cultural factors related to their housing. The respondents were asked to rate their level of satisfaction on a scale of "Not Satisfied" to "Extremely Satisfied." The following interpretation provides a thorough examination of the responses obtained from survey questions about social sustainability factors in housing.

The findings indicate varying levels of satisfaction among Ghanaian immigrants in Toronto when it comes to access to religious places. 9.7% of respondents were dissatisfied, 23.4% were

somewhat satisfied, 29.0% were satisfied, 28.3% were extremely satisfied, and 9.7% were extremely satisfied. These findings emphasise the importance of taking into account the availability and accessibility of religious institutions such as temples, mosques, and churches for the Ghanaian immigrant community. This finding is consistent with the findings of Smith et al. (2017), who emphasised the importance of religious spaces in fostering a sense of belonging and community integration among immigrant populations.

The majority of respondents had positive perceptions of housing quality and adequacy. Only 3.4% were dissatisfied, 10.3% were partially satisfied, 28.3% were satisfied, 44.1% were extremely satisfied, and 13.8% were extremely satisfied. These findings suggest that Ghanaian immigrants in Toronto believe their housing is of satisfactory quality and meets their needs. This is consistent with the findings of Firang (2019), who stressed the importance of adequate and high-quality housing in fostering positive outcomes and well-being among immigrant populations.

While the majority of respondents expressed satisfaction with social integration and interaction within housing neighbourhoods, some dissatisfaction was also observed. 10.3% were dissatisfied, 11.0% somewhat satisfied, 32.4% satisfied, 33.1% very satisfied, and 13.1% extremely satisfied. These findings suggest that the factors that contribute to social integration and interaction among Ghanaian immigrants in housing neighbourhoods should be investigated and addressed further. This finding is consistent with the findings of Fujii et al. (2012), who emphasized the complexity of social integration and the importance of community engagement and supportive social networks for immigrant populations.

The majority of respondents expressed satisfaction with regard to building satisfaction and cultural needs. Only 2.1% were dissatisfied, 17.9% were partially satisfied, 38.6% were satisfied, 28.3% were extremely satisfied, and 13.1% were extremely satisfied. These findings highlight the importance of housing units that meet the cultural needs of Ghanaian immigrants, such as apartments or condominiums. The findings are consistent with the findings of Gray et al. (2011), who emphasized the importance of culturally appropriate design and accommodation within housing to foster a sense of belonging and cultural identity among immigrant communities.

Ghanaian immigrants in Toronto generally perceive their housing neighbourhoods to be safe and secure. Only 4.1% were dissatisfied, 7.6% were somewhat satisfied, 26.9% were satisfied, 45.5% were very satisfied, and 15.9% were extremely satisfied. These findings are consistent with the

findings of Brown et al. (2001), who emphasized the importance of safe and secure neighbourhoods in promoting the well-being and quality of life of immigrant populations.

In terms of parking spaces, there was moderate satisfaction, with 29% satisfied and 4.1% dissatisfied. This finding is consistent with the findings of Marsden (2006), who highlighted the difficulties faced by immigrants in finding parking spaces in urban areas and the need for adequate parking provisions to meet the needs of residents.

A significant proportion of respondents (44.1%) expressed satisfaction with the size, layout, and design of housing, while 13.1% were dissatisfied. These findings highlight the significance of housing design and layout in meeting Ghanaian immigrants' preferences and needs. This finding is consistent with the findings of Orfield (2011), who highlighted the importance of well-designed and functional housing in promoting positive outcomes and satisfaction among immigrant communities.

A sizable majority (42.1%) expressed satisfaction with their neighborhood's ability to participate in local democracy and decision-making processes, while 4.8% expressed dissatisfaction. This finding emphasises the importance of inclusive and participatory decision-making processes in encouraging Ghanaian immigrants' community engagement and empowerment. This finding is consistent with the findings of Zhang et al. (2022), who highlighted the importance of community participation in fostering social cohesion and civic engagement among immigrant populations.

In terms of reflecting household size cultural norms, approximately 34.5% of respondents expressed satisfaction in reflecting their household size cultural norms. However, 11% of respondents were dissatisfied. This finding emphasises the importance of taking cultural norms and preferences into account when developing housing policies and designs to ensure housing adequacy and satisfaction among Ghanaian immigrants. This finding is consistent with the findings of Hombrados-Mendieta et al. (2019), who stressed the importance of culturally responsive housing policies and practises in promoting housing satisfaction and well-being among immigrant communities.

Table 5.9 provides information on the level of satisfaction among Ghanaian immigrants in Toronto with various socio-cultural aspects of their housing. Overall, respondents reported moderate to high levels of satisfaction across several factors, including access to religious places, building

design that meets cultural needs, overall quality and adequacy of housing, safety and security in the neighborhood, and social integration. However, there were some areas where satisfaction was lower, such as participation in local democracy and reflecting cultural norms of household size.

These findings emphasize the importance of considering and addressing the specific socio-cultural needs and preferences of Ghanaian immigrants when designing and providing housing solutions. Policies and interventions that prioritize cultural sensitivity and inclusivity can help to improve the overall satisfaction and well-being of Ghanaian immigrants in Toronto's housing context.

Table 4.10: shows the level of satisfaction of Ghanaian immigrants (n=145) with various Socio-cultural sustainability of housing factors

Socio-Cultural factors	Level of satisfaction (n=145) and (%)				
	Not Satisfied	S. satisfied	Satisfied	V. Satisfied	E. Satisfied
	Access to religious places	14 (9.7)	34 (23.4)	42 (29.0)	41 (28.3)
Your Building satisfying your cultural need	3 (2.1)	26 (17.9)	56 (38.6)	41 (28.3)	19 (13.1)
Quality and adequacy of building	5 (3.4)	15 (10.3)	41 (28.3)	64 (44.1)	20 (13.8)
Safety and security in neighborhood	6 (4.1)	11 (7.6)	39 (26.9)	66 (45.5)	23 (15.9)
Social integration in Neighborhood	15 (10.3)	16 (11.0)	47 (32.4)	48 (33.1)	19 (13.1)
Parking spaces available at residence	6 (4.1)	21 (14.5)	42 (29.0)	51 (35.2)	25 (17.2)
Size, layout and design of housing	19 (13.1)	9 (6.2)	36 (24.8)	64 (44.1)	17 (11.7)
Participation in local democracy	7 (4.8)	14 (9.7)	42 (29.0)	61 (42.1)	21 (14.5)
Household size reflecting cultural norms	16 (11.0)	19 (13.1)	40 (27.6)	50 (34.5)	20 (13.8)
Number of bedrooms available at residence	14 (9.7)	14 (9.7)	46 (31.7)	58 (40.0)	13 (9.0)
Number of bathrooms available at residence	4 (2.8)	13 (9.0)	49 (33.8)	59 (40.7)	20 (13.8)
Location of current housing	3 (2.1)	11 (7.6)	49 (33.8)	66 (45.5)	16 (11.0)

Recreational facilities available	4 (2.8)	13 (9.0)	37 (25.5)	64 (44.1)	27 (18.6)
Health facilities available	6 (4.1)	5 (3.4)	55 (37.9)	62 (42.8)	17 (11.7)
Ethnic educational institutions available	9 (6.2)	17 (11.7)	33 (22.8)	69 (47.6)	17 (11.7)
Access to daycare centres	5 (3.4)	18 (12.4)	46 (31.4)	54 (37.2)	22 (15.2)
Availability of public transportation	5 (3.4)	11 (7.6)	42 (29.0)	67 (46.2)	20 (13.8)
Major access to roads	4 (2.8)	7 (4.8)	44 (30.3)	63 (43.4)	27 (18.6)
Presence of Ghanaian food in neighborhood (customs)	9 (6.2)	7 (4.8)	34 (23.4)	73 (50.3)	22 (15.2)

In addition to the above statistics on the level of satisfaction of the various socio-cultural sustainability of housing factors, In-depth interviews were conducted with participants to learn more about how their current housing satisfies their cultural needs, the factors influencing the location of their homes, their perspectives on community diversity, the significance of ethnic educational institutions, their feelings of safety and security, and their satisfaction with the accessibility of markets or shopping malls as part of the sociocultural aspects of sustainable housing. Below is how two of the participants, L.A and P.Y, a nurse and an Army personnel respectively in Toronto responded to my questions on their experiences with the factors under the socio-cultural sustainability of housing and how they affect her housing choice.

The importance of housing in addressing the cultural needs of participants emerged as one recurrent theme. Participant L.A. brought up the contrast between his current living situation and the cultural norms he encountered in Ghana, where it was typical to live in compound houses with immediate family members. L.A. said, "You know that kind of that you don't really feel that Ghanaian cultural vibe, right?" in reference to their current independent living situation in Canada, which she described as "culturally disconnected." This exemplifies how cultural requirements can affect satisfaction with and preferences for housing.

The tranquil surroundings, environmental friendliness, affordability, and close proximity to workplaces were some of the factor's participants cited as influencing where they chose for their homes. The allure of a quiet, environmentally friendly neighbourhood that is also

less expensive and closer to their place of employment was mentioned by L.A. Similarly, when deciding where to live, participant P.Y took into account the cost and ease of access to amenities like parks and shopping centres. These elements show how important it is to take into account both practical and environmental factors when making housing decisions.

Participants generally had positive opinions of the diversity of their neighbourhoods in terms of community. L.A said, "I meet Indians and Caribbeans all the time. I like meeting people from different ethnic backgrounds and walks of life. I interact with a variety of people from various backgrounds. So yeah, it's all right. It has excellent diversity." P.Y. agreed that Canada is a multicultural country with many opportunities for intercultural learning and interaction. These points of view emphasise the value of diverse communities that promote intercultural communication and understanding.

Participants cited the existence of ethnic educational institutions as a crucial factor, particularly in terms of maintaining language and cultural heritage. In order for their children to learn their regional dialect and other cultural languages, L.A. emphasised the importance of ethnic educational institutions. There is still room for improvement in satisfying this cultural need, as both participants expressed dissatisfaction with the current presence of such institutions in their neighbourhoods.

The topics of neighbourhood security and safety were also covered. Regarding incidents of burglary, L.A expressed worries about the rising crime rates in their area and a lack of personal security. P.Y. on the other hand, highlighted a sense of familiarity and trust among neighbours, felt secure in their neighbourhood. These various viewpoints highlight the significance of addressing crime concerns in ensuring housing sustainability by reflecting the diverse experiences and perceptions of safety among participants.

In general, participants expressed satisfaction with the availability and proximity of markets or shopping centres in their neighbourhoods. L.A. expressed satisfaction with the convenience of the nearby markets and stores. Similar to L.A, P.Y. thought that markets and shopping centres were conveniently located and close to their home. These perspectives highlight how crucial easy access to necessary amenities is for overall neighbourhood satisfaction.

It is clear from the analysis of the interviews that the participants' cultural needs, affordability, environmental friendliness, diversity of the neighbourhood, safety, and accessibility to amenities are significant determinants of their housing experiences. These results highlight the intricate interactions between sociocultural variables and sustainable housing. For policymakers and housing developers aiming to create sustainable and inclusive housing environments, addressing cultural needs, promoting community diversity, assuring safety, and providing convenient access to amenities are essential factors to take into account.

The qualitative analysis of the in-depth interviews clarifies the sociocultural influences on the perspectives and experiences of participants with sustainable housing. The analysis highlights the significance of diverse communities, the significance of ethnic educational institutions, concerns about safety and security, and satisfaction with accessibility to amenities. It also shows how cultural needs have an impact on housing choices. These revelations make significant contributions to our understanding of the sociocultural elements of sustainable housing and can guide the formulation of policies and decisions that will lead to the development of communities with more diverse housing options.

4.6.3 Economic Sustainability of Housing

In Canada, decent housing has become a significant challenge, with rising housing prices, reduced supply, and low vacancy rates leading to housing insecurity for many Canadians and immigrants (Hulchanski, 2019). Canada has faced persistent housing crises characterised by rising housing prices, limited affordable housing options, and rising living costs. These challenges disproportionately affect vulnerable populations, including immigrants, who frequently face additional barriers to accessing adequate and sustainable housing (Rothwell, 2020).

To determine the level of satisfaction that Ghanaian immigrants have with the economic sustainability of housing, questions about economic factors such as house price in relation to income, energy bill in relation to monthly income, mortgage availability and interest

rates, rental cost to monthly income, transportation cost to work, employment opportunities in the neighborhood, and property taxes and subsidy influences were asked.

The table shows that Ghanaian immigrants' satisfaction with the economic sustainability of housing varies. For example, 38.6% of respondents were dissatisfied with the house price in relation to income, while 12.4% were satisfied. Similarly, 22.8% of respondents were dissatisfied with their energy bill in relation to their monthly income, while 44.1% were somewhat satisfied. Furthermore, 42.1% of respondents were dissatisfied with the availability of mortgages and interest rates, while 9.7% were satisfied.

In addition, 32.4% of respondents were dissatisfied with the rental cost to monthly income ratio, while 13.8% were. Concerning transportation costs, 22.1% of respondents were dissatisfied with their commute to work, while 42.8% were somewhat satisfied. Similarly, 26.2% of respondents were dissatisfied with the neighborhood's employment opportunities, while 25.5% were satisfied. Finally, 26.4% of respondents were dissatisfied with the influence of property taxes and subsidies, while 24.1% were satisfied.

Overall, the findings indicate that Ghanaian immigrants in Toronto are struggling with housing economic sustainability, with many dissatisfied with the cost of housing in relation to their income, rental costs, mortgage availability, and property taxes. This finding is consistent with Canada's affordable housing crisis, which makes it difficult for many immigrants to find affordable and long-term housing. These findings highlight the importance of policymakers implementing policies to address Canada's affordable housing crisis and improve the economic sustainability of housing for immigrants.

Table 4.11 shows the level of satisfaction of Ghanaian immigrants (n=145) with various Economic Sustainability of housing factors

Economic factors	Level of satisfaction (n=145) and (%)				
	Not Satisfied	Somewhat satisfied	Satisfied	Very Satisfied	Extremely Satisfied

House Price in relation to					
Income	56 (38.6)	52 (35.9)	18 (12.4)	11 (7.6)	8 (5.5)
Energy bill in relation to					
monthly income	33 (22.8)	64 (44.1)	26 (17.9)	17 (11.7)	5 (3.4)
Availability of mortgages and					
interest rates	61 (42.1)	49 (33.8)	14 (9.7)	16 (11.0)	5 (3.4)
Rental cost to your monthly					
income	47 (32.4)	61 (42.1)	20 (13.8)	9 (6.2)	8 (5.5)
The transportation cost to work	32 (22.1)	62 (42.8)	31 (21.4)	16 (11.0)	4 (2.8)
Employment opportunities in					
neighborhood	38 (26.2)	53 (36.6)	37 (25.5)	11 (7.6)	6 (4.1)
Your property taxes and subsidy					
influences	39 (26.4)	64 (44.1)	35 (24.1)	5 (3.4)	2(1.3)

Also, in addition to the above statistics on the level of satisfaction with the various economic sustainability of housing factors, there was an in-depth interview where respondents gave valuable insights into the economic aspects of their sustainable housing needs. This interview provides an opportunity to explore the participant's perspectives and experiences related to specific economic factors influencing their access to sustainable housing. Below is how one of the participants, Y.B a Truck driver and P.A, a lawyer in Toronto responded to my questions on his experiences with the factors under the economic sustainability of housing and how they affect his housing choice. Insights into the participants' opinions on housing affordability, the effect of changing housing costs, the challenges of obtaining and maintaining housing, and the significance of tenure security were gained through the interviews.

When Y.B. compared the cost of housing in his neighbourhood to his income, he expressed dissatisfaction. He emphasised the strain of having a large mortgage relative to his income, especially after starting a family. As Y.B said, "The mortgage is too high compared to my income, and I now have a family, so bringing in family needs and a high mortgage makes life difficult at times." This emphasises the difficulties people encounter when housing costs exceed their income, having an impact on their financial stability and quality of life.

Y.B emphasized on the sizable increase following the COVID-19 pandemic in terms of the shifting costs of housing over time. Prior to the pandemic, he observed that housing costs could be managed within his means. "Things have changed", he said, and he emphasised the need to put in more effort to pay for housing costs. This shows how external factors, such as a global pandemic, can affect housing affordability and the difficulties people face in keeping their homes in good condition.

Y.B. mentioned the post-COVID-19 period once more when discussing the challenges, he faced in finding and maintaining housing. During this time, he encountered rising costs for both housing and maintenance. The financial burden was made worse by the rising costs of the supplies and services needed for home maintenance. This reflects the wider economic effects of housing affordability, which include both the initial cost of purchasing a home and ongoing maintenance costs.

For both participants, tenure security emerged as a key factor. Y.B., who owns his home, said he was happy with his sense of independence and control over his living situation. He said, "I own my own home, and I establish my own rules. Being my own boss suits me well. This emphasises how important homeownership is in giving people a sense of security, freedom, and control over their living circumstances.

P.A. also stressed the significance of housing affordability in relation to income. P.A recognised the benefit of owning a home because it gives them more control over their housing costs and allows them to customise it to their tastes." It's much simpler to maintain things and keep them the way you want them to be", he said. Therefore, it is crucial. This demonstrates the importance placed on home ownership as a way to increase financial security and gain control over one's living space.

The cost of housing has gone up over time, according to both participants, especially in the wake of the COVID-19 situation. The wider economic effects of the pandemic were blamed for this increase. In light of the rising costs of housing, P.A. expressed concerns about the difficulties relating to home maintenance. This reaffirms the idea that economic factors, such as rising housing costs, have a big impact on people's ability to get and keep a place to live.

In conclusion, the qualitative analysis of the interviews reveals how participants' access to sustainable housing is influenced by economic factors. The findings highlight the difficulties in finding and maintaining housing as well as the importance of tenure security. They also highlight the problems with housing affordability as well as the effects of changing costs over time. The analysis highlights the need for laws and programmes that tackle issues with housing affordability, support monetary stability, and give people access to safe and sustainable housing options.

4.7 Factors that influence the attainment of sustainable housing

To answer the research question "What factors influences the sustainable housing attainment of Ghanaian immigrants in Toronto?" this section seeks to investigate the relationship between socio-demographic variables and sustainable housing attainment among Ghanaian immigrants. It employs cross-tabulation tables to examine the influence of these variables on sustainable housing attainment, providing valuable insights into the associations and patterns between the variables. It aims to provide a comprehensive understanding of the factors that significantly contribute to sustainable housing attainment among Ghanaian immigrants in Toronto.

4.7.1 Cross Tabulation

The cross-tabulation table presented in this analysis examines the impact of various socio-demographic characteristics on the attainment of sustainable housing among Ghanaian immigrants. The significance probability is set at 0.05, and if the probability value is less than this, it indicates that the variable has a significant influence on sustainable housing attainment. The null hypothesis states that the variable has no influence on sustainable housing attainment, whereas the alternative hypothesis states the opposite.

The Chi-square test was chosen as the statistical test to examine the associations between the variables due to its ability to analyze categorical data. Assumptions underlying the Chi-square test, such as independence of observations and expected cell counts, are satisfied by the data variables in this study.

Table 4.12: Chisquare test for Categorical variables

Socio-demographic characteristics	Attained sustainable housing (%)	
	Yes	No

Gender

Male	53 (63.9)	30 (36.1)
Female	45 (72.6)	17 (27.4)
Probability value		0.287

Age(in years)

Less than 20 years	0 (0.0)	2 (100.0)
21 - 30 years	24 (57.1)	18 (42.9)
31 - 40 years	35 (71.4)	14 (28.6)
41 - 64 years	30 (75.0)	10 (25.0)
65 and over years	9 (75.0)	3 (25.0)
Probability value		0.084

Marital Status

Married	53 (73.6)	19 (26.4)
Single	33 (63.5)	19 (36.5)
Divorced / Separated	10 (62.5)	6 (37.5)
Widowed	2 (40.0)	3 (60.0)
Probability value		0.081

Immigration Status

Student	1 (33.3)	2 (66.7)
Refugee	0 (0.0)	1 (100.0)
Landed Immigrant	33 (61.1)	21 (38.9)
Canadian Citizen	64 (74.4)	22 (25.6)
Probability value		0.045

Level of Education

Primary / Elementary	4 (57.1)	3 (42.9)
Completed High School	28 (71.8)	11 (28.2)
Completed University	42 (61.8)	26 (38.2)
Graduate / Professional	24 (77.4)	7 (22.6)
Probability value		0.371

Occupation

Clerical	3(42.8)	4 (57.2)
Managerial/ Administration	26 (72.2)	10 (27.8)
Health	44 (80.0)	11 (20.0)
Sales	10 (66.6)	5 (33.4)
Services	5 (50.0)	5 (50.0)
Processing / Manufacturing	5 (62.5)	3 (37.5)
Public Service	3 (37.5)	5 (62.5)
Others, including students	4 (66.7)	2 (33.3)
Probability value		0.001

Income

Below \$1000	1 (10.0)	9 (90.0)
\$1000 - \$ 2000	16 (55.2)	13 (44.8)
\$3000 - \$4000	27 (58.7)	19 (41.3)
Above \$4000	16 (88.9)	2 (11.1)

Refused / No answer	38 (90.5)	4 (9.5)
Probability value		0

Examining the findings, we discover that gender has no statistically significant influence on the attainment of sustainable housing, with 63.9% of males and 72.6% of females achieving sustainable housing. Similarly, age alone has no significant impact, though there is a trend indicating that older age groups have higher percentages of sustainable housing attainment. Marital status also does not show a significant association, despite the fact that married people have a higher percentage (73.6%) of sustainable housing attainment than other groups.

However, immigration status has a statistically significant influence, with Canadian citizens attaining a higher percentage of sustainable housing (74.4%) than other categories. Similarly, the occupation has a significant association, with certain occupations having higher percentages of sustainable housing attainment, such as managerial/administration (72.2%) and health (80.0%). These findings imply that occupation may play a role in securing better income opportunities, which in turn helps to achieve sustainable housing.

Furthermore, income appears to be a highly influential factor, with a significant relationship between income levels and the attainment of sustainable housing. Individuals earning more than \$4000 per month have a higher percentage (88.9%) of sustainable housing attainment, while those earning less have lower percentages. This emphasizes the significance of economic stability in achieving long-term housing for Ghanaian immigrants.

Overall, these cross-tabulation findings provide valuable insights into the socio-demographic factors that influence Ghanaian immigrants' attainment of sustainable housing. The findings highlight the importance of immigration status, occupation, and income in determining the likelihood of obtaining affordable housing. By taking these factors into account, policymakers and stakeholders can develop targeted strategies to address housing disparities and assist Ghanaian immigrants in their search for sustainable housing in Toronto.

4.8 Barriers to Sustainable Housing

This section of the analysis focuses on identifying the barriers that Ghanaian immigrants face in their search for sustainable housing in Toronto. It addresses the research question, “What are the barriers that Ghanaian immigrants in Toronto face in finding sustainable housing?”

The housing literature has established that immigrants face a more difficult path to achieving sustainable housing than Canadian-born households (Mensah, 2010; Firang, 2019). Several studies, particularly the Housing New Canadians study group, have identified numerous factors that limit recent immigrants and refugees' access to safe and better housing (Chambon et al., 1999; Hulchanski, 1998; Murdie, 2002d; Murdie, et al., 2000). They include structural barriers (discrimination based on race, gender, or class) as well as personal factors (income, a lack of understanding of how the housing market works, or a lack of fluency in English) (Murdie, 2002c; Firang, 2019). These factors suggest that residential relocation decisions for recent immigrant groups, such as Ghanaians in Toronto, are unlikely to be voluntary (Murdie, 2002a).

Respondents were asked to select the key barriers they had encountered when searching for their initial or current residence, as well as the degree of importance of these barriers, in order to determine the difficulties and barriers encountered in the housing search process for Ghanaians in Toronto. The barriers were classified into five major categories: landlord discrimination, low income, a lack of information about the housing market, a lack of transportation, and other general difficulties deemed significant in their housing search process. Table 4.13 summarizes the results of their responses.

The table below depicts the barriers and difficulties that Ghanaian immigrants face in their housing search which impact their ability to achieve sustainable housing. Understanding these issues is critical for developing effective strategies for addressing housing disparities and providing appropriate support. Participants classified the perceived importance of each barrier as "Very Important," "Somewhat Important," or "Not Important."

Table 4.13: Barriers to attaining sustainable housing

Barrier/Difficulty	Very Important	Somewhat Important	Not Important
Discriminated against by			
landlord	49 (33.8)	58 (40.0)	38 (26.2)
Low income	71 (49.0)	62 (42.8)	12 (8.3)
Lack of information	60 (41.4)	63 (43.4)	22 (15.2)
Lack of transportation	58 (40.0)	70 (48.3)	17 (11.7)
Other difficulties / barriers	22 (15.20)	107 (73.8)	16 (11.0)

Among the identified barriers, the most common concern is low income, which is regarded as a very important barrier by 49.0% of respondents and a somewhat important barrier by 42.8%. This finding is consistent with previous research highlighting the financial barriers that immigrants face in accessing suitable housing (Solheim et al., 2022). Inadequate or precarious living situations may result from insufficient or precarious income.

Another significant barrier is the perceived discrimination faced by Ghanaian immigrants from landlords, which is rated as very important by 33.8% and somewhat important by 40.0%. Discrimination in the housing market has been widely documented, emphasizing the difficulties marginalized populations face in obtaining housing (Firang, 2019). Several studies have identified discrimination as a major structural barrier in the search for appropriate housing for newcomers (Dion, 2001; Hulchanski, 2001; Murdie, 2008; Darden, Hulchanski, & Seguin, 2004; Teixeira, 2006). Discrimination can take many forms and varies greatly depending on the immigrant group and the nature of the local housing market. According to some of these studies, denial of access to housing, particularly in the rental sector, is due to more stringent screening criteria, such as personal credit and reference checks (Darden, Hulchanski, & Seguin, 2004).

The reliance on credit ratings in tenant screening creates barriers for certain renter groups, particularly new immigrants and women who have been financially dependent on their husbands, as well as young adults leaving the parental home. Furthermore, most newcomers to the housing market, including immigrants, are unable to provide a reference from a local landlord. Tenant screening based on such criteria may amount to systemic housing discrimination (Darden, Hulchanski, & Seguin, 2004). Discriminatory practices can limit housing options, perpetuate inequality, and impede community integration.

Lack of information is also identified as a significant barrier, with 41.4% of respondents emphasizing its significance. Limited access to accurate and relevant housing information can impede the ability to make informed decisions, understand rights and responsibilities, and effectively navigate the housing market (Firang, 2018). Improving access to comprehensive and culturally sensitive housing information can help Ghanaian immigrants in their housing search.

Transportation is identified as a further barrier, with 40.0% of respondents emphasizing its importance. Limited transport options can limit housing options and access to essential services, especially when factors such as proximity to employment opportunities, schools, and healthcare

facilities are considered (Gosh, 2006). Improving transport infrastructure and connectivity can help to overcome this barrier and improve housing outcomes for Ghanaian immigrants.

Furthermore, the category "Other difficulties/barriers" includes a variety of difficulties, with 15.2% of respondents identifying them as extremely important. Language barriers, unfamiliarity with local housing regulations, and a lack of social networks for housing assistance are examples of these challenges. To address these multifaceted challenges, comprehensive and tailored support services that take into account the unique needs of Ghanaian immigrants are required.

Finally, the findings shed light on the barriers and difficulties that Ghanaian immigrants face in their housing search. Low income, landlord discrimination, a lack of information, transportation constraints, and other associated challenges all have a significant impact on their ability to achieve sustainable housing. Understanding these barriers and their implications allows policymakers, housing organizations, and community stakeholders to develop targeted interventions and support mechanisms to ensure equitable access to housing for Ghanaian immigrants in Toronto.

The in-depth interview provided more insight into the nature of discrimination as experienced by Ghanaians in the Toronto's housing market. A comment by one of the participants shows that racial discrimination continues to be a major barrier to access sustainable housing in Toronto.

“Yeah, actually myself, I haven't witnessed any discrimination, but I have family and friends who have. I remember my cousin who is also a Ghanaian immigrant in Toronto was denied an apartment because he is black. The landlord stated categorically that he doesn't rent to black people. Also, a single mother at my workplace was denied an apartment in Brampton before the landlord thinks she cannot shovel the snow in cases of snow storms. This is a key barrier to housing because if a lady can't shovel the driveway, it shouldn't prevent her from renting a place and it's a very key point because you know in Canada, the winter stays for a very long time and then it's a very bad at times. So that's the main thing I can say about the discrimination.” (M.D)

The in-depth interview on housing discrimination in Toronto revealed the pervasive nature of racial discrimination as a significant barrier to Ghanaians accessing sustainable housing. The participant shared examples of discriminatory experiences that family members and friends had faced, emphasizing the unjust denial of housing opportunities based on race. These findings support other

studies that have shown racism to be a major barrier in obtaining sustainable housing in Canadian cities (Darden 2004; Teixeira, 2006, 2007). In one case, the participant's cousin was specifically denied an apartment because he is black. Furthermore, a single mother at the participant's workplace was turned down by a landlord who held the discriminatory belief that she would be unable to handle snow shoveling duties. These examples highlight the negative impact of discrimination on housing opportunities, emphasizing the critical need to address and overcome such discriminatory practices in order to achieve sustainable housing for all Ghanaian immigrants.

4.9 How Ghanaian immigrants define sustainable housing

This section of the analysis delves into Ghanaian immigrants' understanding and define sustainable housing in Toronto. It addresses the research question, "How do Ghanaian immigrants understand sustainable housing?" Participants provided valuable insights and perspectives on their understanding of sustainable housing through in-depth interviews, highlighting their unique interpretations and definitions. Below are some examples of how participants understand and perceive sustainable housing.

“ Yeah, I will say sustainable housing is affordable housing house that you feel secured in. No landlord is giving you any kind of pressure at the end of the month you are you are not pressured to go pay your rent because you have your mortgage and you know how much you paying you. Also, the environment is suitable and there is peace there. So now I feel from all the places that I've lived in now I will say I have sustainable housing now because I've lived in four different places before buying my own house.”(B.G)

“In my opinion, it is affordable housing so sustainable housing is a housing that is very affordable, environmentally friendly, and allows for people to socially network among themselves.”

” (W.K)

“So, I would basically say that sustainable house is the house that's like friendly to live in and very affordable like, yeah. (Y.S.O)”

“OK to me through my experiences and what you've said so far and what you have said so far, I will say . getting a house that can cater for your needs, right? Let's say you are

disabled, and then you are living in a basement. How do you get up and do your daily activities, that's not sustainable. So, the housing should be able to cater for your needs. That is what I call sustainable housing. “ (S.K.O).

Comments provided by Ghanaian immigrants provide important insights into their understanding of sustainable housing. According to Participant B.G, sustainable housing includes affordability, security, and a suitable environment in which the homeowner feels at ease and free from the stress of rent payment. Within the housing community, W.K emphasizes the importance of affordability, environmental friendliness, and social networking. Y.S.O emphasizes the importance of a welcoming and affordable living environment. S.K.O stresses the significance of housing that meets specific needs, such as accessibility for people with disabilities.

These viewpoints are consistent with The Builders Association of Australia's adopted definition of sustainable housing, which emphasizes adequacy, affordability, suitability, and an environmentally friendly neighborhood with access to green spaces and recreation. According to the discussions, Ghanaian immigrants consider sustainable housing to be a combination of affordability, security, environmental considerations, social connectivity, and meeting individual needs. Their comprehension reflects the significance of a comprehensive approach to housing that considers the economic, social, and environmental aspects.

Finally, Ghanaian immigrants' diverse perspectives provide insight on their nuanced understanding of sustainable housing. These findings emphasize the importance of implementing housing policies and initiatives that address affordability, environmental sustainability, and inclusion. By incorporating these viewpoints, policymakers and stakeholders can gain a better understanding of the barriers that Ghanaian immigrants face in their search for sustainable housing and work towards developing housing solutions that meet their specific needs and aspirations.

Chapter 5 Conclusions and Directions for Future Research

5.1 Introduction

Achieving sustainable housing is crucial to an immigrant's successful settlement and integration in their host country (Edge et. al, 2018). This study shed light on the role sustainable housing plays in the settlement and integration process of racialized Ghanaian immigrants in Toronto. While numerous studies have looked into immigrant settlement and housing careers within a country (e.g., Murdie, 2002a, Firang, 2011,2019), they frequently ignore the concept of sustainable housing. By focusing on how sustainable housing can be achieved for Ghanaian immigrants in Toronto, this research has enhanced our comprehension of their settlement and integration process in Canada.

This study explored six major research questions using a concurrent mixed-method approach that included quantitative and qualitative data collection methods, secondary (statistical) sources, a structured survey, and in-depth qualitative interviews. This chapter summarises and draws conclusions from the main findings in chapter five. The findings are organised into these major sections: the immigration history and socio-demographic characteristics of Ghanaians in Toronto, the reasons for and process of migration, the housing experiences of Ghanaians in Toronto, the sustainable housing needs (economic, socio-cultural, and environmental) of Ghanaians in Toronto, factors influencing Ghanaian immigrants' attainment of sustainable housing, and barriers that Ghanaian immigrants in Toronto face in finding sustainable housing. Finally, the chapter concludes by identifying limitations and suggesting future research directions.

5.2 Immigration history and socio-demographic characteristics of Ghanaians in Toronto

The analysis of Ghanaians in Toronto's immigration history and socio-demographic characteristics reveals important insights into the growth and composition of this immigrant community. The findings shed light on shifting population trends as well as the growing presence of Ghanaians in Canada and Toronto over time.

An examination of population data from 1981 to 2021 (Table 4.1) reveals a remarkable upward trend in Ghanaian immigration to Canada, with the population more than doubling. Similarly, the Ghanaian population in Toronto has increased significantly, and is expected to exceed 31,000 by 2021.

The migration patterns of Ghanaian immigrants to Toronto, as revealed by historical data (Table 4.2), show varying patterns over time. Prior to 1980, the majority of Ghanaian migrants were scholarship students, professionals, and political protesters. However, the introduction of Canada's point system in the 1960s, as well as changes in immigration policies, resulted in a larger influx of Ghanaian immigrants looking for new opportunities. The analysis also reveals fluctuations in migration flows, with noticeable increases at times and variations in the male-to-female ratio among immigrants.

The spatial distribution of Ghanaians in Canada (Table 4.3) reveals that Ontario, particularly Toronto, is the most popular destination for Ghanaian immigrants. The fact that Ontario is home to 70.8% of the Ghanaian population in Canada emphasises the importance of conducting research on the housing needs and experiences of Ghanaian immigrants in Toronto. Furthermore, there are relatively high concentrations of Ghanaian immigrants in Quebec, Alberta, and British Columbia.

The current socio-demographic characteristics of Ghanaian immigrants in Toronto (Table 4.4) provide a comprehensive understanding of the surveyed sample's demographic makeup. It reveals a slightly higher representation of males, with the majority of respondents aged 31 to 40 and 41 to 64. The sample includes married and single people, as well as divorced/separated and widowed people. Furthermore, it demonstrates that respondents have a high level of educational attainment, with a significant proportion holding bachelor's or postgraduate degrees. The respondents'

occupational diversity and varying income levels add to our understanding of the socio-demographic factors influencing Ghanaian immigrants' housing needs and experiences in Toronto.

It is crucial to take into account the implications of these findings for achieving sustainable housing for racialized Ghanaian immigrants in light of the analysis performed on the immigration history and demographic characteristics of Ghanaians in Toronto. Understanding the scope and makeup of the immigrant community from Ghana offers important insights into the particular housing needs and experiences of this group. The necessity of addressing the particular housing challenges faced by this community in the area is highlighted by the significant rise in the number of Ghanaians in Toronto over time, along with their concentration in Ontario. The demographic characteristics of Ghanaian immigrants, such as their level of education, variety of occupations, and range of income levels, also highlight the significance of developing sustainable housing solutions that take into account their various socio-economic backgrounds. Policymakers and stakeholders can create targeted interventions and policies that address the housing needs of racialized Ghanaian immigrants in Toronto by taking into account the implications of this analysis, promoting inclusive and sustainable housing practises.

5.3 Reasons for and Process of Migration and initial characteristics on Arrival

The survey indicated the reasons for migration as well as the initial characteristics of Ghanaian immigrants upon arrival in Canada (Primary Survey Questionnaire, 2023). In terms of the reasons for migration, respondents indicated that a better future for their children was a very important factor, with 71.0% citing it as a significant reason. This demonstrates how important educational opportunities and prospects for their children's development are to them. Furthermore, being able to see family and friends in Canada was deemed critical, with 59.3% of respondents citing it as a very important reason for migration. This emphasizes the importance of social networks and chain migration, in which people rely on connections with family and friends in the destination country (Konadu-Agyeman, 2000).

Better economic opportunities were also important, with 68.3% of respondents saying they were a major reason for migration. This emphasizes the pursuit of higher earnings and better job opportunities. Another significant reason was the desire for new opportunities, which was rated as

very important by 66.9% of respondents. In terms of education, 53.1% of respondents said that access to high-quality education in Canada was a major motivator for migration.

Surprisingly, only 8.3% of respondents cited political reasons as a major factor in their migration decision. However, 14.5% of those polled thought it was somewhat important, implying that political factors influenced their overall decision to emigrate. These findings are consistent with Ghana's economic conditions, in which people are looking for better prospects and opportunities abroad. Furthermore, the desire to reunite with family and friends facilitates migration, as individuals rely on the support and information provided by their contacts in Canada (Konadu-Agyeman, 2000).

In terms of arrival times, less than 4% of respondents arrived in Toronto before 1971, with a slight increase between 1971 and 1980. The significant influx of Ghanaian immigrants, on the other hand, began after the 1980s, with a sizable proportion (37.3%) arriving between 1991 and 2000. Notably, during this time period, more women (41.7%) than men (33.3%) arrived in Toronto. These findings corroborate existing census and LIDS data, establishing Ghanaians as a recent immigrant group in Canada and highlighting the significant increase in Ghanaian immigration to Toronto following the 1980s (Primary Survey Questionnaire, 2023).

The analysis of respondents' immigration status upon arrival revealed that 44.8% arrived on a student visa, 18.6% were landed immigrants, 15.9% were refugees, and 20% arrived as visitors. Furthermore, 0.7% of those polled were Canadians. Within specific categories, notable gender differences were observed, with women outnumbering men among landed immigrants and men outnumbering women among refugees. According to the initial background characteristics, such as immigration status, some Ghanaian immigrants arrived with valuable skills, qualifications, and employment in managerial, administrative, and professional occupations, which may influence their integration, socioeconomic prospects, and housing needs within Toronto (Primary Survey Questionnaire, 2023).

The analysis of the factors that led to migration and the initial characteristics of Ghanaian immigrants after they arrived offers crucial insights into their motivations and the difficulties, they might encounter in obtaining sustainable housing. According to the survey results, parents moved because of things like better educational opportunities for their kids, getting back in touch with relatives and friends, and better economic prospects. These findings emphasise the significance of

taking into account the particular requirements and goals of Ghanaian immigrants when formulating sustainable housing policies and interventions. Initiatives that support access to high-quality education, encourage social networks and a sense of community, and develop economic opportunities that are compatible with the skills and qualifications of immigrants from Ghana should be given priority by policymakers and stakeholders.

Additionally, the gender disparities in immigration status and timing of arrival point to the need for focused strategies that take into account the particular struggles and experiences that women and men from Ghana face in finding housing and integrating into their communities. Stakeholders can create inclusive and culturally sensitive strategies that address their housing needs, encourage social integration, and contribute to the overall sustainability of the Ghanaian immigrant community in Toronto by understanding the causes of migration and the initial characteristics of Ghanaian immigrants.

5.4 The housing experiences of Ghanaians in Toronto

The analysis of Ghanaian immigrants' housing experiences in Toronto sheds light on their preferences, tenancies, and levels of satisfaction, offering insights that are essential for achieving sustainable housing for this community. The initial preference for areas in Toronto, Brampton, Mississauga, and York Region emphasises the significance of comfort, access to ethnic amenities, and affordability when making housing decisions. This raises the possibility of the growth of an ethnic enclave, highlighting the necessity of investigating the dynamics and effects of such communities in the context of sustainable housing. Concentrations of Ghanaian immigrants in Toronto, then in Mississauga and Brampton, highlight the importance of these cities as important settlement destinations for the community.

High-rise apartments are the most prevalent housing type, which is a reflection of Ghanaian immigrants' preference for urban living and factors like affordability and availability. For policymakers and housing providers to develop effective strategies to address the unique needs and difficulties associated with high-rise living, such as access to amenities, community integration, and sustainable infrastructure, they need to have this information.

The prevalence of public housing and family-owned homes, as well as the reliance on private rental housing, highlight the variety of housing options available to Ghanaian immigrants.

However, the sizeable percentage of respondents who said they were unhappy with their current housing points to housing problems and the need for improvements. This emphasises how crucial it is to put policies in place that improve housing affordability, quality, and suitability for the Ghanaian immigrant community in Toronto.

In conclusion, an analysis of Ghanaian immigrants' housing experiences reveals the importance of preferences for particular neighbourhoods, housing types, tenure options, and satisfaction levels. Fostering sustainable housing practices for the Ghanaian immigrant community in Toronto should place a high priority on addressing concerns about affordability, promoting suitable housing options, and improving living conditions. Policymakers and stakeholders can create targeted strategies that improve housing affordability, quality, and accessibility by taking into account these insights, which will ultimately improve the community of Ghanaian immigrants in Toronto's overall wellbeing and integration.

5.5 Sustainable Housing Needs of Ghanaian Immigrants in Toronto

6.5.1 Environmental Sustainability of Housing

The analysis of Ghanaian immigrants' sustainable housing needs in Toronto reveals their level of satisfaction with various environmental factors and sheds light on their perspectives and experiences. According to the Likert scale analysis, the majority of respondents are satisfied or very satisfied with the environmental sustainability aspects of their housing, such as air quality, efficient waste management, access to green parks, thermal comfort, energy efficiency of appliances, access to clean and portable water, and house lighting quality. These findings suggest that Ghanaian immigrants in Toronto prioritize living in environmentally friendly homes and neighborhoods, recognizing the importance of these factors for their mental well-being and overall comfort.

The reliability analysis confirms the survey instrument's internal consistency and reliability in measuring respondents' satisfaction with environmental factors. The high Cronbach's Alpha coefficient of 0.836 indicates that the scale's items assess the same construct consistently and reliably. This increases the scale's credibility and validity in assessing Ghanaian immigrants' satisfaction with environmental sustainability in their housing.

In-depth interviews provide additional insights into participants' experiences and perspectives on environmental sustainability factors. Their responses emphasize the importance of environmentally friendly housing for mental health, peace of mind, and overall comfort. Participants express their commitment to sustainable practices and propose measures to improve the environmental sustainability of housing, such as public education, water conservation, energy efficiency, and waste reduction. Access to green parks is also highlighted as an important factor that contributes to the neighborhood's enjoyment and serenity.

Overall, the findings emphasize the significance of incorporating environmental sustainability considerations into housing policies and practices in order to meet the needs and preferences of Ghanaian immigrants in Toronto. Housing can become more conducive to well-being by addressing these needs, and fostering a sense of comfort, peace, and connection to nature. The findings of this study and the in-depth interviews can help policymakers, planners, and housing providers develop strategies for creating sustainable and desirable housing options for Ghanaian immigrants and other communities in Toronto.

5.5.2 Socio-cultural Sustainability of Housing

The findings on the social-cultural sustainability of housing among Ghanaian immigrants in Toronto highlight the variations in satisfaction with various socio-cultural factors. Overall, respondents reported moderate to high levels of satisfaction in areas such as access to religious places, culturally appropriate building design, housing quality and adequacy, neighborhood safety and security, and social integration. These positive perceptions indicate that housing solutions in Toronto significantly meet the socio-cultural expectations and preferences of Ghanaian immigrants.

However, satisfaction levels were lower in some areas, such as participation in local democracy and reflecting cultural norms of household size. These findings highlight the importance of housing policies and interventions that prioritize cultural sensitivity and inclusivity in order to improve Ghanaian immigrants' overall satisfaction and well-being. Considering and addressing specific socio-cultural needs and preferences can help to create housing solutions that better accommodate immigrant communities' diverse backgrounds and experiences.

The study's reliability statistics show that the sociocultural factors scale has a satisfactory internal consistency, with a Cronbach's Alpha coefficient of 0.787. When standardized items are included, the coefficient increases to 0.899, demonstrating the scale's dependability in assessing socio-cultural factors related to housing sustainability. The comprehensive assessment of 18 items on the scale provides a reliable measure for evaluating the socio-cultural aspects of sustainable housing.

Furthermore, the respondents in the in-depth interviews provided valuable insights into their experiences and perspectives on socio-cultural factors influencing their access to sustainable housing. Participants stressed the importance of cultural needs, a sense of community, and familiarity in their housing choices. They emphasized the significance of living in diverse communities that allow for cultural exchange and learning. Concerns about safety and security were also expressed, indicating the influence of the neighborhood environment on housing satisfaction. The presence of shopping malls and markets was identified as a factor influencing participants' satisfaction with their neighborhoods.

In conclusion, the study emphasizes the importance of considering and addressing Ghanaian immigrants' specific socio-cultural needs and preferences in housing design and provision. Housing policies and interventions that prioritize cultural sensitivity, inclusivity, and addressing areas of lower satisfaction can improve the overall well-being and satisfaction of Ghanaian immigrants in Toronto's housing context.

5.5.3 Economic Sustainability of Housing

The findings from the analysis of the economic factors indicate that many immigrants are dissatisfied with the cost of housing in relation to their income, rental costs, mortgage availability, and property taxes. These challenges are consistent with Canada's broader affordable housing crisis, in which housing prices have risen, affordable options have become scarce, and living costs have risen. These issues disproportionately affect vulnerable populations, including immigrants, who frequently face additional barriers to accessing adequate and sustainable housing. Policymakers must prioritise implementing policies that address Canada's affordable housing crisis and improve the economic sustainability of housing for immigrants.

The analysis of Ghanaian immigrants' satisfaction levels with various economic factors revealed a variety of experiences. Concerns were raised about housing affordability, energy bills, mortgage

availability, rental costs, transport expenses, job opportunities, and property taxes. While some respondents expressed satisfaction in certain areas, the overall picture painted by the data emphasizes the need for interventions to address economic housing challenges. Ghanaian immigrants struggle to find suitable housing, keep their homes in good condition, and achieve tenure security. These challenges can have a significant impact on their overall well-being and integration into Canadian society.

During the in-depth interviews with participants, the economic aspects of their sustainable housing needs were discussed. Ghanaian immigrants shared their personal experiences and perspectives, emphasizing the strain caused by high housing costs in relation to income, the impact of COVID-19 on affordability, and the difficulties associated with housing maintenance. Ownership was frequently regarded as desirable in order to gain greater control and independence. These interviews emphasize the importance of taking into account individual experiences and voices when developing housing policies that promote economic sustainability and give immigrants a sense of security.

Given these findings, policymakers must prioritize measures that address Canada's affordable housing crisis while also improving the economic sustainability of housing for Ghanaian immigrants and other vulnerable populations. This includes initiatives to increase the availability of affordable housing options, improve access to low-interest mortgages, expand employment opportunities in neighborhoods, and provide assistance with housing maintenance. By addressing these economic factors, policymakers can help to build a more inclusive and sustainable housing landscape in Toronto that promotes the well-being and integration of Ghanaian immigrants.

5.6 Factors that Influence the Attainment of Sustainable Housing

The cross-tabulation table analysis sheds light on the relationship between socio-demographic variables and the attainment of sustainable housing among Ghanaian immigrants in Toronto. While certain variables, such as gender and age, have no significant influence on sustainable housing attainment, factors such as immigration status, occupation, and income play an important role in determining the likelihood of achieving sustainable housing.

Canadian citizens have a higher percentage of sustainable housing attainment than other immigration categories. This suggests that the legal status and stability provided by Canadian

citizenship may help Ghanaian immigrants find better housing. Occupation is also a significant factor, with certain occupations, such as managerial/administration and health, being associated with higher percentages of sustainable housing attainment. This emphasizes the potential impact of employment and income stability on housing outcomes.

Furthermore, income level is highly influential, with a clear relationship between higher income brackets and greater attainment of sustainable housing. Individuals earning more than \$4000 have a significantly higher percentage of sustainable housing attainment, emphasizing the importance of economic stability in securing long-term housing for Ghanaian immigrants.

These findings highlight the importance of targeted strategies and policies to address housing disparities and assist Ghanaian immigrants in their search for long-term housing in Toronto. Policymakers and stakeholders should take into account the specific challenges that this community faces, particularly in terms of immigration status, job opportunities, and income disparities. Efforts can be made to create more equitable housing opportunities for Ghanaian immigrants by addressing these factors and promoting access to affordable housing, ultimately contributing to their overall integration and well-being in the Toronto community.

5.7 Barriers to Sustainable Housing

Ghanaian immigrants in Toronto face numerous and significant challenges in their search for sustainable housing (Mensah, 2002, Firang, 2011, 2019). Low income emerges as a major concern, as does landlord discrimination. The lack of information and transportation complicates the housing search process even more. Other challenges that Ghanaian immigrants face include language barriers and unfamiliarity with local housing regulations. These impediments impede their ability to achieve sustainable housing and can perpetuate housing market inequality.

The findings emphasize the importance of eliminating these barriers to ensure equitable access to housing for Ghanaian immigrants in Toronto. Targeted interventions, such as looking into the economic feasibility of a universal basic income programme or increasing the availability of affordable housing subsidies, can help reduce financial burdens and increase stability for Ghanaian immigrants in Toronto. Additionally, initiatives should be made to encourage entrepreneurship,

income-generating opportunities, and skill development within the neighborhood. This will enable Ghanaian immigrants to become financially independent and improve their capacity to find sustainable housing.

Also, strengthening current anti-discrimination laws and enforcement practices, as well as awareness campaigns to promote an inclusive and tolerant culture within the housing market, are essential to combating discriminatory practices. Working together with neighborhood groups and human rights organizations can make it easier to report and address discriminatory incidents, guaranteeing that immigrants from Ghana have equal access to housing opportunities without encountering racial or ethnic discrimination.

Furthermore, providing language assistance services, translation assistance, and culturally sensitive outreach programs that enable efficient communication between Ghanaian immigrants and housing service providers are ways to address language barriers. Fostering social networks and community support structures can also provide crucial assistance, knowledge sharing, and advocacy, enabling Ghanaian immigrants to overcome housing challenges and forge a sense of identity within their communities.

In conclusion, understanding and addressing the barriers to sustainable housing that Ghanaian immigrants face in Toronto is critical for promoting housing equity and social integration. Policymakers, housing organizations, and community stakeholders can all work together to improve housing outcomes and ensure that all residents, regardless of background, have access to safe and suitable housing in the city by implementing targeted interventions.

5.8 How Ghanaian immigrants define sustainable housing

Sustainable housing, according to Ghanaian immigrants, is affordable housing that offers a sense of security and freedom from rent-related pressures. They emphasize the significance of a peaceful and secure environment. Participants also emphasize the importance of social networking within the housing community. Furthermore, housing that caters to individual needs, such as accessibility for people with disabilities, is included in the concept of sustainability.

These points of view align with The Builders Association of Australia's adopted definition of sustainable housing, which emphasizes affordability, adequacy, suitability, and an environmentally friendly neighborhood with access to green spaces and recreation.

The understanding of sustainable housing among Ghanaian immigrants emphasizes the importance of including economic, social, and environmental considerations in housing policies and initiatives. It emphasizes the importance of addressing affordability issues, promoting environmental sustainability, fostering social connectivity, and meeting the diverse needs of individuals. Policymakers and stakeholders can gain insights into the barriers faced by Ghanaian immigrants in their search for sustainable housing by incorporating these nuanced perspectives. This understanding can help guide the development of targeted housing solutions that address the specific needs and aspirations of Toronto's Ghanaian immigrant community.

Finally, the findings highlight the complexities of sustainable housing as perceived by Ghanaian immigrants. They emphasize the importance of a comprehensive approach that takes into account affordability, security, environmental concerns, social connectivity, and individual needs. By addressing these dimensions, policymakers can work towards inclusive and long-term housing solutions for Toronto's Ghanaian immigrant population.

5.9 Policy Implications of the Study

To address the challenges of housing sustainability for Ghanaian immigrants in Toronto, effective policies that create an inclusive and supportive housing environment must be implemented (Stren, 2000). The study focuses on key policy issues such as affordability, discrimination, tenant rights and protections, and cultural competency. Housing affordability is a major issue, with high costs preventing Ghanaian immigrants from finding suitable housing. Rental assistance and housing affordability policies have the potential to reduce financial stress and increase access to affordable housing. Another critical issue is discrimination, and fair housing policies that prohibit discriminatory practices are required to create an inclusive housing environment. Tenant rights and protections can be strengthened through legislation and education, which can contribute to long-term housing stability. Furthermore, incorporating cultural competency and supportive services into policies can improve the housing experiences of Ghanaian immigrants by recognizing their diverse backgrounds and providing tailored support.

The perspectives shared by Ghanaian immigrants in the in-depth interviews highlight the significance of these policy areas even more. Participants emphasized the importance of government intervention in the real estate market to ensure housing affordability. They emphasized the exorbitant housing costs and their impact on people with limited financial resources, such as international students and permit workers. The demand for government regulation to set price limits for real estate developers echoes the need to address affordability and make housing available to all.

Finally, comprehensive and integrated housing policies addressing affordability, discrimination, tenant rights, and cultural competency are critical for improving housing outcomes for Ghanaian immigrants in Toronto. Policymakers and stakeholders can create a more sustainable and inclusive housing environment that meets the needs of Ghanaian immigrants and supports their integration into Canadian society by enacting these policies.

5.10 Directions for Future Research

This thesis provides valuable insights into the pursuit of sustainable housing for racialized Ghanaian immigrants in Toronto. The findings contribute to the larger field of social science research and, in particular, inform housing research. However, more research is needed to delve deeper into the complexities and implications identified in this study, opening up new avenues for future research.

To begin, future research should investigate the socioeconomic factors that influence housing experiences and choices among racialized Ghanaian immigrants. This could include investigating the impact of income disparities, employment opportunities, and equity and access issues to achieving sustainable housing. Understanding the intersectionality of race, ethnicity, and socioeconomic status will provide a comprehensive insight into the challenges confronting racialized immigrants in achieving sustainable housing.

Furthermore, future studies should investigate the long-term effects of sustainable housing on the socioeconomic integration and well-being of racialized Ghanaian immigrants. Longitudinal studies could be conducted to assess the economic stability, social cohesion, and overall quality of life of individuals and families who have obtained sustainable housing. Understanding the broader

impacts of sustainable housing beyond the immediate housing conditions will allow for a more thorough assessment of its effectiveness.

Finally, comparative research among various immigrant communities and regions in Canada could shed light on the distinct challenges and experiences of racialized Ghanaian immigrants. Comparing housing outcomes and strategies among various immigrant groups would contribute to a more comprehensive understanding of racialized communities' housing needs.

In conclusion, while this dissertation provides a valuable snapshot of the challenges of achieving sustainable housing for racialized Ghanaian immigrants in Toronto, more research is required to deepen our understanding of the complexities involved. Investigating socioeconomic factors, institutional barriers, long-term effects, and comparative analysis would enrich academic discourse and inform policy interventions aimed at achieving sustainable housing for Canada's racialized immigrant communities.

5.11 Limitation Of The Study

While the aim of this study was to provide insights into the challenges and opportunities that Ghanaian immigrants face in achieving sustainable housing in Toronto, it is important to recognize the limitations inherent in the research design and methodology. First, the study relied on a small sample size of 145 Ghanaian immigrants in Toronto, which may limit the findings' generalizability to a larger population. While efforts were made to ensure representativeness through purposive sampling and inclusion criteria, it is important to note that the participants' experiences and perspectives may not fully capture the diversity within the Ghanaian immigrant community. As a result, applying the findings to other immigrant groups or contexts should be done with caution.

Secondly, this study relied heavily on self-reported data gathered through questionnaires and in-depth interviews, which are susceptible to response biases and limitations inherent in retrospective recall. Factors such as social desirability bias or memory lapses could influence the accuracy of participants' responses, potentially affecting the data's reliability and validity. Furthermore, the study focused solely on the perceptions and experiences of Ghanaian immigrants, with no input from other stakeholders such as housing providers, policymakers, or community organizations. Incorporating these viewpoints could have resulted in a more comprehensive understanding of the

broader social and structural factors influencing sustainable housing outcomes for Ghanaian immigrants in Toronto.

5.12 Conclusions

This study has explored how sustainable housing can be achieved for Ghanaian immigrants in Toronto. Using a concurrent mixed-method approach, which involves simultaneous collection and analysis of quantitative and qualitative data, the study explores how a racialized immigrant group, like Ghanaian immigrants in Toronto, struggle to achieve sustainable housing in Toronto. The quantitative method surveys 145 Ghanaian immigrants to not only shed light on the immigration history and socio-demographic characteristics of Ghanaian immigrants, but also it allow us to examine the relationships between socio-demographic variables and sustainable housing conditions of Ghanaians in Toronto. The findings from the quantitative data suggest that, while certain variables, such as gender and age, have no significant influence on sustainable housing attainment, factors such as immigration status, occupation, and income play an important role in determining the likelihood of achieving sustainable housing. For Ghana immigrants in Toronto, these factors impact their abilities to achieve sustainable housing. The qualitative data inquiry, by means thematic analysis, identifies recurring themes and patterns. The qualitative interviews revealed themes of barriers to sustainable housing, such as issues of affordability and accessibility. Overcoming these obstacles will promote sustainable housing for Ghanaian immigrants to aid their successful settlement and integration process in Canada. Further, the study has broadened our understanding of sustainable housing needs, the various socio-demographic factors that influence Ghanaian immigrants' ability to attain sustainable housing, and the various barriers to achieving sustainable housing.

This research has contributed conceptually and empirically to the area of housing research. It introduces a new component, sustainable housing, to the traditional social science approach of analyzing immigrants' settlement and integration. It has drawn attention to the fact that sustainable housing plays an important role in the successful settlement and integration of Ghanaian immigrants in Toronto. Further, this research has added new insights into the Ghanaian immigrant group in Toronto. Finally, the study has contributed to the housing research literature by identifying an emerging field of international housing research.

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**APPENDIX A. SURVEY QUESTIONNAIRE AND CONSENT FORM FOR
INTERVIEWS. APPROVED BY THE RESEARCH ETHICS BOARD AT TRENT
UNIVERSITY IN ACCORDANCE WITH THE TRI-COUNCIL GUIDELINES
(ARTICLE D.1.6).**

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Achieving Sustainable Housing for Racialized Immigrants in Canada. The Case Study of Ghanaian Immigrants in Toronto.

Louis Agyekum

Department of Sustainability Studies
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Introduction Letter and Informed Consent

I am a Master's in Sustainability Studies student at Trent University. My research is focused on how sustainable housing can be achieved for racialized Ghanaian immigrants in Toronto, that is, Ghanaians who have lived in Toronto for at least three years.

I am inviting you to participate in a short interview to assist me and other researchers learn about how sustainable housing can be achieved for Ghanaian Immigrants in Toronto. Your participation in this interview will help us to understand:

- The various attributes that constitute sustainable housing needs for Ghanaian Immigrants in Toronto.
- The various barriers to finding sustainable housing
- The various policies that need to be considered to address the issues of housing sustainability among Ghanaian Immigrants in Canada.

What you will be asked to do in the research

We ask that you agree to participate in a 1- to 4-hour interview, depending on your responses. You will be asked a series of open-ended questions about your housing experiences in Canada during the interview. You will also be asked about your understanding of how sustainable housing can be

achieved. We will send you the interview questions ahead of time. You have the option of not answering any of these questions and withdrawing from the study at any time. Your answers are strictly confidential and cannot affect your immigration status or housing situation. Only your initials and a unique number will be used to ensure that your identity is kept private.

How the data will be used

During the interviews, voice recordings (if you agree) and notes will be taken. NVIVO(a transcription software) will be used to create transcripts of the recordings. The voice recordings and transcripts will be encrypted and stored on a secure drive that will be password protected and accessible to the Research Team members.

The research and overall findings may be presented at academic conferences and policy forums and also published in academic journals, but the information will always be presented in such a way that all participants' confidentiality is maintained.

Benefits of the research and benefits to you

It is hoped that the research findings will lead to a better understanding of Ghanaians' housing experiences and how sustainable housing can be achieved. It is also hoped that the findings will result in policy changes. You may receive no direct benefit from participating in this study, but you may appreciate being asked to share your experiences and contribute to the project.

If you participate in the study, you will receive a snack for your time.

Your signature on this form shows that:

- i. You understand the terms of your participation in this study
- ii. You agree to complete the questionnaire and/or be interviewed
- iii. You agree to have your voice recorded during the interview.
- iv. You agree to have your interview responses included in publications, reports, conference presentations, or policy briefs about this project.
- v. I have answered any questions you may have; and
- vi. You have been provided with a copy of this form for your records.

If you have any further questions or want to know more about this study, I can be contacted at:

Louis Agyekum

Trent University

7058085562

louisagyekum@trentu.ca

Or my thesis supervisor

David Firang

Trent University

davidfirang@trentu.ca

This study has been reviewed and approved by the Trent University Research Ethics Board. Please direct questions pertaining to the ethics of this research to Jamie Muckle, Certifications and Regulatory Compliance Officer, Trent University, Phone: 705-748-1011 ext 7896, Email: jmuckle@trentu.ca

Signature of participant

Date.....

Signature of Researcher

Date.....

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Achieving Sustainable Housing for Racialized Immigrants in Canada. The Case Study of Ghanaian Immigrants in Toronto

Louis Agyekum

Department of Sustainability Studies

Trent University

CONFIDENTIAL Questionnaire

Respondents Initials _____

Date _____

Section A: DEMOGRAPHIC INFORMATION

1. What is your gender?

- a. Male b. Female

2. How old are you?

1. Less than 20 years [] 2. 21 – 30 years [] 3. 31 – 40 years [] 4. 41 – 64 years [] 5. 65 and over years []

3. What is your marital status?

a. Married []	b. Single []	c. Divorced/ Separated []	d. Widowed []
----------------	---------------	----------------------------	----------------

4. What is your current level of education?

1. Primary/Elementary []
2. Completed High School []
3. Completed University []
4. Graduate/Professional School []

5. What is your ethnicity or main tribe in Ghana? Circle one:

Akan [] Ewe [] Ga-Adangbe [] Gonja [] Guan [] Mole-Dagbane [] other []

6. a. Are you currently employed?

a. Yes b. No

6. b. If yes, what do you do for a living (your occupation) in Canada?

6. c. Is your job full-time or part-time?

a. full time

b. Part-time

7. What is your total personal monthly income?

a. Below \$1000 []
b. \$ 1000 - \$ 2000 []

- c. \$ 2000 - \$ 3000 []
 d. \$ 3000 - \$ 4000 []
 e. Above \$ 4000 []
 f. No answer []

8. What is your current immigration status in Canada?

1. USA Student [] 2. Refugee [] 3. Landed Immigrant [] 4. Canadian Citizen [] 5.
 Other, specify [] _____

9. How many children / dependents do you have?

a. One [] b. Two [] c. Three [] d. Four and
 above []

Section B: MIGRATION EXPERIENCE /HISTORY

10. What year did you arrive in Canada (year)? _____

11. What was your immigration status when you first arrived in Canada?

1. Visitor [] 2. Visa Student [] 3. Refugee [] 4. Landed Immigrant []
 5. Canadian Citizen []
 6. Other, specify [] _____

12. What were the reasons for leaving Ghana, and how important were those reasons in influencing your decision to migrate from Ghana to Canada?

Rank them in order of importance: 1 = Very Important; 2. Somewhat important; 3 = Not at important

Reason	1. Very important	2. Somewhat important	Not at all important
Relative/friends in Canada			
Seeking better future for my children			
Better income/more suitable job opportunities			
Seeking new opportunity			
Better education opportunities			
Political reasons – persecution or partisan			
Other, specify			

13. Did you live in any other country, besides Ghana, before coming to Canada?

a. Yes [] 2. No [] 3. Refused []

Section C: HOUSING EXPERIENCES IN CANADA

14. When you first arrived in Toronto, where did you live?

a. Toronto	[]
b. Brampton	[]
c. Mississauga	[]
d. York Region	[]
e. Durham Region	[]
f. Halton Region	[]
g. Other (specify)	_____

15. What is your current dwelling type in Canada?

- | | |
|------------------------|-----|
| a. Single detached | [] |
| b. Semi-detached | [] |
| c. High-Rise Apartment | [] |
| d. Low Rise Apartment | [] |
| e. Room in a House | [] |
| f. Town House | [] |

16. How will you describe the tenure of your first housing in Canada?

- | | |
|--------------------------------|-------|
| a. Private Landlord | [] |
| b. Public housing | [] |
| c. Family owned home ownership | [] |
| d. Low rent / no rent | [] |
| e. Non -profit co-op housing | [] |
| h. Other (Specify) | _____ |

17. How would you describe the suitability of your first housing?

- | | |
|-----------------|-----|
| a. Very good | [] |
| b. Good | [] |
| c. Satisfactory | [] |
| d. Poor | [] |
| e. Very poor | [] |

18. How did you search for your first residence when you first arrived in Toronto?

- | | |
|---------------|-----|
| 1. Own effort | [] |
|---------------|-----|

- | | |
|--|-----|
| 2. Sought help from Ghanaian friends and relatives | [] |
| 3. Sought help from Ghanaian ethnic associations and churches | [] |
| 4. Sought help from Co-workers | [] |
| 5. Sought help from Ghanaian real estate agents | [] |
| 6. Sought help from non-Ghanaian real estate agent | [] |
| 7. Sought help from mainstream social and community service agencies | [] |
| 8. Through internet search | [] |
| 9. Other, specify | [] |

Residential Location and Housing and Neighbourhood Choices in Toronto

19. a. Have you changed your residence since you arrived in Toronto?

- | | | |
|-----------|-----------|----------------|
| a Yes [] | 2. No [] | 3. Refused [] |
|-----------|-----------|----------------|

19. b. If yes, how many times have you changed your residence? _____

20. What were the main reasons for moving to your current home?

- | | |
|------------------------------------|-------|
| 1. Close to my workplace | [] |
| 2. More dwelling space | [] |
| 3. Affordable rent | [] |
| 4. Friends and relatives live here | [] |
| 5. Nice Neighborhood | [] |
| 6. Other (Specify) | _____ |

21. How many years have you lived at your present address?

- | | |
|----------------|-----|
| 1. 1 – 3 years | [] |
| 2. 4 – 7 years | [] |

3.	8 – 11 years	[]
4.	12 – 15	[]
years		
5.	15+ years	[]

Neighbourhood

22. Where do you live now?

Name of Neighborhood _____

SECTION D: BARRIERS TO ACCESSING HOUSING

Looking at your housing experiences in Toronto, which of the following barriers have you faced in your search for housing?

Rank them in order of degree of importance. *1 = Very Important; 2. Somewhat important; 3 =Not at important*

Barrier / Difficulties	Degree of Importance/Ranking
Discriminated against by private landlord	
Low income - could not afford	
Did not have much information on Toronto's housing situation	
Lack of transportation	
Specify other difficulties/barriers	

SECTION E: THIS SECTION IS TO EVALUATE YOUR LEVEL OF SATISFACTION WITH THE VARIOUS FACTORS OF SUSTAINABLE HOUSING

i. Economic factors

- ii. Social factors
- iii. Environmental factors

Please circle to show your level of satisfaction with each factor in relation to your current housing. Scale of 1-5 as follows;

5= extremely satisfied

4= very satisfied

3= satisfied

2= Somewhat satisfied

1= Not satisfied

Economic sustainability factors						
To what extent are you satisfied with your current housing with respect to the following economic factors?						
1	Your house price in relation to your income	5	4	3	2	1
2	Your energy bill in relation to your monthly income	5	4	3	2	1
3	Availability of mortgages and interest rates	5	4	3	2	1
4	Your rental cost in relation to your monthly income	5	4	3	2	1
5	The transportation cost of commuting from your house to work.	5	4	3	2	1
6	The employment opportunities that are available in your neighborhood.	5	4	3	2	1

7	Your property taxes and Subsidy influences	5	4	3	2	1
	SOCIO-CULTURAL SUSTAINABILITY FACTORS					
To what extent are you satisfied with your current housing conditions with respect to the following socio-cultural factors?						
8	Access to religious places e.g. Temple, mosque, church etc.	5	4	3	2	1
9	How does your type of building e.g., Apartments, Condominiums, etc. satisfy your cultural needs?	5	4	3	2	1
10	How satisfied are you with the overall quality and adequacy of your housing?	5	4	3	2	1
11	How satisfied are you with the safety and security of your current housing neighborhood?	5	4	3	2	1
12	How satisfied are you with your current housing neighborhood in terms of promoting social integration and encouraging interactions among people?	5	4	3	2	1
13	How satisfied are you with the number of parking spaces available for your household at your current residence?	5	4	3	2	1
14	How satisfied are you with the size, layout, and design of your current housing in meeting the needs of the household?	5	4	3	2	1
15	How satisfied are you with your ability to participate in local democracy and decision-making processes in your neighborhood?	5	4	3	2	1
16	How satisfied are you with how well your current housing situation reflects the cultural norms of your household in terms of household size?	5	4	3	2	1

17	How satisfied are you with the number of bedrooms available for your household at your current residence?	5	4	3	2	1
18	How satisfied are you with the number of bathrooms available for your household at your current residence?	5	4	3	2	1
19	How satisfied are you with the location of your current housing, in terms of factors such as proximity to the city, countryside, or other amenities?	5	4	3	2	1
20	How satisfied are you with the access to recreational and leisure facilities available in your neighborhood?	5	4	3	2	1
21	How satisfied are you with the access to health facilities available in your neighborhood?	5	4	3	2	1

22	How satisfied are you with the presence of ethnic educational institutions in your neighborhood?	5	4	3	2	1
23	How satisfied are you with the access to child daycare centers available in your neighborhood?	5	4	3	2	1
24	How satisfied are you with the availability of public transportation in your neighborhood?	5	4	3	2	1
25	How satisfied are you with the major and minor access to roads available in your neighborhood, in terms of safety and ease of transportation?	5	4	3	2	1
26	How satisfied are you with the presence of Ghanaian food(customs) in your current neighborhood?	5	4	3	2	1
27	How satisfied are you with the access to educational centers, such as schools or tuition centers, available in your neighborhood?	5	4	3	2	1
28	How satisfied are you with the availability of public transportation in your neighborhood?	5	4	3	2	1
29	How satisfied are you with the location of shopping malls or markets available in your neighborhood?	5	4	3	2	1
Environmental Sustainability factors						

To what extent are you satisfied with your current housing with respect to the following environmental factors?						
30	How satisfied are you with the air quality in your current housing?	5	4	3	2	1
31	How satisfied are you with the efficient waste management in your current housing?	5	4	3	2	1
32	How satisfied are you with the access to green space/green parks in your current neighborhood?	5	4	3	2	1
33	How satisfied are you with the thermal comfort (e.g. presence of a heating and cooling system) in your current housing?	5	4	3	2	1
34	How satisfied are you with the energy efficiency of your appliances such as gas, fridge, bulbs, etc. in your current housing?	5	4	3	2	1
35	How satisfied are you with the access to clean and portable drinking water in your current housing?	5	4	3	2	1
36	How satisfied are you with the house lighting quality (e.g. night lighting) in your current housing?	5	4	3	2	1

SECTION F

Looking at all the questions that you answered in section F that divides the economic, socio-cultural, and environmental factors of housing sustainability, will you say that you have achieved sustainable housing?

a. Yes

b. No

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QUALITATIVE IN-DEPTH INTERVIEW GUIDELINES

ACHIEVING SUSTAINABLE HOUSING FOR RACIALIZED IMMIGRANTS IN TORONTO. THE CASE OF GHANAIAN IMMIGRANTS IN TORONTO.

Rules and Procedures:

Let me take a brief moment to introduce the rules for this interview. In the first place, everything said and done here is confidential and will not be used outside the room except for the purposes of this research; you can decide to skip any question you are not comfortable with. Before we start, let's go through and sign the informed consent forms that explain your consent to participate, your confidentiality and your right to withdraw from this discussion.

Your Socio-Demographic:

What is your sex?

Where were you born in Ghana?

How old are you now?

When did you first arrive in Canada?

How old were you when you arrive in Canada?

What was your marital status before coming to Canada?

What is your current marital status?

What was your immigration status when you first entered Canada?

What is your current immigration status in Canada?

What was your level of education in Ghana before coming to Canada?

What is your current level of education?

What did you do for a living in Ghana before coming to Canada?

What do you do for a living now that you are in Toronto?

How many people live in your home?

What is the size of your household income?

Reasons for and Process of Migration

Did you live in any other country, besides Ghana, before coming to Canada?

If yes, please tell me where:

Thinking back to when you decided to leave Ghana, tell me more about what made you leave Ghana to come to Canada.

Tell me about your migration experience from Ghana to Toronto.

YOUR HOUSING EXPERIENCES IN CANADA

When you first arrived in Toronto, where did you live?

What was your dwelling type when you arrived in Canada?

How will you describe the tenure of your first housing in Canada?

How would you describe the suitability of your first housing?

How did you search for your first residence when you first arrived in Toronto?

Have you changed your residence since you arrived in Toronto?

If yes, how many times have you changed your residence? _____

What were the main reasons for moving to your current home?

How many years have you lived at your present address?

Where do you live now?

BARRIERS TO ACCESSING SUSTAINABLE HOUSING

Have you or any member of your family experienced racial discrimination or any barrier in Canada when looking for housing? If yes, tell me more about your experience.

What housing challenges do you think need to be addressed by the Canadian government?

UNDER THIS SECTION, I WILL LIKE TO GET YOUR VIEWS OR KNOW HOW THESE WILL AFFECT YOUR HOUSING CHOICE (Each with examples):

1. Environmental sustainability of housing
 - i. How important is it for you to live in an environmentally friendly home?

- ii. Have you taken any steps to make your home more environmentally sustainable (e.g. installing solar panels, using energy-efficient appliances, reducing water consumption)?
 - iii. How satisfied are you with the energy efficiency of your home?
 - iv. What measures do you think could be taken to improve solid waste reduction and garbage recycling in your community?
 - v. How important is it for you to have access to green parks in your neighborhood?
2. Economic sustainability of housing
- i. How does the cost of housing in your neighborhood compare to your income?
 - ii. How has the cost of housing in your neighborhood changed over time?
 - iii. Have you experienced any difficulties in obtaining or maintaining housing in your community?
 - iv. How important is tenure security to you?
 - v. Are there any housing-related government policies or programs that you think could better support affordable housing in your community?
3. Social sustainability of housing
- i. In what ways does your current housing, whether it be an apartment, condominium, or other type of building, meet your cultural needs?
 - ii. What influenced the location of your house?
 - iii. How do you feel about the diversity of your community in terms of age, ethnicity, and socioeconomic status?
 - iv. What do you think could be done to encourage more interaction and social connections among people of different backgrounds in your community?
 - v. How well does the size, layout, and design of your current housing meet the needs of your household?
 - vi. How involved do you feel in local democracy and decision-making processes in your neighborhood?

- vii. How important is the presence of ethnic educational institutions in your neighborhood, and how satisfied are you with the current availability?
- viii. Can you describe how safe and secure you feel in your current housing neighborhood?
- ix. Can you describe your experience with public transportation availability in your neighborhood?
- x. Can you describe your satisfaction with the location of shopping malls or markets available in your neighborhood?

SUSTAINABLE HOUSING DEFINITION

With your understanding of the above-mentioned factors, how will you define sustainable housing?

Parameters for sample size estimates

Parameters	Values
Effect Size	0.3
Alpha or level of significance	0.05
Power	0.900
Sample Size Required	141
Chi-Square X	5.999
Degree of Freedom	2
Lambda	12.690
Tail Test	1