UNDERSTANDING POVERTY AMONG BLACK IMMIGRANTS IN TORONTO, CANADA

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ABSTRACT

Understanding Poverty Among Black Immigrants in Toronto, Canada

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This research explored how systemic barriers contribute to poverty among Black immigrants in the Toronto Census Metropolitan Area (CMA). Using a qualitative approach, I explored how factors like race, immigration status, and other identity factors shape Black immigrants' experiences in the employment and housing markets and healthcare system, consequently predisposing them to experience poverty.

A key driver of poverty is the non-recognition of foreign credentials, which pushes highly qualified Black immigrants into low-wage jobs, exacerbated by employers' demand for "Canadian experience." This marginalization severely limits their access to higher-paying opportunities, trapping them in cycles of poverty. Housing discrimination also causes poverty, as racial bias from landlords forces Black immigrants into overpriced or substandard housing conditions, worsened by Toronto's housing crisis. Participants generally reported satisfaction with healthcare.

To cope, Black immigrants rely on support from religious institutions and social networks through material and non-material resources. The study concludes with policy recommendations to address these systemic barriers, aiming to reduce poverty and improve integration.

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Chapter 1: Introduction

1.1 Background

One of the primary objectives of the United Nations (UN's) sustainability agenda is to promote human well-being without destroying the natural environment (UN, 2015). To this end, the UN's sustainability agenda has established 17 Sustainable Development Goals (SDG) to promote human well-being. At the core of the Sustainable Development Goals (SDGs) is Goal 1 - the elimination of poverty. This SDG is important as it is intrinsically connected to other SDGs, especially Goal 2 (Zero Hunger), and Goal 10 (Reduced Inequalities) (UN, 2015). Together, these interconnected SDGs focus on reducing poverty among the less privileged populations (such as Black immigrants) to achieve equality for all people. Globally, poverty rates have significantly reduced over the past few decades (United Nations, 2022). As asserted by the United Nations (UN), adopting the Millennium Development Goals now sustainable development goals has been instrumental in reducing extreme global poverty rates from 37.8% in 1990 to 8.4% in 2019 (United Nations, 2022). The UN further envisions poverty rates to drop to about 6.8 percent by 2030 (United Nations, 2022).

Significant work has been done globally to achieve these results, but there remains room for further improvement. Canada as a G7 member and a champion of the SDGs, is equally committed to reducing poverty nationally and globally. Though one of the richest countries in the world, Canada has poverty problems, as a significant proportion of Canadians consider themselves poor Osberg (2000). Despite significant evidence of Canada having poverty issues (Osberg, 2000), there is a global perception of Canada having a low or mild poverty rate. This perception may be due to outdated historical data about poverty rates in the Organization for Economic Co-operation and Development (OECD) countries (Osberg, 2000) and may not be the reality for many Canadians currently. While it has been found that some Canadians generally perceive themselves as being poor, racialized minority groups, have been found to

have higher poverty rates than Caucasians in Canada (Statistics Canada, 2023). Again, Statistics Canada (2023) found that poverty rates decreased among recent Black generations in Canada compared to older generations. This could reflect the prevalence of poverty among more recent racialized populations in Canada. Another study (Statistics Canada, 2023a) further found that most racialized populations in Canada are immigrants. Similarly, Fleury (2007) asserts that recent immigrants are more likely to experience poverty than Canadian citizens. These facts suggest that Black immigrants are likely to have a unique experience with poverty as studies (Fleury, 2007; Statistics Canada, 2023; Statistics Canada, 2023a) have shown that their demographic characteristics are mostly associated with poverty.

1.2 Problem Statement

A significant proportion of immigrants form part of less privileged groups and are confronted with an array of challenges as they settle in Canada. Poverty is a significant social issue facing many immigrants, especially Black immigrants (Fleury, 2007). Several studies have established that poverty among immigrant populations impacts their ability to attain appropriate housing, sustainable employment, quality healthcare, quality education, and many others. Fang & Goldner (2011) discuss the likelihood of immigrants facing numerous forms of poverty and social exclusion due to structural oppression, including systemic racism, marginalization, and exploitation, as compared to native-born Canadians. They argue that these structural oppressions affect the general quality of life of immigrants and have a huge toll on their ability to settle into the larger society. Dugan et al. (2013) reveal that immigrants have challenges integrating into the Canadian labour market. The difficulties of integrating into the labour market may include factors like underemployment and unrecognized education credentials (deskilling) which may affect immigrants' finances and living standards in their host countries. The situation may be considerably worse for Black immigrants who are more

likely to face intersectionality of oppression, along different social categories including class, gender, race, and ethnicity.

Numerous studies have highlighted the persistent racial disparities within the Canadian labour market (e.g. Fang & Goldner, 2011, Mensah & Williams, 2022). These disparities are often linked to systemic barriers and discriminatory practices that disproportionately affect racialized immigrant groups. Researchers have found that racialized immigrants encounter significant obstacles when attempting to access employment opportunities in Canada (Fang & Goldner, 2011). In their study, they maintained that racialized immigrants face employment difficulties, due to racism and discrimination in Canada, which are embedded in the Canadian immigration and employment policies (Fang & Goldner, 2011). For instance, Canadian employment and immigration policies create structural barriers that disregard international credentials. As a result, Black immigrants have a hard time accessing job opportunities as compared to the general Canadian population. Mensah and Willams (2022) argue that the situation has worsened since the outbreak of the COVID-19 virus and Black immigrants have had a harder time accessing decent sustainable employment, quality healthcare, and housing. Further, Han (2013) suggests that racism against immigrants contributes to the difficulties they experience in settling in their host country. Hiebert (2006) also believes that though there is a generally positive public perception of the fortunes of immigrants in Canada, their economic fortunes have been falling apart for the past few decades due to some of these reasons.

While the socioeconomic status of immigrants may be generally low compared to Canadian-born citizens, Black immigrants may have one of the lowest economic outcomes of all ethnic groups further exposing them to poverty. In this study, Black immigrants refer to all individuals in Canada who self-identify as Blacks and recently migrated from the Caribbean, South America or Africa to Canada from the 20th century onwards to search for political freedom or economic opportunities (Firang, 2020).

A study by Statistics Canada reveals that poverty rates among racialized immigrant groups are higher than among Caucasian immigrants (Statistics Canada, 2023). Across three generations, Black immigrants had one of the highest prevalence of poverty. The data by Statistics Canada (2023) revealed that though poverty among other racialized immigrant groups has significantly reduced by their third generation, third-generation Black immigrants did not receive this significant drop in poverty rates. Rather an increase in poverty rate was observed for the Black population in Canada. For instance, among first-generation Chinese immigrants, an observed poverty rate of 14.1% was reported (Statistics Canada, 2023). Among third-generation Chinese immigrants, the figure had dropped to 5.1%, while first-generation Black immigrants had an observed poverty rate of 10.9% (Statistics Canada, 2023). Unlike the Chinese immigrants, third-generation Black immigrants had an increased poverty rate of 12.1% across the three generations (Statistics Canada, 2023). The reasons for this continuous persistence of poverty among the Black immigrant population remain unexplained by Statistics Canada's study. Overall, it is worth noting that poverty rates remain persistent among Black immigrants regardless of which cohort or generation they belong to. Therefore, my study finds it imperative to explore the subjective experiences of Black immigrants residing in the Toronto Census Metropolitan Area (CMA). The Toronto CMA is a large urban area around the city of Toronto comprising Durham, Peel, York, and Halton regions, and the core city of Toronto (Statistics Canada, 2011). The reason for choosing Toronto CMA as the study area is further due to its large and diverse population allowing seamless accessibility to the study's population (Black immigrants). In the third chapter of this study, an in-depth justification for choosing Toronto as the study site is provided. In this study, Toronto CMA is interchangeably used with Toronto.

1.3 Research Objectives

The overarching goal of this thesis is to:

- Explore the lived experiences of Black immigrants with poverty in Toronto.

Specifically, this study seeks to:

- Understand how structural and systemic factors contribute to poverty among Black immigrants in Toronto

- Explore the mechanisms employed by Black immigrants in Toronto to cope with poverty.

- Explore how the intersectionality of race, immigration status, and other identity factors impact poverty experiences among Black immigrants in Toronto

1.4 Research Questions

The overarching research question of this thesis is: What are the experiences of Black immigrants about poverty in Toronto?

Specifically, this study asks:

- How do structural and systemic factors contribute to poverty among Black immigrants in Toronto?

- How do Black immigrants in Toronto cope with poverty?

- How does the intersectionality of race, immigration status and other identity factors shape Black immigrants' experiences of poverty?

1.5 Rationale for the Study

Racialized immigrants form a significant part of Canadian society, yet they continue to remain one of the most disadvantaged groups in the country. Since the outbreak of COVID-19, most immigrants (including Black immigrants) have suffered several challenges including job loss which has further worsened the situation (OECD, 2022). For Black immigrants, the intersection of race has even heightened the challenge of inequality since the COVID-19 pandemic (Mensah & Williams, 2022). This research highlights the challenges facing Black immigrants in Toronto Canada that expose them to poverty. In so doing, this study contributes

to filling gaps that exist in the literature, as there has been little work done on Black immigrants in Toronto.

Studying Black immigrants in Canada is important because most studies on Blacks homogenize Black Canadians under such broad labels as "Blacks in Canada" (Firang, 2020; Mensah, 2010, 2002), "Black Caribbean" (e.g., Henry, 1994; Henry & Tator, 2006) and "African Canadians," (e.g., Tetteh & Puplampo, 2005) without exploring the diversity within the Black Canadian population group. Arguably, Black Canadians are unique (Mensah, 2010), due to the intersection of their generational roots, ethnicity, ethnocultural values, social practices, and norms. Historically, while some Blacks can trace their roots in Canada for many generations, others have immigrated to Canada in recent decades from Africa, the Caribbean, and South America. About 40.9% of the Black population in Canada are Canadian-born, while the remaining are immigrants to Canada, with Africa being the main source (Statistics Canada, 2024a). Further, Statistics Canada asserts that the Black population in Canada is comprised of over 300 ethnic or cultural origins underscoring the diversity among this unique race (Statistics Canada, 2024a). While both race and ethnicity are socially constructed and have been used interchangeably, race centers on physical traits and power, while ethnicity focuses on cultural identity factors like language, religion, etc. (Bae & Lynch, 2022; Y. Wang & Lin, 2023). These facts highlight the diversity among Black people in Canada (Statistics Canada,2024a). Consequently, my study acknowledges the complexity and diversity among Black immigrants and explores how their intersecting identities shape their experience with poverty.

Another rationale for the proposed study is that most studies on poverty in Canada provide a generalist perspective and not an in-depth insight into the phenomenon. Most research (e.g. Statistics Canada, 2021; Scott et al. 2022) on poverty uses normative standards such as the Low-Income Cut-Off (LICO) to measure poverty without exploring the issue of social exclusion and marginalization faced by impoverished people. This study explores the

experience of poverty among racialized populations using qualitative indicators namely, access to employment, housing, and healthcare. This study also explores the link between social exclusion and these indicators and how they ultimately shape the poverty experience for these immigrants. This research addresses the knowledge gap that confronts the field. By providing evidence that is specific to the case of Black immigrants in Toronto, using non-normative indicators, this research adds invaluable knowledge to the poverty literature. The knowledge created from this research also provides important information to aid government and policymakers in curating policies to address the issue of poverty among equity-deserving groups.

Lastly, this study helps create public awareness of the struggles of racialized immigrants specifically, Black immigrants in Toronto. This will allow community leaders of these groups in Canada to make informed decisions on how best to better the situation and ultimately make a sound argument to influence government policies.

1.6 Positionality

As a Black scholar and newcomer immigrant in Canada, I experience and comprehend the daily struggles that racialized individuals go through. Although Canada is diverse and multicultural, evidence-based research suggests that the distribution of opportunities and resources throughout the entire population is unequal (Banerjee & Verma, 200; Dietz et al.. 2015; Goldmann et al., 2009). People of non-dominant races (particularly Black people) continue to be impoverished due to the unequal distribution of income and opportunities firmly embedded in issues like discrimination and racism (Mensah & Williams, 2022).

Further, having an undergraduate background in Social Work has given me a plethora of understanding about poverty and its impact on minority groups including Black people. With my undergraduate Social Work education, I feel well-versed in the anti-oppression framework This paradigm provides me with the knowledge and skills to have a deeper understanding of issues of poverty.

Since I consider myself a member of the demographic group being studied (Black immigrants), my role in this study was that of an insider. However, I was aware of any biases that existed because of my membership in the study's demographic group. To prevent my impressions from influencing the study's findings, I consistently subjected my study to third-party reviews. In the course of my research, members of my research supervision committee had the chance to constantly review my study and raise concerns about any personal biases that may have arisen.

Additionally, the study was periodically subjected to critical reflections to avoid personal biases influencing the research. By engaging in critical review, I leveraged self-reflexive journals to examine how my personal biases and assumptions might have influenced the study's findings. Also, I considered alternative explanations and interpretations that challenged my conclusions and analysis. For instance, through peer review, I welcomed and considered comments from my research supervision committee that challenged my analysis and findings.

Chapter Two: Literature Review

2.1 Introduction

This chapter reviews the existing literature on racialized immigrants' experience (including Black immigrants) with poverty within the Toronto CMA from the 1980s to date. Due to the scarcity of data and gaps in research, this chapter provides data from an extensive peer-reviewed literature search. The literature extended beyond existing studies on Toronto CMA but still relevant to the Canadian context. This was necessary due to the scarcity of data on studies done in the Toronto CMA. The review of the literature also synthesizes the core themes of this study to broaden our understanding of their theoretical perspectives. The review of the literature is organized under the four core themes:1) Poverty, 2) Poverty and Immigrants' Limited Access to Employment; 3) Housing and Poverty; and 4) The Links Between Immigrants' Healthcare and Poverty.

2.2 Poverty

There is no universally agreed definition of poverty as various scholars from different backgrounds interpret poverty with different meanings. Nyasulu (2010b) asserts that the type of definition assigned to poverty determines the approach and measures that will be chosen to resolve or combat it. The choice of approaches and metrics of measurement will be firmly embedded in the definition assigned to the phenomenon (Nyasulu, 2010b). For instance, economists are likely to define poverty differently from social workers, who may view poverty as social exclusion. Subsequently, economists will approach and measure poverty differently from social workers.

Statisticians over the years have quantitatively defined poverty using numerical values (Nyasulu, 2010b; Saunders, 2004; Noble, Ratcliffe & Wright, 2004) in the form of percentiles, or a minimum metric to measure poverty among individuals and population groups. Some

scholars have benched their definition of poverty on the income earnings of individuals, households or families. To them, earnings below a chosen metric renders the individual, household, or population poor. For instance, the World Bank in 2022 announced a new numeric indicator for measuring poverty, specifying that an individual earning below $2.15 per day experiences extreme poverty (World Bank, 2022). While some economists and statisticians define poverty using a defined poverty line or metric, others prefer to use percentiles of an entire population (Noble et al.,2004). For instance, the line for poverty could be defined using the bottom 10% of earners in a country. In this scenario, regardless of the amount of money earned, an individual, household or population could be considered poor if they fall below the least 10% earners of the entire country.

In Canada, the popular normative metrics used by scholars and policymakers for measuring poverty include the Low Income Cut Off (LICO), the Low-Income Measure (LIM), and the Market Basket Measure (MBM) (Statistics Canada, 2016). Statistics Canada (2016) defines LICO as a measure of the spending of individuals or households on necessities like food, clothing and shelter relative to their income. According to Statistics Canada, an individual or a household falls below the cut-off if they spend 20% or more of their total income on necessities (defined using the 1992 expenditure data). On the other hand, LIM estimates the proportion of a selected geographic area with substantially less income than the rest (Chappell, 2014). Within this context, a Low-Income Family – is defined as those households whose incomes are less than half the median family income in the area (income is adjusted according to family size). The LIM determines if the income of a household is low by comparing the total income of the household to half of the median income of a household in a particular neighbourhood (Chappell, 2014; Statistics Canada, 2016; Zhang, 2010). Unlike the LICO which uses expenditure data, LIM uses income data. LIM is calculated yearly with current data and hence does not need to be adjusted for inflation (Statistics Canada, 2016). The MBM sets

income thresholds using the price or cost of specific goods and services (such as food, clothing, shelter, and transportation) needed to live modestly (Chappell, 2014; Hatfield et al., 2010; Statistics Canada, 2016). The MBM is usually adjusted depending on the family size and has different thresholds for rural areas in different provinces.

Though these normative metrics have proven useful for measuring and defining poverty, scholars from social science backgrounds reject the idea of using only metrics or figures to determine who is poor or not. For instance, Nyasulu (2010b) asserts that poverty is often caused by situations that disempower people to provide for themselves. The inability to meet standard metrics such as income thresholds, shelter, food etc. are all manifestations of poverty caused by external factors that disempower them (Nyasulu, 2010b). Similarly, another scholar (Dewilde, 2003) criticizes the statistical normative standards for confining poverty to only income trajectories and thus not offering a full solution to the problem.

2.2.1 Social Exclusion and Poverty

Over time, poverty definitions have become multidimensional, relating poverty not only to a certain level of income but also to the experience of being poor or socially excluded. For instance, Chappell (2014) defines poverty as social exclusion. This definition, widely adopted by professionals such as social workers, implies that poverty exists when a person is unable to or is denied the opportunity to, fully engage in the economic, cultural, social, and political realms of society, or meet society's expectations in terms of roles, relationships, and participation (Chappell, 2014).

Dewilde (2003) further made a connection between poverty and social exclusion. Poverty and social exclusion are intertwined and reinforce one another (Silver 1994; Townsend 1979). Social exclusion is an ardent cause of poverty yet, normative poverty metrics are unable to capture the role social exclusion plays in the phenomenon (Dewilde, 2003; Nyasulu, 2010b). Nyasulu (2010b) asserts that the denial of access to opportunities and resources to better one's

life is a trait of social exclusion and plays a fundamental role in causing poverty. Social exclusion which can arise from racism, sexism and many other factors limits people's access to economic opportunities causing them to be at the mercy of poverty (Silver, 1994). Poverty, in turn, restricts access to essential resources like education, housing and healthcare further causing social exclusion (Townsend, 1979). Thus, while poverty causes social exclusion to deny individuals, like Black immigrants, the opportunity to fully engage in the economic, cultural, social, and political fabrics of society (Chappell, 2014), the lack of access to opportunities like employment, appropriate housing, and affordable healthcare, can also lead to poverty. The rest of the literature review highlights how limited access to employment, housing, and healthcare are some of the major drivers of poverty among Black immigrants in Canada.

2.3 Poverty and Immigrants' Limited Access to Employment

Several studies have demonstrated a strong correlation between poverty and access to employment (Autin & Allan, 2019; Dietz et al. 2015; Kogan et al., 2022). Access to decent employment allows human beings to meet their basic survival needs to achieve a decent life. Abraham Maslow's theory of needs ranks food, shelter, and clothing as basic and necessary for the survival of all (Saif et al., 2023). To achieve basic needs and other necessary needs for human survival, every individual requires a decent and sustainable source of income. Autin and Allan (2019) have argued that employment is a sustainable source of income for individuals. This suggests that the relevance of employment for the survival of every adult human cannot be overemphasized. Goal Eight of the United Nations' SDGs emphasizes the need to achieve decent and sustainable employment for all, including minorities like Black immigrants (Allen et al., 2018).

Many studies (Allahar 2010; Dietz 2010; Dietz et al. 2015) have recognized that Black immigrants face numerous employment barriers. Some of these barriers include but are not

limited to discrimination from employers, deskilling, and underemployment. For example, Dietz (2010) reveals that visible minority immigrants face discrimination simply by having different accents, and foreign-sounding names. Allahar (2010) further reveals that out of the population of Black immigrants employed, a vast majority of them indulge in risky ventures (jobs with conditions that could pose a risk to their health) because of the numerous barriers they face in securing decent and safe employment. Allahar (2010) further asserts that 52% of the Caribbean Black male youth residing in the Greater Toronto area are employed in precarious occupations due to this same reason. This continues to threaten their access to sustainable employment.

Owing to these barriers stated above and many others, it could be said that Black immigrants in Canada may have a harder time accessing decent and sustainable employment simply because they may be less acclimatized to the Canadian labour market and may hold foreign credentials from their countries of birth. This challenge further exposes them to the hardships of poverty. The specific barriers that hinder Back immigrants' seamless access to decent (safe and sustainable) employment in Canada are further reviewed using discrimination, qualifications and skills, and income disparity as sub-issues.

2.3.1 Discrimination in the Canadian Labour Market

Discrimination, defined as the unfair treatment meted out to an individual or a group of people based on demographic variants like race, nationality, ethnicity, gender, or age (Canadian Human Rights Commission, 2021), has been found to be one of the significant barriers that deny Black immigrants access to decent employment (Dietz et al. 2015; Galabuzi, 2011; Kogan et al. 2022). An employer may disqualify a job applicant simply based on race, sex, and age (Canadian Human Rights Commission, 2021) and this may qualify as a classic example of discrimination. Labour market discrimination has a high tendency to expose people to poverty

by denying them the opportunity to access employment which is a sustainable source of income.

Over the years, a significant proportion of the Black population in Canada, especially Black immigrants, has been subjected to discrimination in all aspects of life (Kogan et al., 2022). Statistics show that of all the ethnic groups in Canada, Black people are the most exposed to discrimination in all forms (Statistics Canada, 2022). Data from Statistics Canada (2002) found that at least 46% of Black people aged 15 or older have received a form of discrimination ranging from employment to healthcare, housing, social life, police profiling, and many other facets of life further impoverishing them. According to Statistics Canada (2022), the prevalence of discrimination against Black people in Canada is about 15 times higher than among non-visible minority populations. The data demonstrate a growing pattern of discrimination in Canada by revealing that discrimination against Black people in Canada grew from 28% in 2014 to 46% in 2019 (Statistics, 2022). This statistical data proves that discrimination against visible minorities especially Black people is still prevalent in Canada. According to Kogan et al. (2022), Black people in Canada have suffered serious and subtle forms of discrimination which have further resulted in high anxiety levels for them and limited their chances of economic success. Other serious forms of discrimination include police profiling and discrimination from employers while subtle forms of discrimination span from ones received at the bank, restaurants, and many other places (Kogan et al.,2022). This supports the claim that discrimination does not only impoverish Black immigrants in Canada but also has the tendency to take a great toll on their mental health which could be damaging. This also asserts that regardless of immigration status, Black people in Canada suffer discrimination which has been a core basis for their impoverishment.

Adding to the discourse on labour market discrimination, Dietz et al. (2015) on the other hand suggest that poverty is not only prevalent among the Black immigrant population

in Canada. The Canadian labour market discriminates against many immigrant groups not just Black immigrants. For instance, their study found that a significant proportion of employers in Canada prefer to hire locals (Native Canadians) to fill labour shortages ahead of immigrants regardless of which immigrant group, race, or ethnicity they may belong to. Immigrants' identity factors like name and accent are likely to impact their employment outcomes as studies like Oreopoulos and Dechief (2012) have found that employers are likely to proceed with applications which have English-sounding names on their resumes over those that have foreign-sounding names. Hence, it may be argued that discrimination in the Canadian labour market is heightened such that it goes beyond affecting a specific immigrant group or race, but rather conglomerates or homogenizes all immigrants into one group. Dietz et al. (2015) also reported that Canadian employers are less likely to employ immigrants in high and skilled positions, but do not mind hiring these immigrants to fill menial job positions. Other studies (Hakak et al. 2010) have also confirmed that all immigrant groups not only Black immigrants experience discrimination in the Canadian labour market. Hakak et al. (2010) in a study which interviewed Latin American graduates in Canada revealed that these immigrants have a hard time securing a skilled or professional job in Canada even though they possess the right qualifications. They attributed some of the causes of this problem to discrimination and language barriers.

As a result of the discrimination Black immigrants receive from the Canadian labour market, they are forced to resort to menial jobs for survival, Creese and Wiebe (2009) reveal. Their overall economic outcomes are significantly affected as most menial (precarious) jobs are associated with lower wages and fewer opportunities for development and growth. Creese and Wiebe (2009) also state that Black immigrant women are less likely to be employed in survival jobs (jobs not related to one's trained profession) especially, those which require manual strength. Hence, these women are forced to gain additional post-secondary

qualifications in Canada to increase their job-securing chances in their various occupations. Research by Block and Galabuzi (2011) also found that Black immigrants are more likely to be unemployed or underemployed compared to their White counterparts, despite having similar education and experience levels. They face challenges in accessing skilled employment and often end up in low-wage and precarious jobs.

Despite the assertion made by Dietz et al. (2015) that discrimination in the Canadian labour market affects all immigrant groups, some researchers like Creese and Wiebe (2009) have revealed that Black immigrants are the most affected population. Dietz et al. (2015) make a strong argument that the intersectionality of gender even makes the situation more complex. That is, Black immigrant women are likely to experience discrimination more than men. Their study recruited participants from Sub-Saharan African countries and found that employers in Canada are less likely to fill shortages with Black immigrants, especially women, even though most of them possess the required skill set and qualifications acquired from their home countries which is a strong case for discrimination (Dietz et al. 2015).

A study by Salaff et al. (2002) supports that discrimination in the Canadian labour market could be traced back decades. This consistency indicates that Black immigrants, and other immigrant groups, have been systemically positioned to be unemployed and/or underemployed leading to their impoverishment. Salaff et al. (2002) conducted their research two decades ago and revealed that immigrants in Canada have had a harder time accessing employment due to discriminatory practices within the labour market. Though immigrants may qualify for job opportunities, employers prefer to give an unfair advantage to Canadian applicants Salaff et al. (2002) reveal. The issue of employers' preference for the Canadian experience was argued by the study to be one of the prevailing causes of immigrants' unemployment in skilled jobs.

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In summary, the studies presented above demonstrate that immigrants in general, and Black immigrants in particular, have a hard time accessing decent and sustainable jobs irrespective of the high qualifications or skills they may possess. The intersectionality of factors, like race and ethnicity, shows that Black immigrants are the most affected group by this problem. As such, their economic outcomes, mental health, and social dignity are highly affected which are common traits of poverty.

2.3.2 Qualification, Credentials and Skills of Immigrants in Canada

Canada's Federal Skilled Worker Program aims to attract highly skilled immigrants through a points-based system that rewards points for high educational credentials, skills, and experience (Chand & Tung, 2019). However, despite this effort, many immigrants face significant challenges in the Canadian labour market.

Studies have shown that Canadian immigrants often have higher educational levels than their U.S. counterparts, yet experience higher rates of unemployment, underemployment, and lower wages (Lu & Hou, 2020). This discrepancy is attributed to Canada's emphasis on education and skills in its immigration system without adequate recognition in the Canadian labour market.

Further the devaluation of foreign-acquired credentials, especially from developing regions like Africa and the Middle East, is a persistent issue (Buzdugan & Halli, 2009). Most highly educated immigrants from these regions often struggle to find employment or jobs that match their qualifications due to the non-recognition of their credentials. This devaluation has caused significant earnings disparities between visible minority immigrants with foreign credentials and white Canadians with local credentials (Li, 2001).

Similarly, Banerjee & Verma (2009) argue that recent immigrants in Canada are among the most educated populations, with high rates of post-secondary qualifications. However, their

chances of securing jobs that match their qualifications are minimal, and even when they do, they often receive lower remuneration than native-born Canadians in similar positions.

Further, Warman et al. (2015) found that many immigrants invest in additional education in Canada to improve their employment prospects. These scholars further established that there is no direct connection between pre-migration credentials and current jobs for many immigrants in their first years in Canada. English language proficiency has been linked to higher earnings, with proficient immigrants more likely to secure higher-wage jobs (Warman et al., 2015). In contrast, Sethi (2015) found that a significant proportion of immigrants particularly racialized ones are unwilling to undertake further education and training to boost their employability.

In summary, the persistent devaluation and non-recognition of foreign-acquired credentials, particularly from developing countries, adversely affect immigrants' economic outcomes in Canada. This situation often forces highly skilled immigrants to accept menial jobs with lower wages, exposing them to poverty and negatively impacting their quality of life (Buzdugan & Halli, 2009; Chand & Tung, 2019; Lu & Hou, 2020; Warman et al., 2015).

2.3.3 Income Disparity in the Canadian Labour Market

Income levels among immigrants have a high propensity to influence their exposure to poverty. The literature presented in the above sections asserts that immigrants in general (especially visible minority/ Black ones) are confronted with several barriers that affect their economic conditions and eventually impoverish them. To explore this phenomenon, Fortin et al. (2016) test the earning levels among immigrants in Canada. In their study, they found a significant income disparity between immigrants and native-born Canadians. Fortin et al. (2016) revealed that the same population dynamics (age, gender, and educational level) used for both populations (immigrants and native-born Canadians) indicated income disparity between the two groups. Fortin et al. (2016) found that immigrants are less likely to earn more,

or the same income level, as their native-born Canadian counterparts. Ostrovsky (2008) also similarly discusses the income gap among immigrants in Canada. These authors (Fortin et al.,2016; Ostrovsky, 2008) found a significant income disparity and income inequality between the general immigrant population and native-born Canadians. That is, immigrants are less likely to be employed in high-paying jobs than native-born Canadians. Ostrovsky (2008) further explored the earning gap among immigrant cohorts. It was found that the more recent an immigrant cohort was, the more the income gap widened compared to earlier cohorts. What this means is that the more recent an immigrant is, the more likely they are to be employed in low-wage occupations. Ostrovsky (2008) further reported that other factors like foreign education, official language, and place of birth also have a significant impact on immigrants' earnings in Canada. It suggests that the region/place of birth of an immigrant has the highest effect on the phenomenon while official language and foreign education varies among cohorts, age groups, gender, and many other demographics. The paper also reported that earnings instability among immigrants remains persistent for the first few years and reduces over time.

Lamb et al. (2021) found that immigrants are more likely to be engaged in low-income jobs than native-born Canadians. Lamb et al. (2021) also found that immigrants in Canada are likely to be employed in precarious (menial) jobs and are likely to be employed in part-time or temporary jobs which further contributes to their low earnings. This significantly impacts their economic outcomes as their sources of income remain unsustainable or insufficient. The income gap between immigrants and native-born Canadians in standard jobs and non-standard jobs was also compared. The results revealed that the income gap between immigrants and native-born Canadians who are employed in non-standard jobs was not as persistent as it was among their counterparts employed in standard jobs. Lamb et al. (2021) further revealed that non-standard jobs are usually a point of entry for immigrants from developing countries into the Canadian labour market. This suggests that immigrants, specifically those from developing

countries are systemically positioned to be employed in low-income jobs until they upgrade their credentials to be viewed as qualified for high-income jobs.

The job status (whether permanent, temporary, full-time, or part-time) in the first four years of migrating also projects a long-term effect on the income and finances of immigrants (Zhang & Banerjee, 2021). Zhang & Banerjee's study explored the effects that job status and joblessness of immigrants in the first four years pose on their long-term earnings and finances. Zhang & Banerjee (2021) revealed a negative impact of the phenomenon on immigrants' earnings and further emphasized that the effects could affect their earnings for up to their first ten years in Canada. Further, Zhang & Banerjee (2021) proposed interventions to provide sustainable job opportunities to new immigrants since their earnings in their early years of arrival could have a long-term impact on their future earnings and finances in general.

Research by Ferrer et al. (2006) presents findings that debunk the assertions that immigrants earn low as a result of systemic factors like discrimination. Ferrer et al. (2006) did a comparative analysis of immigrant's earnings and that of native-born Canadians and revealed that native-born Canadians possess a high literacy level as compared to their immigrant counterparts. As a result, Ferrer et al. (2006) challenged the status quo which has mostly linked immigrants' lower earnings to discrimination and other factors. The study further revealed that even though the literacy level between the two groups is at par, the gap in earnings between them is not as significant. For their mates with university education, the differences in literacy skills could affect the gap in earnings by up to two-thirds (Ferrer et al., 2006). This helps throw light on the relationship between immigrants' educational qualifications and their earnings which influences their exposure to poverty.

Further, Schaafsma and Sweetman (2001) also view the earnings of immigrants in Canada from a different perspective. Schaafsma and Sweetman show that the age at immigration from one's country of origin to Canada tends to influence the earnings of those individuals. These

scholars argue that immigrants who come to Canada at very young ages like 15 and 18 usually possess low levels of education which further posits them to be employed in low-income jobs. Schaafsma and Sweetman (2001) also established that immigrants' work experience from their home countries does not contribute to their earnings in Canada. Additionally, Schaafsma and Sweetman's study argues that visible minority immigrants such as Black immigrants whose mother tongues are not English language go through an assimilation process which further devalues their educational experience from their home countries ultimately exposing them to poverty.

The Canadian labour market continues to witness and contribute to a significant income disparity between immigrants (especially those from minority races like Black) and native-born Canadians (Li & Li, 2013). As reported by Li and Li (2013), Canada attracts some of the highly skilled individuals around the globe who come in as immigrants. In their study, these scholars compared and argued that a significant number of these immigrants are as highly skilled as or even more skilled than native-born Canadians. Yet, the income levels of these immigrants do not glorify the level of skills they possess. Li and Li (2013) further reported that the levels of earnings between immigrants and native Canadians are at par. This creates an income inequality between the two groups and increases the exposure of these immigrants to poverty. The cause of this challenge remains unexplained in the study (Li & Li, 2013). To reduce the challenge of income disparity between the aforementioned groups, Li & Li, (2013) called for policies that sanction and regulate how immigrants (especially those of colour) are treated in the Canadian labour market.

Goldmann et al. (2009) similarly revealed that most immigrants who come to Canada are highly skilled, yet they are unlikely to find jobs that match their experience in their home countries. Goldmann et al. (2009) further argued that immigrants' economic success in Canada is highly dependent on securing a high-income job. Unfortunately, the Canadian labour market

deskills most of them which leaves them with no option but to settle for low-income jobs (Goldmann et al., 2009). These authors also found that immigrants who can secure jobs with experience from their home countries tend to earn relatively more income than their counterparts who are unable to. Goldmann et al., (2009) further revealed that female immigrants who can match their jobs in both their home countries and in Canada are more likely to receive higher returns on their education and work experience. This seeks to establish that income disparity in the Canadian labour market exposes them to poverty.

2.4 Housing and Poverty

Housing remains an essential need for human survival. Sustainable housing plays a role in the comfortable and healthy living of humans. Studies have established that poor housing conditions are significantly a sign of poverty (Singh, 2021; Preston et al., 2009; Francis & Hiebert, 2014). That is, people living in poverty are likely to face challenges accessing decent sustainable housing. Since the 1990s, the Canadian housing market has faced crises owing to the federal government's withdrawal of investment in subsidizing the cost of housing for Canadians (Gaetz et al., 2014). This has led to a declined supply of housing for the entire Canadian populace resulting in inflation in the housing market, Gaetz et al., (2014) reveal. As a result, a significant number of the Canadian population are at risk of being homeless. Durbin (2009) citing (Carter and Polevychok, 2004) reveals that about 1.7 million households in Canada are at risk of inaccessibility to affordable and sustainable housing. For urban centers, the debt in housing appears to be horrifying (Cheung, 2014). Owing to the large population in urban areas in the country, the pressure on the "already limited" housing resources continues to grow putting more people in these areas at risk of homelessness, the study reveals.

Further, the Canadian population has made a historic growth over the past two decades (Statistics Canada, 2023). According to the data available on Statistics Canada's website, the population of the country has grown from 30 million in 1997 to 40 million in 2023. That is, in

a space of 26 years, the population of the country has grown by 10 million which is record-breaking in the country's history. In 2022 alone, the population of Canada grew over 1 million. The organization attributes immigration as the main contributor to this growth. The British Broadcasting Corporation hints at the Canadian government's plan to continue to grow the country's population through immigration (BBC, 2022). In a news item on the corporation's website, the Canadian government plans to welcome about 500,000 new immigrants every year by 2025.

Drawing from the data presented, there is a possibility of a high surge in demand for housing in Canada in the near future. Considering the already existing shortage in the supply of housing, the market may continue to realize the same trends of inflation and deficits or even higher. Concerning these factors presented, this study finds it imperative to assess the current and previous housing conditions of immigrants as a whole. For racialized immigrants, the situation may be considerably complex. As such, issues like housing affordability, housing adequacy and suitability, and homeownership will be explored to reveal the housing situation of immigrants in Canada according to existing literature.

2.4.1 Housing Affordability for Immigrants in Canada

The affordability of housing has become a major challenge for most immigrants today in Canada (Statistics Canada, 2023b). Statistics Canada's study suggests that immigrants, especially recent ones are less likely to afford the current cost of housing in Canada due to the height of inflation currently in the housing market. The organization also attributed some of the reasons for housing unaffordability to unemployment, underemployment, and low income among immigrants. Further, Statistics Canada (2023b) indicated that visible minority immigrants like Africans, Arabs, and Latin Americans are the most affected immigrant groups by the current housing unaffordability challenge. This risks their chances of accessing decent housing relevant for healthy and quality life.

Singh (2021) indicated that housing affordability is a major challenge for most immigrants in Canada. The scholar further revealed the level of impact of this challenge by stating that immigrants' welfare and health are affected and ultimately impacted by this challenge. The affordability of housing for immigrants in Canada is also premised on factors like age, educational level, and status of employment, Singh (2021) reveals. That is, the older immigrants get, the more they achieve higher education, and their ability to secure full-time employment, the more likely they are to afford housing in Canada. The choice of area of settlement also influences immigrants' affordability of housing. Singh (2021) further suggested that the more urban the area of settlement is, the less likely immigrants are to afford housing. Singh's research also suggested that recent immigrants who are likely to be renters are the most affected immigrant group putting a burden on their finances. Gender also plays a huge factor in determining immigrants' housing affordability with women facing the extreme risk of unaffordability (Singh, 2021). Finally, Singh (2021) argued that Africans, Asians, and Middle Eastern immigrants are faced with the highest risk of housing unaffordability in Canada. This issue of housing unaffordability leaves immigrants at the mercy of homelessness which is a sign of poverty.

Murdie (2003) also presented findings that suggest that unaffordability in the Canadian housing market has remained a persistent challenge for immigrants in Canada, especially newcomers. Murdie's study further revealed that unaffordability in the rental housing market specifically in Toronto has remained a challenge since the mid-1990s (Murdie, 2003). The scholar compared the affordability of housing among three newcomer groups: Jamaicans, Poles, and Somalis in Toronto. Murdie (2003) found that the Poles are the least affected group by housing unaffordability while the Somali newcomers faced the extreme challenge of housing affordability in Toronto.

Recent immigrants are the most at-risk group for homelessness in Canada (Preston et al., 2009). These scholars proposed low income as a major factor contributing to this challenge. As a result, most newcomers unlike their native-born Canadian counterparts are unable to afford adequate and decent housing in Canada. For newcomers who are able to afford the cost of housing, they are most likely to spend over fifty percent of their total income on housing, specifically rental (Preston et al., 2009). The scholars further revealed that newcomers with home ownership are likely to spend over 30% of their total income on their home ownership. It was also suggested by the scholars that a significant proportion of newcomers in Canada suffer what the study terms "hidden homelessness" where the said population relies on social contacts to access inadequate housing solutions such as crowding in housing spaces due to unaffordability.

Teixeira (2013) contributing to the discourse on housing affordability suggested that immigrants are less likely to meet the growing cost of housing in Canada. In a study conducted in two suburbs (Surrey and Richmond) in Vancouver, newcomers were found to be struggling to afford the cost of housing in the rental market. The study states that a vast majority of these immigrants spent more than half of their total monthly household income on housing causing them to be at the mercy of homelessness. The study also linked overcrowding and housing inadequacy to the problem of unaffordability among newcomers in the suburbs which is a consequence or sign of poverty.

While some studies have argued that urbanization may be a major cause of immigrants' housing unaffordability in Canada, Drolet and Teixeira (2020) present findings that deviate from the status quo. These scholars explored the housing conditions of immigrants (including Black immigrants) who have settled in smaller cities in Canada specifically in British Columbia. Participants were recruited from Kamloops and Kelowna- two small cities in British Columbia to share their views and perceptions on the housing situation in the two cities. Drolet

and Teixeira (2020) found that the cost of housing for immigrants in the two small cities was not any different from the metropolitan areas in Canada. As a result, most of these immigrants are forced to settle for illegal housing alternatives for survival. A provincial government officer who participated in the study also argued that the "first and last payment" (a housing security deposit) also posed a major challenge to new immigrants in the two cities who rely on rental housing for shelter.

To buttress Drolet and Teixeira (2020)'s argument, Brown (2016) found that immigrants in North Bay- a small city in northern Ontario do not realize any difference in housing costs in North Bay in comparison to the housing costs in big cities. Brown (2016) argues that immigrants in North Bay do not experience any significant price drop in the cost of housing in their current place of settlement compared to the cost of rental housing in their previous big cities.

Refugees have not been spared by the housing unaffordability crisis among immigrants (Rose, 2019). Rose (2019) maintained that Syrian immigrants experienced a critical housing crisis owing to factors like unaffordability. Though Syrian refugees just like every refugee group receive monthly stipends from the Canadian government and other relief funds from non-profit humanitarian organizations and individuals, that is still not sufficient to afford the current cost of housing in the market (Rose, 2019). Rose (2019) further argued that the Resettlement Assistance Program (a program that assists refugees in settling into Canadian society seamlessly) does not provide enough funds to meet the current cost and demands of the housing market in Canada.

In summary, housing unaffordability among immigrants (including Blacks) is a persistent issue that affects their quality of life and exposes them to the hardships of poverty as they spend a heavy proportion of their income to access decent housing.

2.4.2 Homeownership among Immigrants in Canada

Homeownership is a very remarkable trait of immigrants' integration and settlement in their host countries, studies have shown (Kuuire et al., 2015). The Collins dictionary defines "homeownership" as the situation of owning one's own house or flat or of having a mortgage on it. Successful immigrants may be more likely than poor immigrants to afford homeownership in their host countries. That is, the poorer an immigrant may be, the less likely they may be to afford owning homes. As studies like Kuuire et al., (2015) have identified that homeownership is an integral determinant of immigrant settlement and economic success, this literature review finds it necessary to assess the level, tenet, and concerns of homeownership among immigrants in Canada. Also, given that there exists a significant gap in homeownership matters of immigrants in Canada (Haan, 2007), it is deemed highly relevant to discuss and present the homeownership rates and trends among immigrants in Canada. As such, available literature on the phenomenon will be reviewed in this section.

Kuuire et al. (2015) asserted that homeownership among immigrants (including Black immigrants) in Canada has received a significant decline over the past two decades. These scholars evaluated the relationship between sending remittances (money sent by immigrants to their relatives in their source countries) and homeownership among immigrants in Canada. It was found that immigrants' involvement in remittances negatively affects their ability to own a home and how well they fit into the Canadian housing market. The study also suggests that immigrants' intentions to temporarily live in Canada and move back home also affect their decision to buy or invest in homeownership in Canada. Kuuire et al. (2015) further revealed that most immigrants in Canada are here for economic reasons and intend to permanently move back home. As such, a significant proportion of them do not acquire homes.

Further, Kuuire et al. (2016) tested the relationship between transnational activities among Ghanaian immigrants in the Greater Toronto Area and the influence it has on their

homeownership in Canada. Their research found that immigrants who engage in transnational activities such as building homes back home are more likely to invest in homeownership in Canada. The main factors influencing the relationship between those two variables remain undiscussed by the study. Contributing to the discourse of homeownership trends among coloured immigrants in Canada, Cheng and Haan (2023) found that Black immigrants have the lowest homeownership rates among the immigrant population in Canada. As a result, the said demographic of people is found to have the highest housing rental rates in Canada. Cheng and Haan (2023) attributed some of the causes of this challenge to economic challenges among Back immigrants in Canada. The same study also found White and Asian immigrants to have the highest homeownership rates among the immigrant population in Canada. Cheng and Haan (2023) argued that the homeownership rates among Asian immigrants particularly were growing steadily in comparison to the homeownership rates among native-born Canadians reducing the gap in homeownership rates between the two groups. Asian (specifically Chinese) immigrants were found at a point to have surpassed native-born Canadians in homeownership in Canada by 1%.

Cheng (2020) affirmed that Black immigrants have continued to have the lowest homeownership rates among immigrants in Canada. Drawing on the 2006 and 2016 Canadian Census Public Use Microdata File (PUMF), Cheng (2020) compared and analyzed homeownership rates among six demographic groups namely, White Native-Born Canadians, White Immigrants, South Asian Immigrants, Chinese Immigrants, Black Immigrants, and Filipino Immigrants.

Table 2.1: Homeownership rates among immigrants in Canada (2006 – 2016)

Ethnic Group	2006 non-householder	2006 Renter	2006 Owner	2016 non-householder	2016 Renter	2016 Owner
White Native Borns	45%	17%	38%	48%	9%	44%
White Immigrants	49%	15%	35%	50%	9%	42%
South Asia Immigrants	54%	13%	33%	50%	7%	43%
Chinese Immigrants	56%	10%	35%	50%	4%	45%
Black Immigrants	41%	37%	22%	38%	28%	34%
Filipino Immigrants	56%	16%	28%	55%	12%	34%

Source: modified after Canadian Census Public Use Microdata File (PUMF), Statistics Canada (2017)

The results above show that White Native-born Canadians had 38% and 44%, White Immigrants had 35% and 42%, South Asian Immigrants had 33% and 43%, Chinese Immigrants had 35% and 45%, Black Immigrants had 22% and 34% while Filipino Immigrants had 28% and 34% in 2006 and 2016 respectively. Though the results show that Black Immigrants had a 12% growth, the highest among all the population groups listed, they remained one of the groups with the lowest homeownership rates. Cheng (2020) attributed affordability as a hindrance to homeownership among immigrants in Canada.

The homeownership gap between immigrants and native-born Canadians remains prevalent in immigrants' first few years in Canada but begins to decline over time as immigrants integrate into Canadian society (Zhou & Haan, 2012). That is, as immigrants begin to settle in Canada, their steps towards homeownership get closer and closer just like native-born Canadians. Zhou and Haan (2012) however argue that the case varies among different immigrant groups in Canada citing that Chinese immigrants are more likely to achieve homeownership than Black immigrants in Canada. Their study attributed some of the causes of this to the creation of households suggesting that Chinese immigrants create fewer households and transition into homeownership quicker than Black immigrants who create more

households and attain homeownership at a slower pace. Zhou and Haan (2012) also compared homeownership among immigrants in Toronto to that of immigrants in Los Angeles. The results show that immigrants in Toronto have fewer households and higher homeownership trends than immigrants in Los Angeles who have lower homeownership and higher household creation rates.

The comparative analysis of homeownership between immigrants in the USA and Canada continues to interest researchers in the field. Haan (2007) suggests that homeownership among immigrants in the USA and Canada continues to have similar trends. In the paper, Haan (2007) compares homeownership trends among Black, Chinese, Filipino, White, and South Asian immigrants in both countries. Just like Cheng (2020), Haan (2007) found that Black immigrants were found to have the lowest homeownership rates among the immigrant groups compared. In this case, the situation was prevalent in both countries. White immigrants and Chinese immigrants were found to have the highest homeownership rates sometimes surpassing the rate of homeownership among the native-born citizens in both countries. Filipino and South Asian immigrants were found to perform moderately among the other groups. Haan (2007) argued that these variations are a result of the dynamics that exist for the different groups of immigrants upon their arrival to their respective host countries.

Finally, Haan (2009) argued that homeownership rates for immigrants in Canada have been declining significantly in recent years, unlike their native-born Canadian counterparts who have experienced a massive surge in their homeownership rates. In the study, Haan (2009) evaluates the likelihood of how settlement outside the three big metropolitan areas namely, Montreal, Toronto, and Vancouver impacts immigrants' homeownership rates. It was found that resettlement outside the three metropolitan areas could positively impact immigrants' chances of homeownership. However, Haan (2009) argued that the endogeneity of these settlement areas could dissolve the likelihood of immigrants' home purchases and suggested

that national policies encouraging immigrants' resettlement outside the three metropolitan areas are not enough to produce substantial country-wide results.

2.5 The Links Between Immigrants' Healthcare and Poverty

Healthcare remains a vital need for the survival of all. Studies (Palmore et al., 1970; Wagstaff, 2002; WHO,2003) have established a direct relationship between poverty and health. Poverty is found to be associated with poor health outcomes. That is, the poorer an individual is the more likely are to experience poor health outcomes. This necessitates the need for accessible and quality healthcare for all. For immigrants, healthcare may be even more critical as they adapt to the demands (e.g. weather) of their new country. Citing Callahan (1973) the World Health Organization defines health as the state of total mental, social, and physical well-being and not just the absence of infirmities. WHO argues that healthcare should be accessible to all regardless of religion, gender, or ethnicity. That is discrimination in healthcare is an infringement of human rights. Considering the intersection of other factors like race and immigration status, immigrants may have a harder time fully accessing the healthcare resources in Canada. Kalich et al. (2015) affirm this by revealing that immigrants in Canada have significant barriers to accessing healthcare and continue to state that these immigrants have unique healthcare needs that need to be met. As a result, this section will explore the issues revolving around immigrants' healthcare in Canada. In this section, two dimensions of healthcare will be assessed and explored. Accessibility and affordability to healthcare in Canada will be used as themes.

2.5.1 Immigrants' Access to Healthcare in Canada

Access to healthcare for immigrants continues to be an important subject. As enshrined in the Canada Health Act (1984), accessibility to healthcare should be made available as it is necessary for human survival. For immigrants, the intersection of multiple identity variables like race, language, and immigration status may compromise their full access to healthcare.

Restricted access to healthcare may mean poor health outcomes for immigrants which is a symptom of poverty. In this section, this paper delves deeper into the literature on healthcare accessibility for immigrants in Canada providing enough evidence and insights into the phenomenon.

Access to healthcare continues to be challenged by numerous barriers for immigrants in Canada. Ahmed et al. (2015b) study found that cultural and religious differences remain a prevalent barrier to immigrants' access to healthcare in Canada. According to the study, a significant majority of immigrants from countries with strong cultural or religious ties are very highly unlikely to seek healthcare for infirmities or diseases that may be seen as "curses" through their cultural or religious lens. Ahmed et al. (2015b) revealed that these diseases are often seen as results of curses and usually invite discrimination from their immediate societies. As a result, these immigrants appear unwilling to seek treatment for their medical conditions. Ahmed et al. (2015b) also cited immigrant women's unwillingness to access healthcare if they may have to expose parts of their bodies to physicians of the opposite sex. This remains a barrier to healthcare access as these immigrants view the act as culturally or religiously unfit to reveal parts of their bodies while receiving healthcare.

Other barriers like language differences were also identified by Ahmed et al. (2015b). These scholars argued that language differences continue to confront immigrants' full access to healthcare in Canada as immigrants from non-English or French-speaking countries as they are unable to fully communicate their medical conditions to physicians. Though the services of professional interpreters may be engaged, it makes the situation cumbersome and frustrating for both parties, the study reveals. Another finding of Ahmed et al. (2015b) identified insufficient knowledge of the Canadian health system as a major barrier to healthcare accessibility for immigrants. Their research argued that immigrants are highly unlikely to access healthcare in Canada because they tend to have less knowledge of how the healthcare

system in Canada operates. As a result, they find the process of accessing healthcare cumbersome and are often frustrated and deterred from receiving healthcare. The study recommended government orientation programs to educate new immigrants on the healthcare system in Canada.

Access to healthcare in Canada has been very high for immigrants in Canada (Setia et al., 2010). According to these scholars, both white and visible minority immigrants in Canada have unrestricted access to physicians and healthcare resources. The researchers found that immigrants in Canada have more frequent visits and better access to healthcare than native-born Canadians. Setia et al., (2010) compiled 12 years of data and reported that white male immigrants and visible minority women immigrants had the lowest unmet healthcare needs as a result of their frequent access to medical care in Canada. Setia et al. (2010) also reveal that linking immigrants to medical resources in the early stages of immigration is very necessary as it has the potential to get newcomers oriented and familiar with the healthcare systems, resources, and programs in Canada. This, according to Setia et al., (2010) will facilitate and increase immigrants' access to healthcare in Canada. Further Setia et al., (2010) found that immigrants in the province of Quebec were less likely to have access to medical resources than immigrants in other provinces. Their research argued that the case of immigrants in Quebec may be owed to a systemic challenge that may be specific to that province and not the actual representation of the cases of immigrants in other provinces in Canada.

While most studies homogenize all immigrants under one umbrella without considering the variation in immigration status, Campbell et al. (2012) shed light on the influence of immigration status on healthcare access in Canada. Their study adopted a qualitative approach to capture the experiences of immigrants in Canada under three different statuses: Permanent residents, refugee claimants, and undocumented immigrants. Campbell et al. (2012) found that immigration status has a hidden tendency to deter immigrants from accessing healthcare in

Canada. The scholars further revealed that out of the three listed groups, undocumented immigrants prevail to be the group that least seeks healthcare services in Canada. These participants revealed that their low accessibility to healthcare services in Canada owes to varying reasons, however, the most prevalent of those reasons is the fear of deportation from Canada as they will have to present valid documentation to receive healthcare. This according to Campbell et al. (2012) has segregated them from healthcare access in Canada forcing them to rely on black market healthcare services which may also present further complications on their health conditions. Permanent residents and refugee claimants were revealed to have more frequent access to healthcare services as they possess legal documents that allow them to stay in Canada either permanently or temporarily. Though Campbell et al. (2012) revealed language barrier as another deterring factor of immigrants' access to healthcare in Canada, the most prevalent reason was the participants' immigration status. The intersection of language barrier and undocumented status further worsened the situation for immigrants.

Asanin and Wilson (2008) also found that immigrants particularly those in Canada have restricted access to healthcare due to varying reasons like geography and sociocultural factors. Their research which was conducted in Mississauga, Ontario revealed that geography poses to be a major determinant of immigrants' access to healthcare in Canada. Immigrants were found to have limited access to healthcare because of the difficulties and complexities involved in accessing a family physician within proximity ranges. As a result, access to healthcare appears to be so tedious and frustrates a significant majority of these immigrants, the study revealed. Sociocultural factors were also identified to be a major barrier to healthcare access among immigrants in Canada. Further, Asanin and Wilson (2008) found that most of these immigrants are deeply rooted in the religious and cultural values of their home countries. Consequently, they prefer to receive healthcare from physicians and professionals who understand their cultural beliefs and values. According to Asanin and Wilson (2008), these immigrants revealed

that the Canadian healthcare system is occupied by professionals who are mostly Canadian natives and may not share and/or understand their cultural beliefs. According to these immigrants, they get highly discouraged to frequently access healthcare in Canada. Asanin and Wilson (2008) identifies this to be a major barrier that continues to threaten immigrants' healthcare access in Canada.

Though most of the literature presented has focused mainly on the Montreal, Toronto, and Vancouver (MTV) metropolitan areas which have served as home to a large majority of the immigrant population in Canada, Pandey et al. (2021) present findings that deviate from the usual trend. Their study was conducted in Regina, Saskatchewan which has a comparatively lesser immigrant population in Canada. Though their study site was different, the results of the study remained consistent with the findings of the studies conducted in the MTV metropolitan areas. Similarly, Pandey et al. (2021) found that immigrants' access to primary healthcare in Canada was mainly challenged by systemic and individual barriers. The participants of the study reported referral processes, appointment booking, long waiting times, potency in medication, and others as some systemic barriers that confront immigrants' access to healthcare in Canada. Pandey et al. (2021) argued that only about 43% of Canadians can access same-day appointments and healthcare. While native Canadians and old immigrants may have enough experience and knowledge to navigate the healthcare system in Canada, recent immigrants rely on their little knowledge to access healthcare in Canada. This usually results in frustration and deters immigrants from frequently accessing healthcare. Other barriers like lack of transportation, preference for culturally sensitive physicians, language barriers, and confidentiality issues were identified to be individual barriers that confront these immigrants' access to primary healthcare.

In conclusion, immigrants (including Blacks) face numerous hurdles in accessing healthcare in Canada which has the potency to jeopardize their health outcomes. A persistence

in this jeopardy may have long-term effects on their health which ultimately affects their quality of life risking their exposure to their conditions of poverty.

2.5.2 Healthcare Affordability for Immigrants in Canada

The affordability of healthcare among immigrants continues to remain a pressing but under-researched area (among immigrant healthcare) in Canada. Ahmed et al. (2015c) have carefully studied affordability among other issues affecting immigrants' healthcare in Canada. These scholars found that affordability continues to present a major challenge to healthcare among immigrants in Canada. A greater majority of immigrants in Canada, especially recent ones face economic challenges resulting from factors like unemployment, underemployment, low income and many others. As a result of this, these immigrants are usually subjected to dire economic stress which ultimately affects their accessibility. Though healthcare in Canada is universal, these immigrants are less likely to prioritize their health as most of them are constantly in economic hardship (Ahmed et al., 2015c).

Affordability continues to challenge immigrants' healthcare in Canada especially recent immigrants (Asanin & Wilson, 2008). According to Asanin & Wilson (2008), recent immigrants are often faced with a three-month wait period to access government health insurance in Canada. As a result, these immigrants either pay upfront medical fees to access healthcare or rely on private insurance which is usually expensive. Asanin & Wilson (2008) revealed that this experience is specific to the case of immigrants in Canada as native-born Canadians do not have to experience the barrier of wait periods. The frequency of access to healthcare services is ultimately affected by the barrier of economic crisis among immigrants in Canada. Asanin & Wilson (2008) emphasized that even conditions requiring urgent medical attention are usually overlooked by immigrants due to affordability issues. This makes the "Universality" of healthcare in Canada quite questionable, Asanin and Wilson (2008)

Contributing to the discourse of healthcare affordability among immigrants in Canada, Woodgate et al. (2017) found employment and the cost of medication as barriers. It was found that most of these immigrants are unable to afford healthcare in Canada simply because they are confronted with challenges in finding sustainable and sufficient employment. A significant proportion of the population were either unemployed or underemployed ultimately affecting their finances. The cost of medications was also identified to be a major factor frustrating immigrants' regular access to healthcare in Canada. Woodgate et al. (2017) suggested that these identified factors among others make healthcare in Canada highly unaffordable for immigrants.

Wang and Kwak (2015) explored the affordability of healthcare by Korean immigrants in Toronto Canada. Their study established a transnational tie between Korean immigrants' economic crisis and their access to healthcare in their home country. Korean immigrants in Canada often seek healthcare services like consultation over the phone or email, buy medical products, and many others in their home country because they find healthcare in Canada highly unaffordable (Wang & Kwak, 2015). Though Wang and Kwak (2015) identified other factors contributing to the transnational tie between Korean immigrants' finances and access to healthcare in Korea, these scholars maintained that this relationship is premised mainly on the cost of healthcare in Canada.

Nwoke and Leung (2020) explored healthcare affordability among immigrants in Canada from a feminine angle. The researchers argued that immigrant women in general face numerous challenges settling into Canadian society. For racialized immigrant women, the situation appears to be considerably worse due to the intersection of race, immigrant status, and gender. This intersectionality exposes these women to extreme mental and physical stress as they strive to settle which ultimately affects their physical and mental health (Nwoke & Leung, 2020). This expectantly establishes the need for frequent healthcare among the said population. Disappointingly, these women are almost unable or less likely to access healthcare in Canada

frequently due to their financial incapacity resulting from unemployment, underemployment, and working low-wage jobs (Nwoke & Leung, 2020). The data revealed that this pattern if continued for long creates negative health results for these immigrants. Conclusively, the unequal access to healthcare for racialized immigrant women due to affordability concerns in the long run defies the "universality" of healthcare in Canada (Nwoke & Leung, 2020).

Finally, Niraula et al. (2023) questioned the universality of the Canadian healthcare system considering the "precarity" with which the system treats recent immigrants. In their study, Niraula et al. (2023) asserted that new immigrants to Canada are unable to access government-funded health insurance policies, due to the laws associated with their immigration status and often have to wait for three months or more. While in wait, these immigrants get frustrated as they find private insurance expensive and often have to survive battling any health condition that may arise. According to Niraula et al. (2023), this often degenerates into frustration and deters these immigrants from frequent healthcare access in the long run. While the situation may be different in other Canadian provinces, provinces like Ontario subject newcomers to this "precarity" due to provincial immigration laws (Niraula et al.,2023). This makes the subject of universality in healthcare questionable as immigrants, a significant fraction of the Canadian population may be excluded from healthcare access due to financial constraints tied to immigration laws (Niraula et al., 2023).

In summary, most immigrants (including Black people) face numerous hurdles in accessing healthcare due to unaffordability. As a result of economic hardships, immigration conditions and other systemic factors, this group of people are segregated and face restricted access to healthcare exposing them to conditions that exemplify poverty.

2.6 Theoretical Framework

2.6.1 Introduction

The next section discusses the theories/models that inform the themes of the study. After careful consideration of an array of theories, the theory of intersectionality proved to be the most synergetic theory examining the complexities involved in the identities of the Black population being studied. The upcoming section introduces, discusses, and justifies the decision to use the intersectionality theoretical framework for this research. The section also provides scholarly evidence that backs the prowess nature of the theory as well as discusses its weaknesses.

2.6.2 The Theory of Intersectionality

Intersectionality theory has received a lot of attention in both scholarly and political settings over the past two decades. The theory was propounded by Kimberlé Crenshaw in the late 1980s as an advocacy movement to champion the rights of African American women. The level of oppression against women of colour in the United States of America gave rise to movements that opposed the unfair disadvantages that these women face from identity politics (Crenshaw, 1991). According to Crenshaw, these movements empowered oppressed African American women to oppose unfair discriminatory, and oppressive treatments that were meted out to them. What was merely seen as a movement created a lot of outbursts and discourse in the academic, political, and legal scene (Coaston, 2019).

The proponents of this theory believe that there are inherent differences in people that shape their experiences (Crenshaw, 1991; Carastathis, 2014; Coaston, 2019; Davis, 2014). These scholars have argued that people experience their circumstances differently due to differences in privileges and disadvantages (Crenshaw, 1991; Carastathis, 2014; Coaston, 2019; Davis, 2014). These studies assert that different demographic characteristics (such as race, class, gender, immigration status, etc.) shape the identity of people and hence their

experiences with a phenomenon may be completely different from one another (Crenshaw, 1991; Carastathis, 2014; Coaston, 2019; Davis, 2014). Crenshaw argued that even though a group of people may have similar experiences, their inherent varying intersecting demographic qualities tend to shape the level to which they experience that privilege or disadvantage (Crenshaw, 1991).

Arguing from an intersectional perspective poverty is not a product of a single individual identity marker, but instead, it results from intersections of various demographic characteristics or social identities. As noted in the literature review, personal factors or social identities such as race, gender identity, sexual orientation, class and immigration status intersect to create unique challenges for Black immigrants experiencing poverty. The intersections of these social identities also demonstrate both the prevalence and intersection of racism, ageism, classism and sexism.

Applying the intersectionality framework from a socio-economic perspective, the internationality framework is that poverty among immigrants is also a manifestation of structural oppression and social inequalities in our so-called democratic capitalist society. With intersectionality as a framework for research, we can highlight the unique stories of immigrants that are shaped by their varying identity markers and the systems of oppression. Without intersectionality, there remains a danger of creating and exaggerating assumptions and false notions about immigrants who are experiencing poverty as well as missed opportunities for providing targeted interventions that help address housing issues. Overall, intersectionality allows researchers to locate and work towards eliminating the very source of oppression and inequalities that the impoverished encounter daily.

Intersectionality also offers ways for researchers including this author, to gain self-awareness, through critical reflection, to acknowledge our own privileges and biases as we

interact with impoverished populations to gain self-awareness. Without reflecting on our intersecting identities and privileges as researchers, we can unconsciously bring our biases into the findings.

Scholars (Crenshaw, 1991; Carastathis, 2014; Coaston, 2019; Davis, 2014) also argue that the theory of intersectionality promotes activism. The historical antecedent of this theory began as a movement advocating for the rights of oppressed African American women in America. Activists have subscribed to the principles of theory in championing the rights of less privileged groups based on race, sex, gender, and other intersecting demographic qualities (e.g., Cho et al., 2013; McCall, 2005; Crenshaw, 1991.),

Various scholars (Foley, 2019; Nash, 2017; Carastathis, 2018) have found the theory to lack clarity as it focuses on the multiple identity factors to group individuals. To these scholars, the theory only breaks down demographic identities and provides no specific framework to guide its application. They argue that identities vary from person to person and hence the application of this theory will only segregate individuals who may share similar experiences but differences in demographic identities. The theory has been backlashed to make its application in research and policy extremely cumbersome as there are varying identities that exist among people and based on lack of research funding and time constraints, it is difficult to explore several variables in a research study (Foley, 2019; Nash, 2017; Carastathis, 2018). The theory has also been critiqued for causing inclusion/exclusion dilemmas as it lacks a proper framework to identify its target population. It has been found that the lack of a standardized identifying framework creates room for inclusion/exclusion anxieties as it becomes very cumbersome and complex to determine who is to be included/excluded from a target population (Foley, 2019).

Considering the complexities in the demographic identities of the study population, Black immigrants, the theory proved to be the most efficient in capturing their unique experiences and social identities. The multiple identity factors of the study participants (race, immigration

status etc) intersect to create a unique experience for these individuals about poverty. This allows the researcher to explore the experiences of a sub-group of racialized populations based on their intersecting identities.

The above literature review demonstrates that poverty is complex and complicated due to individuals' differing socio-demographic characteristics/identities (age, race, gender, class, marital status etc.) and other systemic and relational factors (failures of capitalist systems, public institutions, and housing policies). However, policy options to address poverty are often looked at as an individual issue with disregard to how people's demographic characteristics or social identities intersect to impact and re-produce poverty. Through an intersectional lens we can understand how overlapping demographic characteristics (of social identities) shape Black immigrants' experiences while integrating the issues of power and other systemic issues that interact with social identities to produce poverty.

3.0 Chapter Three: Research Methodology

3.1 Introduction

This chapter presents and discusses the method, approach, instrument, and techniques used in collecting primary data to explore the lived experiences of Black immigrants in Toronto and their perception of poverty. The chapter discusses the research design - qualitative approach - chosen to explore the phenomenon under study. The sampling technique, the study site, and the population of this study are also explained in this chapter. This chapter also covers the data collection method, data analysis, and data validity and reliability.

3.2 Research Design

This study explores the experiences of Black immigrants with poverty in Toronto using an interpretive phenomenological approach (IP) to understand their accounts and subjective

experiences of poverty. The phenomenological approach was chosen for its ability to capture participants' feelings, accounts, and meanings behind their experiences of phenomena such as poverty (Bartoli, 2019; Matua & Van Der Wal, 2015; Tuohy et al., 2013).

Phenomenology originated from the works of Edmund Husserl and Maurice Merleau-Ponty (Osborn & Husserl, 1932; Merleau-Ponty, 1955) and has been applied in various disciplines, including sociology, social work, and nursing. IP, a branch of phenomenology, seeks to understand subjective experiences by interpreting and ascribing meanings to them (Conroy, 2003). While IP allows researchers to explore the distinct meanings ascribed to a phenomenon (Reiners, 2012), descriptive phenomenology, in contrast, describes participants' experiences without ascribing meanings but is critiqued for bracketing experiences and producing biased outcomes (Sundler et al., 2019; Reiners, 2012). Hence, IP was chosen for this study as it avoids bracketing and offers a more interpretive approach.

IP treats each participant's account individually while considering connections to the larger dataset (Sundler et al., 2019; Reiners, 2012). IP recognizes the distinctive external factors influencing individuals' subjective experiences, unravelling the connections and impacts of demographic features on these immigrants' experiences with poverty (Reiners, 2012). IP also considers other demographic features such as age, gender, educational status, immigration status, and marital status, providing a comprehensive understanding of the participants' experiences. In this study, IP helped treat and understand each participant's case as unique considering the inherent differences such as age, marital status, immigration status etc. that shaped or influenced their stories differently.

3.4 Population and Study Site

As stated earlier, the study targeted Black immigrants. That is individuals who self-identify as Black, have a country of birth other than Canada, have acquired Permanent Resident (PR) and/or Canadian Citizenship status, or are on student or work permit status and residing in

Toronto CMA. Hence, for an individual to have been included in this study, they ought to possess all the above criteria. The study's population included any available Black immigrant regardless of the channel or cohort of immigration. This was to allow for diversity and differences in results for older cohorts and newer cohorts of Black immigrants, as well as any stream/channel of their migration experience. Despite the inclusive nature of this study, Black individuals on visitors' visa permits were not included since they are legally recognized to be tourists or visitors to the country. Ultimately, for participants to be eligible for the study, they needed to have experienced poverty in Toronto at some point during their lives after migrating. Further, the Toronto CMA is home to a significant proportion (about 37%) of the Black population in Canada (Statistics Canada, 2022). According to Statistics Canada (2022), a vast majority of the Black population in Canada resides in the three largest metropolitan areas Montreal, Toronto, and Vancouver (MTV). As such, it was viable to have the study situated in one of these metropolitan areas since it would have been easier to access the study's population.

Consequently, considering the high possibility of diversity among Black people, the Toronto CMA was chosen to be the study site since the area is known for being home to a diverse racialized population in Canada (Statistics Canada, 2022). Further, Toronto has been found to have a significant poverty rate of 10.0% which is the third highest among urban centres in Canada making it highly necessary to site my study there (Statistics Canada, 2022).

The study also acknowledged the various regions in the Toronto CMA namely, Peel, Halton, Toronto, Durham, and York regions. Hence, for participants to have been included in this study, they must have resided in one of these regions

3.5 Sampling and Sample Size

In this study, twelve participants were selected and interviewed to understand their experiences of poverty as residents of the Toronto CMA. To identify individuals that fit the demographics of this study, a purposive sampling strategy was used in selecting the study's

participants. Elmusharaf (2012) describes purposive sampling as a technique researchers use to recruit participants intentionally based on their characteristics, knowledge, experiences, or some other criteria. Purposive sampling, unlike other sampling techniques that rely on randomization, selects its participants purposely based on the researcher's belief that they have something to contribute to the research question (Creswell., 2014).

Further, this study employed the maximum variation sampling due to its heterogeneous nature. This type of purposive sampling allows several perspectives of participants' stories, accounts, or experiences to be captured (Rai & Thapa, 2015). Unlike the homogeneous sampling technique that brackets the accounts of participants to achieve an anticipated homogenized result, the maximum variation sampling allows for and acknowledges the differences in experiences or accounts that may prevail after the interview. This purposive sampling technique was chosen to befit the interpretive nature of this study as the researcher hopes to discover the differences in experiences for these immigrants through their subjective accounts.

Purposive sampling has been critiqued as tending to cause bias (Rai & Thapa, 2015). Due to its reliability on the sole judgements of the principal investigator to select participants, there exists the tendency for the researcher to make biased selections. To mitigate this, the study was subjected to critical reflexivity and supervisory committee review. Using critical reflexivity, I documented my initial biases and constantly compared them to the findings of my study. Furthermore, my thesis supervisory committee had the chance to review the study and provide feedback on any possible biases further enhancing my study's credibility.

3.6 Data collection

A semi-structured interview guide was used to capture the accounts of participants. Using open-ended questions, participants had the flexibility to speak on issues that the questions in the interview guide might have missed. Open-ended questions have been found to allow

participants to freely express themselves on issues they deem important to them (Potter & Hepburn, 2005).

Using semi-structured interviews allowed these participants to share their understanding and insights on the phenomenon. Nuances that may have been hard to uncover were brought to light as these individuals expressively gave their accounts of their experiences with poverty in the Toronto CMA. Furthermore, demographic questionnaires were employed to gather information on the participants' demographic characteristics, which enhanced the understanding of their subjective accounts.

To first identify this demographic for recruitment, letters of intent were sent to relevant associations. These included churches, fun clubs, and cultural groups. This allowed for easy access to the large populace of this demographic. After approvals were sought from these associations, brief descriptions of the study were made, inviting interested participants to join the study. After interested participants were identified, interviews were scheduled with participants. Informed consent letters were sent to participants stating their roles and rights in the study. The interviews were conducted individually in a quiet and private setting chosen by the participants (such as participants' homes) allowing them to feel comfortable to express themselves while also ensuring confidentiality. Participants also had the option to have their interviews conducted remotely via Zoom conferencing. All recordings from the interviews were in audio format, ensuring utmost anonymity.

Participants' emotions were also observed as they spoke. This was to allow the researcher to identify some relevant information pieces that may not have been verbally given out. Potter and Hepburn (2005) assert that researcher observations during interviews set the basis for hidden meanings associated with a phenomenon. Specifically, anger, disbelief, and grief all communicate to the researcher how these individuals feel about the topic.

3.7 Data analysis

This study adopted thematic analysis: a well-known form of analyzing qualitative data not because of its popularity but because of its identified synergy with the study. Thematic analysis has been defined as a method of examining and reporting data, often by using prevailing patterns in the data (Braun & Clarke, 2006). Considering the interpretive phenomenological nature of this study, thematic analysis proved to be a synergetic method of data analysis. As stated earlier, interpretive phenomenology follows a tradition of seeking the "subjective" accounts of its participants. That is, this method does not seek to bracket the experiences or accounts of the participants.

Following Braun & Clarke (2012), the thematic analysis followed three stages: a process of coding, code grouping, and development of themes. Coding was the first stage of thematic analysis and set the basis for the analytical journey (Braun & Clarke, 2006; Braun & Clarke, 2012). During this stage, informative pieces were retrieved from the transcribed data. These informative pieces provided evidence and basic building blocks for analyzing the data. According to Braun & Clarke (2006), these codes are further grouped based on commonalities in logic. Code categories were created comprising codes that spoke about a common subject. It is based on these code categories that themes were generated (Braun & Clarke, 2006; Braun & Clarke, 2012). The themes were generated after identifying recurring patterns in the code categories. These patterns allowed for the code categories to be further grouped and named as themes. Microsoft Word and Atlas.ti software were used for the transcription and analysis. Microsoft Word's dictate feature was used to transcribe the data from audio format to word format. After that, the transcribed data was reviewed manually to reduce errors and discrepancies. The reviewed data was further uploaded to the Atlas.ti software for analysis. Atlas.ti was chosen due to the sophistication and flexibility it offers in coding, code grouping,

and theme identification. After the identification of themes, the findings of the study were put into writing.

Thematic analysis is critiqued for usually lacking methodological rigour due to its flexibility (Nowell et al., 2017). The method is seen as too flexible, allowing for inconsistent use by researchers across different fields of study. To establish rigour and allow for transparency, every process of the analytical journey was carefully documented and subjected to peer review.

3.8 Establishing trustworthiness

Establishing trustworthiness is very critical to the credibility of the study. There are several ways through which a study could establish trustworthiness dependent on the viewpoint or paradigm that was used for the study. Williams & Morrow (2009) maintain that the paradigm or viewpoint embedded in research, tends to influence the mode of establishing credibility or trustworthiness. In this study, some methods of establishing trustworthiness were explored and utilized.

As I identify as an individual who belongs to the racial population being studied, I was aware that my personal biases and initial experiences with the phenomenon being studied may tend to influence the interpretation and meanings ascribed to the data. To mitigate these identified potential biases, this study used peer debriefing and reflexivity. Shenton (2004) asserts that peer debriefing is one of the popular and effective ways of establishing trustworthiness in qualitative research. Peer debriefing simply means the consultations that a researcher makes with other peers and experts in the field or phenomenon being studied to fact-check the data gathered (Shenton, 2004). In this study, the research supervisory committee fact-checked the raw and analyzed data to ensure that transparency is expressed without the interference of personal biases.

Shenton (2004) suggests reflexivity as another effective method for establishing trustworthiness in qualitative research. Documenting any initial thoughts, perceptions or biases before the study is one way a researcher can ensure transparency and trustworthiness. These initial thoughts, when documented will allow the researcher and other reviewers to identify whether or not the study has been interfered with by any personal emotions or perceptions (Shenton, 2004). This study utilized this method to ensure transparency throughout. Any initial thoughts and biases were documented in a Microsoft Word document before, during and after the study. I made inferences from the document to identify any biases that may have arisen during the data collection and analysis processes.

3.9 Ethical consideration

This study adhered to the ethical guidelines outlined by the Canadian Tri-Council Policy Statement on Ethical Conduct for Research Involving Humans. Informed consent was obtained from all study participants, and confidentiality and anonymity were maintained throughout the study. Additionally, the Trent University Research Ethics Board approved the study (28753)

Chapter 4: Results and Discussion

4.1 Introduction

This chapter presents and discusses the interview findings gathered from Black immigrants in Toronto. As stated earlier, this study aims at exploring the Black immigrants' subjective experiences of poverty. The findings gathered through individual qualitative interviews with the participants are presented in two folds in this chapter. Firstly, the results/findings section will show the demographic characteristics of the study's participants and the outcomes of the various participant interviews. The demographic details of participants, captured with a demographic questionnaire, are presented in a tabular format for each participant (see Table 4.1). Identified patterns in the demographic data are also presented, highlighting their relevance to the research. Additionally, the findings from the participant interview sessions are grouped into themes and sub-themes further answering the various research questions of the study. Quotes from the participants are included to add more evidence and context to the subjects reported.

The second fold (the discussion section) makes valuable inferences from the literature while analyzing findings. This section compares the study's findings to evidence in the literature to provide a comparative analysis. Finally, in this part of the analysis section, I conclude and further suggest how the findings of the study have implications for policy and research.

4.2 Results

4.3 Demographic information of participants

Table 4.1

Participants' Demographic information

Participant	Age range (years)	Gender	Marital status	Current occupation	Educational level	Region	Immigration Status
PO	45-54	F	Married	Accountant	Master's degree or above	Peel	Permanent resident
GY	45-54	M	Married	Procurement manager	Master's degree or above	Halton	Citizen
AM	25-44	M	Married	Security personnel	Bachelor's degree	York	Permanent resident
AB	45-54	F	Married	Pharmacist	Bachelor's degree	Toronto	Permanent resident
LA	25-44	M	Single	Restaurant server	Master's degree or above	York	Work permit
SO	45-54	M	Single	Course instructor	Master's degree or above	York	Permanent resident
VA	25-44	M	Married	Factory hand	Master's degree or above	Durham	Work permit
YS	25-44	F	Single	Accounts clerk	Master's degree or above	York	Permanent resident
RA	25-44	M	Single	Factory cleaner	Master's degree or above	Halton	Work permit
EB	25-44	F	Single	Store Cashier	Master's degree or above	Peel	Work permit
PD	25-44	F	Married	Server	Bachelor's	Durham	Work permit
CG	45-54	M	Married	Cleaner	Master's degree or above	York	Work permit

Source: From primary interview data

In summary, twelve participants were interviewed (n=12) for the study. Though an attempt was made to achieve a gender balance, the study recruited seven people who self-identified as males (n=7) and five who self-identified as females (n=5). Five participants (n=5) were aged between 45 and 54 and the remaining seven (n=7) were aged between 25 and 44. Most participants (n=7) were married while the remaining five (n=5) were single. The educational levels of the participants were high since nine participants (n=9) had a master's degree while the remaining three (n=3) had a bachelor's degree. Most of the participants (n=5) live in the York region. Peel, Halton, and Durham regions were home to two participants each. One person resided in Toronto. Finally, one participant (n=1) had achieved Canadian citizenship status, five people (n=5) were permanent residents and six participants (n=6) were on work permits.

In the next section, I present how the patterns reported in the demographic data align with the subjective experiences of the participants through their accounts.

4.4 Results of Interviews

The interview findings were categorized under main themes and further under subthemes which contributed to answering the main research question – *What are the lived experiences of Black Immigrants with poverty in Toronto?* The following themes identified included 1) BIs' experience with poverty in Toronto; 2) The structural/systemic barriers of BIs' integration/resettlement; and 3) Coping strategies with poverty among Black immigrants. The themes emerged as a result of similar subjects identified across the various participant interviews. Other nuances or deviations from the identified patterns were also noted. These themes were further divided into sub-themes listed in the subsequent paragraphs.

4.4.1 BIs' experiences with poverty in Toronto

This section reports the various factors that account for BIs' experience with poverty in the Toronto CMA. Participants' reports have been grouped into two subthemes namely; the influence of Racism on access to employment among BIs and discrimination from landlords and homeowners. These findings are further presented below detailing how these experiences impoverish these BIs.

4.4.1.1 The Influence of Racism on access to employment among BIs

The findings suggest that racism limits access to employment among BIs and impoverishes them. Participants reported that experiences of systemic racism limited their chances and success rates of securing employment. The findings suggest that BIs often lose out on employment opportunities at the interview stages. When employers realize that applicants belong to the Black race, they often disqualify them slimming their chances of securing high-wage jobs and sometimes even low-wage jobs. The participants described the prevalence of racism as sometimes subtle, yet its effects continue to deskill, socially exclude, and ultimately, impoverish them. Participants further reported that systemic and societal misconceptions about Black people affect their chances of securing employment. These BIs revealed that some aspects of their identities such as name and accent usually made recruiters and employers lose interest in continuing with their job applications. For instance, participant AM described how his race and other identities of his race affected his job search.

> *"Moreover, I am black. If you are black, people believe that your skill is even different. The skill that you possess. So even if you even if you studied in Canada. Even after studying in Canada, I had to get a job. The jobs that I applied to saw me to be different. They saw that my skills were different. Even by the name on the CV, they can detect that you are from a different race. It makes it difficult for you to get a job to do, and that actually pushes you into poverty because you don't have a job to do, or if you do, you're*

even earning the minimum wage. It makes things really difficult for you. Especially in

Toronto here", Participant AM revealed.

Another participant, AB, also reported a similar finding detailing that, aspects of her identity like race and accent impacted her job search as a newcomer in Toronto, Canada.

"I remember looking for a job as a PSW, but not finding one, so I decided to go for

reception jobs and with these reception jobs, sometimes they say that accent does matter

because every organization you go to, you get in touch with the receptionist before the

management. So they feel your accent matters. But I could speak English. I don't think

that should have been an issue. And also my colour is Black. Sometimes the fact that

you are just a black person, you are discriminated against which is also very bad. Yes,

it also adds up to you not finding a job, at least something to start with which causes

you to be poor", the participant revealed.

Similarly, Participant CG expressed how his race as a Black person limits his employment search ultimately affecting his finances.

"Yes, I am proud to be to be Black. But then the challenge is that. Some organizations

do not accept Blacks. And if you are limited in jobs, it means you are limited in

finances.."

Participant PO also expressed the belief that her race diminished employers' interest in her services. She noted that while racism in Canada is often subtle or unspoken, it still significantly restricts her access to employment opportunities. She further noted that her gender plays a crucial role in her employment choices as employers in physically demanding industries prefer male job seekers.

"As a black person, I was facing challenges with jobs. Some employers were reluctant

to hire me because of my colour but you see, these things are something that people

don't talk about, but I think that my colour, my race kind of counted because employers

were feeling reluctant to hire me and then there was some form of racism here and there

and yeah. Also, owners of construction firms did not want to hire me because they felt

the job was too hard for a lady. I think that's what I will say about it".

In summary, the data suggests that racism towards BIs in Toronto is prevalent. The level of racism received by this group of people extends through to their job search. As a result, their chances of employment are often limited due to identities associated with their race, which further impoverishes them.

4.4.1.2 Discrimination from Landlords and Homeowners

The data collected from the participants consistently revealed that Black immigrants frequently face racial stereotypes. These pervasive acts of racism limit their options in the rental market. Consequently, many are forced to reside in expensive housing units, which places a significant strain on their income and increases their vulnerability to poverty. Specifically, the study's participants reported dealing with discrimination from landlords from other races other than Black. Since rental housing was the main source of accommodation for these newcomers, they had to manoeuvre dealing with some "racist" landlords. They reported that most landlords have misconceptions about Black people and do not feel comfortable renting out their units to them making them socially excluded and further shaping their experience with poverty. After meeting most landlords to view the units, the participants were often rejected by the landlords. Though some landlords did not explicitly justify their reasons for rejecting the newcomers' applications as racial factors, the participants believed that race usually heavily impacted the landlords' decisions. As a result, some participants reported that they had to resort to apartments such as high-rise buildings where landlords do not directly deal with clients. Resorting to these types of rental units is also expensive and usually costs higher than their budgets, the participants reported. The study also revealed that some BIs also experienced discrimination from landlords from other visible minority races. These participants

revealed that these landlords from other visible minority races often declined BIs' applications because they were only comfortable renting out their units to people from their race. This caused most BIs to turn to homeowners from their race to secure rental accommodation. Adding to the discourse on discrimination from homeowners towards BIs, Participant AM recounted how the situation affected him and other BIs by making their search for rental housing even more challenging.

> *"...even housing, sometimes people do not want to rent their houses to you because of your colour. They feel that you are different, and you are not needed in the neighbourhood. This neighbourhood is a white neighbourhood. They believe that you cause harm and all that so. So, these are some of the things that we are facing which limit our chances in the rental market. Because of that, you get frustrated and settle for any place you can find even if it's unaffordable"*, the participant recounted.

Due this this challenge, BIs have slim chances of living in neighbourhoods that are densely populated with people from other races due to the misconceptions they have about BIs. Another participant (AB) also affirmed this by stating that some people do not want to associate with BIs and hence do not want to rent out their units to these people even if they have the means to pay. She continued by saying that issues like these continue to plight their search for rental housing and limit their chances of housing.

> *"...when you are looking for a place to rent, sometimes they don't even want to be with Black people. Not because you don't even have the money to pay. There's this notion about Black people. They don't want to associate themselves with the person. So, the fact that you are Black doesn't even allow you to secure accommodation. Yes. So, it has not been easy"*, Participant AB added.

The misconceptions about Black people were highly reported in the data as most participants asserted that it influenced their chances to secure housing, other opportunities, and even social

networks with people from other races. Another participant (LA) also recounted how his race limited his chances of securing affordable rental accommodation by reporting that some landlords upon realizing the race of the applicant tend to decline their application.

"...you could send a message to view a particular housing and then the moment they see your face, the moment they realize that you are new, and you don't have recommendations and because of your colour, you are denied housing. Because of this, my options for finding a house are very small. So whatever I get, even if it's expensive, I have to pay and manage it", the participant described.

The participant continued by stating that he had to rely on his social networks to secure housing since most landlords were reluctant to rent their units to him

"...so it took an intervention of building a network to help us find a house while we stayed in a hotel for a weekend".

Further, some participants expressed being racially discriminated against by landlords from other visible minority races. During the interview session, Participant YS for instance revealed how her application to secure rental housing was denied because the landlord, who was reportedly from a visible minority race preferred tenants from their race. This caused her to settle for expensive rental units as her options in the market were limited.

"*In terms of housing, I went for several viewings and in one of the viewings, the landlord told me that they only accept Indians, specifically Punjabi Indians. So, I was like, we need a place and I'm ready to pay whatever you're asking for. But the qualification was that you must be an Indian and I asked, so if you're not an Indian, then you're not going to get it? Or if no Indian comes to take the house or a room there, it means that nobody is going to get it? If he was like, yes, it's specifically for Indians. And I really felt bad. I really felt frustrated because of probably my skin colour. Finally, I settled for a high-rise apartment but that was expensive and above my income bracket*".

In conclusion, the data shows that racial discrimination significantly hinders BIs from securing affordable rental housing. Landlords, including those from both white and visible minority communities, often reject BIs based on racial stereotypes. As a result, many BIs are forced to settle for expensive accommodations, straining their finances and increasing their vulnerability to poverty. Some participants reported relying on social networks to find housing, while others turned to costly high-rise apartments. This racial bias not only limits their housing options but also reinforces their social exclusion and financial instability.

4.4.2 The structural/systemic factors contributing to poverty among Black immigrants in Toronto

This section of the study discusses participants experience of poverty to understand the various structural or systemic factors that predispose BIs into poverty. Participants reported that non-recognition of foreign credentials, the impact of immigration status on employment, the high cost of housing, and systemic housing barriers contributed to and shaped their experiences with poverty. These findings are further reported in details below

4.4.2.1 Non-recognition of Foreign Credentials

Non-recognition of foreign credentials hinders access to employment and eventually causes poverty among BIs in Toronto. Participants reported experiencing this barrier either at the time of the interview or at one point in their lifetime as BIs in Toronto.

Participants revealed that employers in Canada preferred Canadian-trained applicants over foreign-acquired credentials or education. Despite their qualifications from their home countries, employers in Canada frequently require "Canadian experience," meaning applicants must have skills or work experience obtained within Canada. As such, they are pushed to settle for menial jobs which are often precarious, low-wage, and below their qualifications. For instance, the study found participants who had degrees and were previously employed in fields

like accounting, urban planning, nursing, and business operations management were now working in Canada as restaurant servers, factory hands, personal support workers etc. Participants claimed that these kinds of jobs are associated with low wages and compensations that barely meet their financial needs, which exposes them to poverty. For instance, participant SO reported missing out on employment opportunities as he often received feedback from employers that he must gain Canadian credentials before they could consider his job applications even though he was highly educated in his home country with valuable professional skills working as a statistician with the government.

> *"Then thinking about employment, yes, I lost my job with the government because I decided to pursue education in Canada. Now I came here for my Master's, and I applied for a lot of jobs with the qualifications I had from Jamaica, and this was a struggle. I did try a lot a lot of jobs. You go for the interviews, and they will tell you. Yes, you have experience and all this, but then we will wait for you to finish with your master's program at the University of Toronto before we can grant you a job".*

Participant SO further revealed that this challenge is experienced by a lot of immigrants. Though most immigrants come in with skills that could be valuable to the Canadian economy, they are often not recognized because of the preference for Canadian-earned credentials.

> *"Second, there should be you know much improvement in the labour market. I can tell you there are a lot of people, a lot of immigrants here, who have degrees from their home countries, nurses, teachers, you know, accountants. They qualify, they have the experience, and they can work, but the system is saying that they don't have Canadian experience. The system is saying that they don't have Canadian credentials"*, SO.

Another participant (GY) added that he worked as a manual labourer in a warehouse upon arrival in Canada. Though the participant had a master's degree from his home country, he was forced to work menial jobs because his credentials were not recognized as employers often required Canadian experience. As such, the participant claimed to settle for low-wage jobs to gather some money for further education in Canada.

"I gave them my certificate they were like no, you don't have Canadian experience. So, I was like okay, then let me start from scratch and build myself up and then I can go to wherever I want to go. So, after my dishwashing, I went to the warehouse and then after that I think I did a couple of sales jobs too and then I gathered some money and went back to school and then yeah, got into the career I am now. So, it's been a very long journey", the participant revealed.

The issue of non-recognition of foreign-acquired credentials was evident among all the participants as they admitted facing this barrier. Participant AM described foreign-acquired credentials as meaning nothing to Canadian employers. The participant mentioned how foreign-acquired credentials are frowned upon by the labour market and how stagnant one's career could be even if they were able to secure employment with those credentials

"So both education and work experience gained back home. Think it? It means nothing in the Canadian labour market. It looks like you have to start afresh. Yeah. Even if you get the opportunity to get a job, it wouldn't be a good-paying job. And I've also heard from some of my friends that when you get a job, promotion becomes an issue. You can't go up, you'll be there for years. Yeah, even if you started to work with a Canadian, the Canadian would get the upper hand for promotion, you will always be down", Participant AM reported.

Further, participants reported undertaking postgraduate education or training in Canada to boost their chances of securing employment. For instance, participant GY revealed how further education in Canada increased their chances of securing high-income jobs even though they possessed valuable educational and industry experience from their home countries.

"So just like I said to you, I made some little money and then I went back to school. I added value to myself. If I hadn't added value to myself, I'd still be working by this time for (company name), still in the warehouse, right? Yeah. But I did little savings and went back to school. I got a degree in logistics management and here I am. I'm currently a logistics manager.", (GY).

The participant further revealed that he waited to achieve permanent residency (PR) in Canada before undertaking a postgraduate degree due to cost issues. Specifically, the participant's account revealed that it took six years to achieve permanent residency, and he waited to achieve that before enrolling for a degree in Canada.

> *"I was in the refugee status for, I think about six to seven years… So after I got my permanent residency, I started school"*, (GY).

Similarly, participants like SO reported that enrolling in post-secondary education with PR status was ideal as that helped to reduce costs

> *"And then if you get your PR, if you want to go back to school, then you have to pay domestic tuition, which is very okay and cheaper"* (SO).

Regardless of gender, the challenge of non-recognition for foreign credentials was prevalent as both genders interviewed for the study reported experiencing the same challenge. In conclusion, the study revealed that the Canadian labour market has little or no recognition of foreign-acquired credentials and limits access to employment opportunities for BIs further accounting for poverty among them.

4.4.2.2 Impact of Immigration Status on employment outcomes

The preference for applicants with Canadian citizenship or Permanent resident (PR) status was also reported by participants as a factor that contributes to limited access to employment opportunities and ultimately pushes them into poverty. The study revealed that the labour market prefers job seekers who are Canadian citizens or permanent residents. As such, immigrants with temporary resident statuses such as work permits have a lesser chance of securing employment further exposing them to poverty. Some participants (n=6) reported that most job advertisements boldly state that preference for the job will be given to Canadian citizens and Permanent residents. Participants also reported that the chances of becoming successful in the job application are further reduced as some job advertisements state that the

jobs are solely reserved for citizens and PRs. This, they report kills their drive and motivation to even apply for such jobs. The participants reported that regardless of where one's educational credentials were gained (whether in Canada or abroad), the labour market preference for citizens and PRs often limits their chances. For example, participant LA reported how the challenge of labour market preference for Canadian citizens and PRs affected his job applications, further limiting access to employment.

> *"...you could go for an interview, or even on some of the organizations' websites or their page, they will just write this job is for Canadians, these jobs for permanent residents, and then because you don't have that status, you are unable to apply for that particular job. So that's one of the things that I've seen within the system"*, the participant revealed.

Synonymous with the account of participant LA, other participants like PO affirmed the existence of this challenge and it affected her search for employment further exposing her to poverty. The participant reported that employers' requirements on job advertisements often stated that they prefer or would only consider applicants with citizenship or permanent residency statuses which as a result marginalizes people like her heightening their experience with poverty

> *"So one thing I've realized about companies is that most companies normally want to have permanent resident holders and citizens. And when I came like, obviously I didn't have those. I came in as a temporary resident.... So those rules that, like they will specifically state that one of their qualifications is that you have to be a citizen or PR, would which kind of marginalized some of us so, like, really like didn't qualify for most jobs. And it kind of counted and like we kind of face poverty because of these things, yeah".*

Similarly, Participant EB revealed that employers in Canada prefer employing applicants with Canadian citizenship or permanent residence. The participant further added that this restricts access to employment further exposing her to poverty.

"in terms of Canada, when you arrive, finding a job even on campus, most jobs will tell you that they want, or Canadians or they want someone who has PR and also with a Canadian experience. Due to this, finding employment becomes very difficult. And since this problem makes you unemployed, you struggle a lot financially"

Evident in almost all the participant data gathered, the issue of labour market preference for citizens and PRs meant that BIs had slim chances of accessing employment and ultimately escaping poverty as all of the study's participants first landed in Canada as refugees or work permit holders before transitioning to their current immigration statuses. To shed more light on the issue, the study reports further findings as Participant YS described the labour market preference for citizens and PRs as an unfair requirement which continually impoverishes BIs. The participant reported that though she was highly qualified and had the necessary credentials, she was often disqualified or limited by the said challenge.

"Yeah, so certain policies in terms of job seeking, actually there are certain jobs that are given to permanent residents and citizens. And so my immigration status did not qualify me for those positions, although I had the experience and the qualifications to get the job. So I find that those rules and systems have not been fair to immigrants who have not achieved their citizenship or permanent residency status. Yes", YS.

Participant AM contributing to the discourse added that labour market preference for PRs and Canadian citizens significantly influenced his job search after school as Canadian employers had a low preference for immigrants with temporary residency statuses. He described that this influenced his chances of securing employment as a newcomer in Canada.

"Your immigration status says a lot. When you're coming and you don't have PR, some companies do not even want to employ you. So, immigration is also one factor. I think you know as I said. When I completed school, I had to find a job to do. And you know my status, although I had my work permit, some companies wanted people with PR to work with. And I didn't have that".

In conclusion, BIs persistently face the challenge of labour market preference for Canadian citizens and PRs. This further limits their access to decent employment further exposing them to poverty in Canada.

4.4.2.3 The high cost of housing in Toronto, Canada

As reported in the data, the high cost of housing in Toronto affected the housing conditions of BIs. The participants generally reported that out of their limited pool of resources, they had to budget a chunk of money for rent every month. These BIs reported that Toronto is one of the most expensive places to rent in Canada. The participants further reported that the housing supply in Canada is way below its demand and that has caused a significant inflation in the housing market since rental seekers have a limited pool of options to choose from therefore rendering them in a position to pay more for rent. As a result of the high cost of housing in Toronto, BIs often had to resort to unsuitable housing spaces. They reported that they often had to resort to basement apartments which were often uncomfortable and less desired. They sometimes had to share these basement accommodations with other tenants and that sometimes inconvenienced them, the participants reported. Speaking to the issue of the high cost of rent, Participant YS asserted that finding affordable rental housing in Toronto is difficult as the area is highly populated.

> *"So in terms of housing, Ontario is one of the most expensive places to live. Especially in Toronto, which is the city where everybody wants to go. It's very hard. It was tough for me then to find affordable housing. The cheapest I could get for a student was around $700. Anything with the $700, I had to share the house, like the room and the kitchen with another tenant. Like the house was not even a comfortable place to live in. And the person I even got as a woman, it was like not so good. So I really struggled in terms of getting affordable housing. If I wanted like a very good place, I needed to*

budget about $1000 and at that time, I didn't have much so, it was very difficult was a struggle for me", the participant reported.

As reported by Participant YS, the high cost of accommodation caused BIs to settle for unsuitable and uncomfortable spaces since they had a limited pool of financial resources. For BIs who migrated with their families, it was found that the situation was quite worrying as finding sufficient accommodation to suit their family size required them to pay even more. Sharing his experience with the high cost of housing in Toronto, Participant VA expressed how difficult his experience was in finding rental accommodations that were both affordable and comfortable for his family's size

"...in terms of the space and the house, it was okay. But everything you know was on cost. Because if you are willing to have the comfortable life that you want or like, have a different, decent space for myself and my family, I should be willing to pay more. So the cost was now a very big factor for me because I wasn't able to have enough to pay for a space that was more comfortable for me and my family due to the high prices of housing. So in terms of accessibility, it wasn't a good a difficult situation for me. Accessing the housing was very okay as it wasn't difficult, but the cost that came along with getting a spacious, more comfortable room for myself and my family was the major problem".

Other participants like SO also attested that housing in Toronto is costly, demanding renters to pay more.

"Yes, affordability was a concern for me. This might sound funny. My first basement that I got was around $500 and I had to convert that back to my Jamaican currency and I was like, wow, am I spending all this money on housing? So yeah, these are all issues that are related to housing that I faced and I still face all these issues in the system", Participant SO reported.

Similarly, Participant RA expressed how expensive housing is and how it affects his finances, ultimately exposing him to poverty.

> *"Uh, housing is expensive currently, so I don't know. It's difficult to get housing, but for example, oh here in Toronto. Ah, the housing cost in Toronto is crazy. Yeah. So maybe an average house in Toronto, if you can at least see it for $1,500. So maybe $2000 and above, yeah. So, you spend so much of your income on rent"*

Another participant (GY) also maintained that Canada's housing crisis has affected the cost of rental housing in the country requiring renters to pay exorbitant amounts for rent. The participant also emphasized the rapid population growth in Canada and its effects on the cost of rental housing in Toronto, Canada.

> *"...for the past decade, housing has been a major problem in Canada because the population is rising at a fast rate. We have international students coming in. We have people migrating into the country with express entry and all that. So housing has become a very critical issue and you look at someone paying $2500 for an apartment, right?... So for me, I would say there is inadequate housing in Canada and the prices are way, way, way, way too much. The pricing of housing currently in Canada, it's very, very high"*, Participant GY revealed.

Finally, other demographic qualities like marital status and family size intersect to shape the housing experience differently among BIs in the Toronto CMA. Participants like VA revealed that finding housing that was spacious and comfortable enough to accommodate their family made housing even more unaffordable for them.

> *"So the cost was now I'm a very big factor for me because I wasn't able to have enough to pay for a space that was more comfortable for me and my family due to the high prices of this housing"*, (VA).

In summary, the high rental housing costs persistently render housing unaffordable for Black immigrants. As such, they are compelled to shoulder the burden of high rental prices, which significantly strains their financial resources. This financial pressure ultimately increases their vulnerability to poverty or puts them at risk of homelessness.

4.4.2.4 Housing Requirements Affecting BIs in Toronto

Systemic barriers often in the form of pre-requisites and requirements from landlords and property managers were another major barrier affecting BIs in the housing market in Toronto. Participants in the study listed numerous systemic requirements that hurdled their search for accommodation in Toronto's housing market. Popular among these barriers included security deposit from landlords, proof of job offers, and access to housing information. Most landlords require security deposits from tenants before renting out units to them. Security deposits usually come in the form of upfront payments for the first and last month's rent. For mostly unemployed newcomers, this upfront payment became almost impossible. This diminished their chances of securing housing leaving them at the mercy of homelessness. Additionally, the request for proof of employment reduced BIs' chances of obtaining housing, especially in their first few months in the country. Upon arrival to Canada, most immigrants first attempt to secure housing before a job search. However, participant data revealed that landlords usually requested proof of employment before agreeing to rent out their units to these newcomers.

Since most of these newcomers landed in Toronto without job offers, they were unable to meet these requirements leaving them with no option but to turn to other sources of housing. Also, access to housing information in Canada constrained BIs in their search for decent rental housing. They reported that they had little or no means of accessing housing information in Canada. Though online advertisement platforms like Facebook marketplace and Kijiji played a key role in their housing search, they believed that they were still limited in accessing information on housing in Toronto. Those who had formed a few social networks leveraged

those networks to secure housing. For instance, Participant LA recounted how difficult it was to access housing information as he and his family had no social networks. The participant reported that accessing information about the city's housing market was challenging as a newcomer.

> *"...when we arrived, it was difficult because we didn't have any social network and therefore, we didn't know about the local housing market in Toronto and therefore it was difficult to find housing. When you finally do, they demand a lot of requirements and that makes it difficult to get a place. The ones we are able to meet the requirements, they are usually expensive"*, the participant revealed.

Another participant (YS) also reported how she relied on online platforms to access the housing market in Toronto

> *"I also went on Kijiji. Kijiji is the platform where you can find housing. So since I told you earlier that I started paying $700, I wanted something cheaper so I went to Kijiji and then I applied to different places, and I chose the one that was closer. Like I did it for two to three months before I got a room that was $500, and for me it was good".*

Participant GY also reported how the request for security deposits and proof of employment from landlords frustrated his search for decent housing in Toronto. The participant revealed that even after getting his Permanent residency (PR) status in Canada, he was still challenged by these two factors as he was unemployed and had little money to afford the security deposits required by these landlords. As a result, he had to continue his search for housing through his social networks.

> *"So, I got my PR, but I didn't have money, right? And I needed to get housing. I went for my first viewing and then the landlord was asking me for a first and last payment. So that's money you need to pay for the first month and the last month. And then he*

asked me to show my pay stub. I don't have a job. How do I show my pay stub to get a house, right? Yes. So, all these are factors that made me search for a house for a very long time. I think about two to three weeks. I was able to get a house even though it was through someone who introduced me to someone and then introduced me to another referral exactly until I got my first house. It wasn't exactly what I wanted. My budget was too low for that but I had to take it", Participant GY recounted.

Moving away from rental housing, some participants also reported how systemic prerequisites limit housing options for BIs. The participants reported that immigrants on Temporary Resident (TR) statuses are not allowed to own houses. This limits their options as their only source of housing is to resort to rentals. Speaking on this issue, participants like PO reported how this systemic barrier kills house ownership dreams for BIs who are on TR statuses.

"...but for housing, I think before you can own a house in Canada, you have to be a PR holder at least. So, with people that come in as temporary residents, they are in a way restricted when it comes to housing options", Participant PO explained.

To conclude, systemic barriers significantly impact the housing experiences of BIs in Toronto, hindering their ability to secure affordable and suitable accommodation. While the current housing crisis affects many residents, BIs face unique challenges in the housing market due to these systemic factors. Consequently, they are often compelled to accept expensive housing options, which places considerable financial strain on them and increases their vulnerability to poverty.

4.4.3 Coping strategies used by Black Immigrants in Toronto to deal with poverty

Along with the numerous challenges reported in the participant data, an array of coping mechanisms was also found. Coping mechanism refers to acts, thoughts or behaviours adopted by individuals to manage situations or conditions that put them through stress (Algorani & Gupta, 2023), According to the participants, these coping strategies played important roles in

their strife to survive the harsh conditions they experienced due to their intersecting identities. Popular among these coping strategies included the role religious bodies played in BIs' integration in Toronto, the leverage on social networks, and employing personal values to navigate poverty and post-immigration challenges.

4.4.3.1 The role religious institutions play in coping with poverty among BIs in Toronto

Through their affiliation with religious institutions, mainly Christian churches, participants accessed an array of support that cushioned them against the hardship they experienced. Support received from the church included monetary gifts, provision of shelter, food and grocery donations, donation of winter clothing, and many others. Aside from the material support received, the participants also reported receiving services like orientations, job search training, job referrals, housing referrals, mentoring sessions, and opportunities to widen their social networks. They maintained that the support received from these faith-based institutions played a key role in their strife to deal with poverty and also in their integration into their new city. For instance, Participant PO recounted how impactful her church was as she settled as a newcomer in Toronto. The participant revealed that her church even has a committee dedicated to helping and assisting newcomers.

> *"OK, so me personally, I'm more into the church. So, my church has a committee that normally helps newcomers who are coming into Canada. In terms of where to find housing and how to find their way around Canada and stuff. So, yeah, my church helps in that regard"*, (PO)

Participant LA also revealed that his church was instrumental in helping him to deal with poverty, that also allowed him to integrate into Toronto. The participant stated that through orientation programs, the church was able to provide tips to help secure jobs and other lifestyle tips. He concluded by stating that without the church's help, his struggle in Toronto would have been heightened further.

"And also, I joined a faith-based organization. Uh. Church. And so having those organizations, educated us about those issues, how to find work, how to do that, how to do this, and it has really helped me a lot. Without those connections, I mean, it would have been difficult for me to survive within Toronto", (LA).

Similarly, Participant PD recounted how her church assisted her with material and non-material support as an immigrant in Canada.

"OK, Community support, I would say the church. They helped a lot like they call to check on you, and then at times too, they provided foodstuffs. Being in Canada has been a bit difficult. So being in the church, they are able to provide us with some foodstuffs", PD.

Another participant (GY) also revealed that churches through almsgiving assist immigrants to deal with poverty as they settle in their new environment. The participant continued by saying that assistance from the churches came in the form of food donations and donations of winter clothing. The participant concluded by stating that these forms of assistance have been instrumental in battling poverty among newcomers.

"And one thing is, there are churches that also help. I know of a lot of churches that give alms to newcomers. They have these places where you can go and then get some shirts for winter. People donate some winter coats. People donate foodstuff and the rest. So, I think one way or the other, it helps to alleviate poverty…", (GY)

The participant emphasized how predominant assistance from religious bodies is in racialized immigrant settlement by adding that even non-racialized churches provide similar supports

"I would say about 70 to 80% are racialized churches. Yeah, but I know of a few churches that are dominated by whites, but they still support".

Participant AM posited that the role religious bodies like churches play provides newcomers with a sense of belonging. The participant believes that the material and non-material assistance that he received from his church created a feeling of connectedness and belongingness. He explained by stating that the church provided him with an array of support services whether physical, financial, or even emotional. The church intervened and assisted anytime they were informed of a newcomer's struggles, the participant revealed.

> *"I feel when we go to church, we have that sense of belonging and we also get emotional support from them and physical support. Sometimes even financial. If you are going through a lot, you let the church know that this is what you are going through and they do their best to also assist in the best way that they can"*, (AM)

Participant AB also affirmed this finding by stating that her affiliation with the church though did not gain her monetary assistance but enjoyed other forms of support like grocery donations that allowed her to address her poverty. She explained that all she had to do was to inform the church about her current situation and she would be assisted.

> *"…for me when I got here, I got myself in a church. Sometimes when you find yourself in a community like a church, if you need some help, you talk to them. They won't give you money, but sometimes they'll help you with some groceries that would at least you know, put food on your table. Yes. So, for me, I think the church as a community has been of help to me. Yes, in diverse ways"*, (AB)

The participant further posited that the church provided more than just physical assistance. She emphasized that the emotional support that the church provided in the form of encouragement and "check-up" phone calls helped her battle depression as her race made it difficult for her to associate with other people.

> *"…like I said, they help you by encouraging you. They make you understand that everything will be fine. Sometimes they call to check on you…. you know, sometimes*

you are on a bus and people don't want to sit beside you. You are just walking, and you

can't even talk to anybody. You are just on your own. And coming here as a newcomer,

you don't know anybody here. Trying to adjust and fit in has not been an easy thing",

she added.

She further revealed that the church assisted her in securing a job and that has been crucial to
her survival in Toronto.

"I will say the churches are doing well because sometimes they help you even in

searching for jobs. They help you to submit your resumes and all that. For instance,

right now, the job I'm working at is even through the church", Participant AB

concluded.

In summary, the study found religious bodies, especially Christian churches are very
integral to the survival of BIs in the Toronto CMA. The support received through the church
cushions BIs against the hardships they experience due to their unique intersecting identities.

4.4.3.2 The leverage on Social Networks to cope with poverty among BIs in Toronto

Social networks were reported to be integral in coping with poverty among BIs in Toronto.
Aside from reliance on the church for support, BIs were reported to heavily depend on their
social networks to access support in the areas of housing, employment, and socializing. The
participants reported that they had either gained a job, housing, monetary assistance, or a sense
of belonging through their social networks. However, these participants indicated that their
social networks primarily consisted of individuals with similar identities. They reported that
these groups of people usually had associations and communities where they provided self-
help services to the community members, especially newcomers. For instance, Participant YS
revealed how her affiliation with the Brazilian association in Toronto earned her assistance and
support services. The participant further revealed how relevant the association was in her

settlement by stating that she got exposed to other opportunities through her connection with the community.

> *"When I moved to Toronto, there used to be an association of Brazilians. It's called the Brazilian association, where we normally go to... So, what they do is sometimes they provide clothing for people. They also provide food, and they assist a little bit with accommodation. They gave something to people in terms of accommodation, but it wasn't sufficient, but I really appreciated what they did for the community. They really helped and strengthened the community. Sometimes they organized programs like women empowerment and basketball ...and it opened me to getting different opportunities"*, Participant YS revealed.

Participant LA also recounted how important his social network which is predominantly Black helped in his settlement as a newcomer in Toronto. He mentioned that networking with people from the Caucasian race was difficult and hence had to rely on his social networks with people from the Black race.

> *"...and also about social networks, it is quite difficult to associate yourself with the Whites, but because I found a few black community members around me, I mean that's really helped me in surviving..."*, the participant revealed.

The participant further added that these networks helped in developing job search strategies

> *"And then so having those organizations, they educated us about how to find work and it has really helped me a lot. Without those connections, I mean, it would have been difficult for me to survive in Toronto".*

Though other participants did not explicitly assert that networking with people from other races was difficult, their accounts revealed that they mostly networked with people from their race. Participant VA also posited that even though he had no connections to a Black

immigrant community, he believes that the existence of such associations is relevant to the settlement process of BIs. He asserted that there is a high possibility of older members having experiences to share with new members of how to navigate the challenges they face and grow out of them.

> *"I strongly believe if there is a like a black immigrant community or something like that, you know if there's something like that, I think would be very helpful. It is very, very important because probably some of them have been in the situation that you are in. So, whenever you talk to people who have been in your situation, it is quite easier for them to understand what you are going through and if there is any help that they could offer you, they would do it. So, I believe that having these support groups, if they do exist, it's very, very, very important"*, the participant asserted.

Adding to the discourse, Participant SO revealed that his network with immigrants from his home country was necessary as he envisaged that those people shared and understood his struggles better. He further reported that networking with immigrants from his home country helped him access housing and employment opportunities. Additionally, the participant claimed to have a sense of belonging as he networked with people of similar identities.

> *"...but then when I travelled down here, I also thought about it differently because I felt that my people understood me better. So, I started relating myself with my people. Any Black person I see, I find that person as my friend and trust me, these people have been very helpful to me. You know, I just mentioned that I got a place to live because there was a Jamaican family that bought a house and I could rely on them. I've had a lot of job referrals from my own people. Even in my current job that I do, I got a referral from someone from Guyana. So, relying on people from my home country has been a practical source in finding housing, jobs, and a sense of belonging. So, my people have been very helpful"*, Participant SO revealed.

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In summary, the study's findings suggest that the role of social networks in the integration of BIs in Toronto cannot be underplayed. These newcomers heavily rely on these networks to navigate the compounded challenges that their intersecting identities present to them.

4.4.3.3 Employing Personal Values to Mitigate the Hardships of Poverty Among BIs In Toronto
Personal values were identified to be a major mechanism with which BIs in Toronto navigated poverty. While responding to the ways through which they have managed the challenges associated with living in poverty in Toronto, these immigrants aside from mentioning the help received from their religious and social communities indicated that their personal values motivated them to give a good fight against poverty. They reported that these personal values were an undeniable source of motivation to cope with the challenges of being stricken by poverty. Popular mentions amongst these values included religious beliefs, family obligations, financial management skills, mental toughness, and personal motivation. The study found that these personal values were instrumental to the survival of these newcomers as they worked their way through the challenges of poverty. For example, Participant AM revealed that one way he has coped with the challenges of living in poverty is by motivating himself and persevering. He reported that to navigate poverty, it was necessary to have a positive outlook and inner values.

> *"…but you know, within your inner self, you should have this positive outlook yourself. You should be hopeful. You should be optimistic that you can persevere through difficult times"*, he stated.

Another participant (LA) affirmed this assertion by adding that developing a positive mindset generally motivated him to fight his way through poverty

> *"Having that positive mindset always gives me that fighting spirit of never giving up. So that's one of the things that have kept me going"*.

The participant further added to integrate into his new community, he had to develop an attitude of adaptability. He maintained that since he was quite unfamiliar with the systemic rules governing his new environment, he strategized to make himself adaptable.

"And also, adaptability. I had come to realize that I was in this different environment altogether and, therefore no matter what, I had to conform to the norms and the systems. And that has really helped me", Participant LA added.

Additionally, Participant VA also stated that being a beacon of hope for his family was a source of motivation to keep fighting his way through poverty. The participant explained that his family's reliance on him compelled him to cope and manage his way through the plights of poverty in the Toronto CMA

"So as I said earlier, the main reason for moving here was to, you know, find a better life for myself and my family. So, if my family or let's say my wife and kids are okay, that is what gives me peace. But if I see them having troubles in terms of healthcare, in terms of food, basic amenities, and housing, it bothers me. So, if I see that they are happy or I see that that is what they need or they have a very important need that needs to be, taken care of, those are the things that pushed me to always keep working hard and finding ways for me to help. So, they have been, I would say my source of strength".

Apart from his family being a source of motivation, the participant mentioned employing his financial management skills allowed him to cut down his budget which helped him survive the hardships of living in poverty.

"OK, so as I said, I used to practice as an accountant. So, I think some of the coping strategies that I used are mainly financial theories. Yeah, and stuff like that I used to practice back at home. So, you know, cutting costs or cutting unnecessary spending.

And I think being straight with your budget, like keeping to it and not deviating...",

Participant VA added.

The need to reduce one's budget was quite apparent within the data as other participants also affirmed cutting down their budgets to be able to cope. For instance, Participant PO revealed that she coped with poverty by cutting down her spending on basic needs like food and groceries. She mentioned though she needed more than those amounts of groceries, she had to cut her budget by weighing her options anytime she went grocery. The Participant also indicated that she had to work multiple jobs to be able to afford her needs.

"I had to do three to four jobs to meet my budget. And then also do more hours to meet my budget. So, I think those are some of the things I did. And then sometimes you have to reduce even your needs to fit in... yeah, I had to cut down my budget, sometimes groceries. If I go shopping, I have to weigh my options and make sure I cut down on certain things, even though I need them".

Finally, participants like GY stressed their reliance on their religious values to cope with the challenges of living with poverty. The participant mentioned that any time he was burdened with the hardships of poverty his religious prayers helped him cope

"So, first of all, I'll say I'm a very religious person. I believe in my God, so whenever things become very difficult and tough, I go to my knees. I pray to God for directions".

In conclusion, the findings of the study reveal how important personal values are as BIs continue to battle their way through the challenges of living in poverty in Toronto.

4.5 Discussion - intersectionality of race, immigration status and other identity factors

The study's results offer an insightful discussion of Black immigrants' experience of poverty through an intersectional lens. As propounded by Kimberle Crenshaw, the theory of

intersectionality views a phenomenon through a lens of multiple complex identities coming together to uniquely shape an experience for a group of people. The theory served as the main framework for this study. This was highly necessitated by the multiple identity factors such as immigration status, race and gender. The findings of this study affirm what is established in the literature (Crenshaw, 1991; Carastathis, 2014; Coaston, 2019; Davis, 2014) that the participants' social identity of race, class, and ethnicity intersect to place them in impoverished conditions. Though no comparative analysis or investigation was done to assess the height to which post-immigration challenges (housing and employment) are experienced among different racial immigrant groups, participant findings in the study suggest that BIs experience these challenges differently some participants admitted experiencing poverty differently from the larger populace. Even within the visible minority immigrant population, the intersection of the Black race shapes the experience differently for BIs. For instance, participants expressed being racially discriminated against by landlords from other visible minority races. Findings like these prove how the intersection of the Black race contributes to the post-immigration challenges that shape the experience of poverty differently for BIs. This further shows that even within the visible minority groups, BIs experience the hardships of poverty to a different height. The intersection of other identity factors like immigration status and gender further differentiates their experience with poverty from the larger population. Though gender did not generally affect participants' experience with poverty, one participant noted how her gender restricted her access to physically demanding jobs as employers found her less suitable for the job. This proves that the intersection of gender can further differentiate peoples' experiences with a phenomenon.

Further, even among BIs, the experiences with poverty were observed to be slightly different with the intersection of marital status. BIs who were married with family in Canada had different experiences (in areas like housing) from BIs who were not married. Due to their

family size, BIs with spouses or families have limited options in rental housing as they have to opt for bigger, suitable spaces which often requires them to pay more. This aligns with the argument of Crenshaw (1991)'s intersectionality which asserts that even though a group of people may have similar experiences, their inherent varying demographic qualities tend to shape the level to which they experience that privilege or maltreatment.

In summary, the study asserts that the experiences of BIs in the Toronto CMA are different from those of other racialized immigrant groups and the larger metropolitan populace in entirety. In the proceeding paragraphs, I discuss how the different identities of BIs shape their experience of poverty in Toronto. The discussion will be done only in the areas of housing and employment as the findings on healthcare were not quite significant to the phenomenon of poverty among these BIs. The implications for research and policy will also be addressed in the subsequent sections.

Employment challenges are a major contributor to poverty among BIs. Though highly qualified, many participants experienced racism in Toronto's labour market, which often limited their access to sustainable employment. Discrimination, coupled with other factors such as the non-recognition of foreign credentials and employers' preference for Canadian citizens or permanent residents, often pushed BIs into low-income, precarious jobs further causing their exposure to poverty. This deskilling effect further restricts their ability to meet the high cost of living in Toronto despite their qualifications. This is consistent with research by Warman et al. (2015) and Lamb et al. (2021), which found that BIs often struggle to secure employment which matches their skills due to racial discrimination, further heightening their experience with poverty. Oreopoulos and Dechief (2012) emphasize that job applicants with English-sounding names are more likely to advance in the recruitment process compared to those with foreign-sounding names. This was reflected in my study's findings, as participants shared that employers often stopped considering their applications upon noticing that their names were

foreign sounding. Further, while Toronto's urban environment may contribute significantly to the deskilling of immigrants and restrict their employment opportunities due to factors such as labour market competition, Sethi (2015) asserts that the deskilling of racialized immigrants is even more intensified in smaller cities. This highlights the widespread nature of this challenge, as it is evident in both larger and smaller cities.

Additionally, housing is a significant challenge for BIs in Toronto, heightening their vulnerability to poverty. Participants in the study reported experiencing racism from landlords, restricting their access to affordable housing. While the general housing crisis in the city is a major factor, BIs' intersecting identities, particularly race, heightened their struggles. These challenges forced many to live in rental units at higher prices than the general market rate. Consistent with the findings of Preston et al. (2009), new immigrants, particularly those from racialized groups, are at a higher risk of homelessness due to racism and other housing barriers.

Further, systemic barriers in both employment and housing expose BIs in Toronto to poverty. These systemic challenges are often created by structures that BIs have no control over. A key issue in employment affecting BIs is the non-recognition of foreign credentials. Though highly skilled, many participants found that their qualifications and work experience from their home countries were not recognized in Toronto's labour market. Consequently, they were forced into low-wage jobs, which are often below their qualifications. The non-recognition of credentials is influenced by the geographic and racial origins of immigrants, as noted by Buzdugan and Halli (2009), who found that immigrants from less developed countries face greater challenges in having their credentials recognized compared to those from more developed nations. Similarly, most of the participants interviewed gained their initial credentials from their home countries, which were in the developing parts of the world. To boost their chances of securing high-wage, sustainable employment, these BIs must undertake further post-secondary education in Canada. This finding is consistent with the assertions of

Warman et al. (2015) who argue that immigrants mostly invest in additional post-secondary education to increase their chances of securing high-wage, sustainable employment in Canada. Interestingly, this finding differs from Sethi's (2015) conclusion that most immigrants were reluctant or unlikely to pursue additional education or training to enhance their employability. Rather, my study revealed that BIs typically wait to secure permanent residency before undertaking further education in Canada due to cost factors. Additional research could help explore the relationship between this observation and Sethi's (2015) assertion.

Apart from the non-recognition of foreign credentials, immigration status has a direct impact on the employment outcomes of BIs. Temporary residents face significant hurdles in the job market, as employers tend to prefer Canadian citizens or permanent residents. This limits job opportunities for temporary residents, pushing them into low-paying, precarious jobs. This study revealed that participants who were employed in higher-status jobs, such as accounting and pharmacy, were either permanent residents or Canadian citizens, while those without permanent residency remained in menial jobs which were below their qualifications. This finding supports Warman et al. (2015) and Dietz et al. (2015)'s assert that employers prefer employing Canadians over immigrants especially those with temporary residence permits.

Similar to employment, participants expressed experiencing structural barriers in housing that exposed and shaped their experience with poverty in Toronto. Firstly, the high cost of housing in Toronto disproportionately impacts BIs, shaping their experience of poverty. Participants noted that, though housing unaffordability is a general issue in the city, BIs face heightened hurdles due to their intersecting identities, such as race and immigration status. These factors limit their ability to compete in the housing market, leaving them with fewer and more expensive options. This echoes previous studies, such as Murdie (2003) and Singh (2021), which highlight how immigrants, particularly racialized groups, struggle to find affordable housing in major urban centers. Further, though most BIs generally

experience challenges in Toronto's housing market, recent BIs experience heightened challenges. Frustrated by the limited options they experience, these BIs are forced to settle for rental units (usually high-rise apartments), which are mostly expensive. This puts a strain on their finances, further pushing them into poverty. My study did not find any studies to affirm or deny this finding. Similarly, Singh (2021) asserts that recent immigrants who are likely to be renters are the most affected immigrant group by the issue of unaffordability, putting a burden on their finances and exposing them to poverty.

Additionally, systemic barriers, such as the need for security deposits and proof of employment, further limit housing options for BIs. Participants in the study revealed that many of them struggled to meet these requirements, particularly those who were new to the country and without established social networks. Hence, they were more likely to experience housing instability, leaving them on the brink of homelessness. Alternatively, to avoid being homeless, these BIs had to settle for expensive housing in an already competitive housing market. This finding aligns with prior research by Cheung (2014), which asserts that immigrants, particularly Black immigrants, are disproportionately affected by the lack of affordable housing in urban centers like Toronto.

In conclusion, BIs in Toronto face a range of barriers in employment and housing that significantly shape their experience of poverty. Racism from both landlords and employers, systemic housing barriers, non-recognition of foreign credentials, and immigration status all contribute to the challenges BIs face, limiting their access to sustainable employment and affordable housing. As established by (Chappell, 2014), social exclusion and poverty are intertwined and mutually influential. This assertion was evident in the findings of my study. Further, the intersecting factors of participants make their experiences distinct from those of other immigrant groups and the general population in Toronto, as emphasized by previous studies such as Preston et al. (2009), Buzdugan and Halli (2009), and Warman et al. (2015).

Chapter 5: Conclusion and Recommendations

5.1 Introduction

This chapter of the thesis summarizes the major findings of the paper. The results of the study, grouped under the various themes are summarized and concluded in this chapter. These themes include the experience of poverty among BIs in Toronto, the structural/systemic barriers of BIs' integration/resettlement, and coping strategies used by BIs in Toronto to navigate poverty. Further, the study's limitations are also presented to know the level and context to which the study findings could be used. Policy recommendations are also discussed in this concluding chapter, stating the roles local, provincial, and federal governments can play in improving BIs' exposure to and experience with poverty. Further, areas that require further academic exploration are presented and discussed.

5.2 Summary of the Findings

In summary, the findings of this study highlight numerous experiences of poverty among BIs in the Toronto CMA, particularly in the areas of employment, and housing. The coping strategies used by these BIs to navigate poverty are also highlighted.

Firstly, the experiences of BIs in Toronto reveal how racism persistently impacts their access to employment and housing, shaping their experience with poverty. The data suggests that racism restricts job opportunities for BIs, particularly at the interview stage. Participants reported that their race and other identity factors like names and accents made employers hesitant to hire them.

Discrimination extends to housing as well, with participants reporting that landlords, particularly from non-Black backgrounds, refused to rent to them based on racial stereotypes. BIs often face exclusion from certain neighbourhoods and are forced to resort to more expensive housing options, which further strains their finances. Consequently, BIs frequently

turn to high-rise apartments to secure housing, leading to additional financial burdens. These experiences collectively show how racism shapes poverty among BIs in Toronto.

Further, BIs in Toronto face several systemic challenges that contribute to poverty. A major issue is the non-recognition of foreign credentials, where Canadian employers often devalue foreign-earned qualifications. As a result, BIs with advanced degrees are frequently forced into low-wage, menial jobs. To improve their employability, some pursue further post-secondary education in Canada, which can be both costly and time-consuming. Additionally, discrimination based on immigration status worsens their situation. Employers typically prefer Canadian citizens or permanent residents (PRs), leaving temporary residents disqualified from many job opportunities and narrowing their options, which further heightens their experience with poverty. Housing unaffordability presents another critical challenge. The high cost of rent, combined with low wages from precarious employment, strains the financial resources of BIs. Systemic barriers also impede access to housing; landlords often require proof of employment and security deposits which newly arrived immigrants are not likely to meet. In conclusion, the combination of non-recognition of qualifications, immigration status-based discrimination in employment, high housing costs, systemic barriers significantly and racism from employers and landlords impedes the integration and resettlement of Black immigrants in Toronto, trapping many in a cycle of poverty.

Finally, BIs in Toronto cope with poverty and post-immigration challenges through a combination of support from religious institutions, social networks, and personal values. Religious bodies, particularly churches, provide material support like food donations, shelter, and job referrals, as well as emotional support, fostering a sense of community and belonging. Social networks, especially within racial groups, offer resources like housing and employment opportunities, helping BIs manoeuvre these challenges. Additionally, personal values such as religious beliefs, financial discipline, and mental resilience motivate BIs to persevere and cope

with the barriers they face. Together, these strategies enable them to navigate the hardships they experience.

5.3 Policy recommendations

Following the various findings revealed in this research, I make some policy recommendations that will help offer solutions to the identified challenges. This will aid in the successful integration of BIs into Canada as newcomers. These recommendations about BIs' experience with poverty are made in housing, employment, and education.

Firstly, to mitigate the problem created by the non-recognition of foreign-earned credentials, I propose that existing credential recognition systems be strengthened and further resourced. The Government of Canada has undertaken several initiatives (such as the Foreign Credential Recognition Program) to improve the recognition of foreign credentials (Tocchi, 2009). However, BIs still face the challenge of non-recognition of foreign credentials. These systems if strengthened will help evaluate credentials earned abroad and match them to Canadian credential standards. This will ensure a smooth transition for newcomers with valuable skills and credentials from their home countries.

The push for equitable hiring practices will also contribute immensely to the battle against limited access to employment by ensuring a fair representation of various populations in the labour market. Although the Canadian government has taken steps, such as implementing the Employment Equity Act (Doria et al., 2024), to promote fairness in hiring practices, further strengthening these policies will increase employer accountability and help ensure greater equity in the labour market. Education on the prevalence and impact of systemic racism and the enforcement of anti-racism policies in the labour market is a crucial step to sensitizing key stakeholders and the general public on the subject matter. Together, these necessary measures will not only foster community integration but also boost the fortunes of BIs in their fight against poverty in the Toronto CMA.

Further, housing remained a major challenge that confronted BIs in Toronto exposing them to poverty. To address these housing challenges outlined earlier, I propose that housing support measures for BIs and possibly newcomers as a whole should be introduced. These measures may include but are not limited to anti-discriminatory laws for landlords, and the abolishment of pre-requisites like proof of employment and security deposits. Government investment in affordable housing projects will also provide enough housing options for BIs and the general public reducing the level of competition in Toronto's housing market.

Finally, I recommend that community support organizations such as religious bodies should be resourced or given tax reductions to help encourage their support in the integration of BIs. As reported earlier, these institutions are prominent in the settlement of BIs through cash offerings, job referrals, and many others. To make these efforts more effective, more resources from governmental and philanthropic bodies would encourage and provide resources to these organizations to expand their services in ensuring the smooth integration of BIs.

In summary, these proposed policies and programs, will be integral to ensuring the successful integration of BIs and help them navigate the subjective hurdles they experience in their settlement journey.

5.4 Areas for Future Research

This section of the study dwells on the findings to make recommendations for future research. These recommendations are made based on the possible identified gaps in knowledge that my research could not fully address.

Firstly, a major contributor to limited access to employment was the non-recognition of foreign-earned credentials. The participants expressed facing this challenge throughout their search for decent sustainable employment in Toronto's labour market and Canada as a whole. Hence, I propose that future academic studies consider exploring the impact that credential recognition and evaluation systems in the Canadian labour market will have on BIs' success in

the Toronto job market. This is necessary as the results of my study (non-recognition of foreign credentials) may provide directions for the amount of work and input needed in evaluating and putting the skills of newcomers to use. Future research may also assess the long-term economic impact that credential recognition measures can have on immigrants and the Canadian economy in general.

Also, future studies should analyze the impact that immigration statuses have on the success and chances of immigrants in the job market. An important finding that sprung up in this study was the sidelining of immigrants in the labour market mainly due to their immigration status as employers reportedly preferred Canadian citizens or immigrants with permanent residency. This study will provide stakeholders and policymakers with enough knowledge and evidence to curate strategies that boost the success of immigrants in Canada's job market.

Further, landlord discrimination against BIs was apparent in my study. Participants reported receiving numerous declines from landlords as these homeowners were reportedly not comfortable renting the spaces to BIs. As such, I recommend that future researchers explore how landlord racism and discrimination impact the housing quality and stability of BIs. Also, the strict adherence to systemic rental requirements such as proof of employment may need further exploration. Future researchers could consider exploring how these strict requirements reduce housing options for newcomers and expose them to homelessness.

Equally important, social networks appeared to be a significant factor that aided the settlement of BIs in Toronto. These immigrants relied heavily on their social networks to access an array of supports and services. These included housing, employment referrals, financial assistance and many others. This stresses the importance and dominance that social networks play in cushioning BIs against the hardships of poverty. As such, I recommend that future researchers pay keen attention to investigating the roles social networks play in the settlement

and success of newcomers across multiple sectors like employment, housing and even access to information. This will help uncover how social networks can be leveraged to foster faster and more successful integration for BIs and newcomers as a whole into Canadian society.

In summary, the study reveals that numerous gaps in the affairs of BIs and newcomers as a whole require further research and academic attention.

5.5 Limitations of the Study

This section briefly discusses the various limitations of this research.

Firstly, the sample size of the study may limit the possible generalizations that could be made from the findings. Since this study did not use a bigger sample size or survey technique, hence or generalizations cannot be made for all BIs in the Toronto CMA.

Further, I fully declare that I share similar demographic qualities (race, immigration status, etc.) as the participants of the study, and I am aware of possible biases that could emerge. Considering my identity and the fact that the study mainly focused on self-reported data, there is potential for biases of exaggeration and selective memory. To mitigate this, my study was strictly subjected to peer review by other academic scholars (mainly my thesis supervision committee).

Additionally, the policy context in which the study was undertaken may shift over time. Reformations and upgrades in the economic, housing, labour and immigration policies are likely to occur. Hence, the validity and relevance of the study's findings could be altered.

Given that my study was conducted in an urban centre, it may not accurately represent the poverty experiences of BIs in smaller cities and suburban areas. Therefore, further research focusing on BIs' experiences with poverty in smaller towns and rural regions of Canada may be necessary to draw more comprehensive conclusions about this demographic.

Finally, although the study acknowledged the intersecting identities of the study through the lens of the theory of intersectionality, I could not acknowledge all the inherent

differences among the BIs in the study. For instance, though the participants' race was considered in the study, other identity factors that make their ethnicities such as language, cultural values and many others could not be captured due to time constraints and limited resources. This is a popular critique of the theory which I already indicated in the second chapter. Though an attempt was made to capture some varying demographics like age, gender and marital status, I could not capture other relevant information, such as class, that could shape the experiences of BIs with poverty differently.

In summary, the limitations of the study are declared to inform readers about the extent and context within which the findings of my research could be used.

5.6 Conclusion

In conclusion, this research explored the subjective poverty experiences of twelve BIs residing in Toronto. Using a phenomenological approach and the lens of intersectionality, I explored the individual experiences of the participants in the areas of employment, housing and healthcare. The findings suggest that these participants have experienced poverty at one point in their lifetime as BIs in Toronto due to their demographics (including race, immigration status, gender etc.). Interestingly, while these participants faced challenges in employment and housing, they expressed general satisfaction with healthcare in Toronto and had no substantial contributions to that. Overall, the identity factors of these BIs coupled with structural and societal factors in the stated areas expose them to poverty and make their experiences unique from other groups further affirming what has been established in the literature.

Moreover, the study's results affirm the validity of the theory of intersectionality showing how BIs' multiple identity factors shaped their experience with poverty in Toronto uniquely. The intersection of these multiple identity factors with structural barriers further amplifies their exposure to and experience with poverty in Toronto.

Consequently, the results of my study, affirming the validity of the established literature and theory of intersectionality, made policy and academic recommendations to help uncover and resolve the phenomenon holistically.

To navigate the challenges associated with poverty, these Black immigrants employed various coping strategies, including relying on personal values, leveraging social networks, and affiliating with religious organizations. These approaches proved crucial for their survival while enduring harsh economic conditions. In all, I conclude that more research and policy work needs to be done to better the chances of BIs in Canada amidst the growing population of BIs and in the effort to champion the United Nations SDGs, especially Goal 1 (No poverty).

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APPENDICES

Appendix A: Consent Form for Interviews. Approved By the Research Ethics Board at Trent University in accordance with the Tri-Council Guidelines (Article D.1.6)

TRENT SCHOOL OF THE ENVIRONMENT
1600 West Bank Drive Peterborough, ON Canada
K9L 0G2 705-748-1011 ext. 7199
tse@trentu.ca trentu.ca/environment

Informed Consent Form (Research Interview)

Project Title: Understanding Poverty among Black Immigrants in Toronto, Canada.

Principal Investigator	Supervisor
Albert Larbi	David Firang (Ph.D.)
MA Sustainability Studies Work	Department of Social
Trent University	Trent University
Peterborough, Canada	Peterborough, Canada
albertlarbi@trentu.ca	davidfirang@trentu.ca

You have been invited to participate in a study on the topic "Understanding poverty among Black immigrants in Toronto, Canada". The study will utilize an interview session that is anticipated to last from 40 to 60 minutes. Please review this consent form and do not hesitate to contact the principal investigator if you have any questions.

The study aims to understand the lived experiences of Black immigrants living in the Toronto Census Metropolitan Area (CMA) with respect to poverty. In this study, participants will be interviewed to share their personal stories and accounts of poverty.

Participation in the study will involve engaging in an interview session that seeks to ask participants about their experiences with poverty in Toronto CMA. Each interview session is expected to last from 40 to 60 minutes. Participation in the study is completely voluntary and participants have the right to withdraw from the study at any point without any consequence. After withdrawal from the study, the participant's data and information will be deleted from the dataset. Participants reserve the right to skip or refuse to answer any question during the study. The interview will be recorded in audio format to ensure anonymity and field notes will be taken as well.

The researcher will treat your data and information to the study with utmost anonymity and confidentiality. The data gathered will be solely used for the purpose of this study. The data will be securely stored and accessible to only the research team. The data will be destroyed after the study is completed. It is estimated that the study will be completed by 31/08/2024. Participants will be identified by pseudonyms providing the utmost level of anonymity. The study will be published and made accessible on the Trent University online repository. Additionally, the findings of the study will be disseminated through presentations like thesis defense and conferences. The findings of the study will also be disseminated through possible

collaboration with Non-profit organizations that work in my research area by publicizing the findings of the study to communities and stakeholders affected by the research.

There is a potential psychological risk that may be associated with participating in the research. Therefore, the researcher recommends Toronto Psychotherapy Group and Anxiety Clinic as two counseling services with 5-star online ratings that participants can consult. The researcher will not bear any financial obligation associated with consulting these services.

The study will not be commercialized and hence participants will not receive any direct benefit such as money or gifts from participating in the study. However, by participating in the study, you contribute to the findings of the study which will provide a basis to influence policymaking.

If you have any questions or concerns about the study, kindly reach out to the researcher at albertlarbi@trentu.ca or 705 808 1852.

By signing below, I _____ indicate that I have read and understood the information provided in this letter, and I voluntarily agree to participate in this research. I also undersign that I am aware that the study has been approved by Trent University's Research Ethics Board and have received a copy of the consent form.

Please sign and date below to indicate your informed consent to participate in this study:

Participant's Signature: _____ Date: _____

Thank you for considering to participate in this research. Your contribution is invaluable, and your willingness to share your experiences is greatly appreciated.

Appendix B: Interview Guide

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RESEARCH QUESTIONS

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Main research question

- What are the lived experiences with poverty for Black immigrants living in Toronto?

Objective research questions

- How do structural and systemic factors contribute to poverty among Black immigrants in Toronto?

- How do Black immigrants in Toronto cope with poverty?

- How does the intersectionality of race, immigration status and other identity factors impact poverty experiences among Black immigrants in Toronto?

Introduction:

Introduce myself and explain the purpose of the study.

Obtain informed consent from participants.

Demographic Information:

1. Please, can you tell me about yourself?

Probe 1 - Can you briefly describe your background and immigration journey to Toronto?

Probe 2 - How long have you been living in Toronto, and what led you to immigrate here?

Lived Experiences:

1. Could you please share your experiences with poverty as a Black immigrant in Toronto (if there are any)?

2. What are some specific challenges you and other people have faced that you think are pushing you into poverty?

(Think about this in terms of your access to decent housing, employment, education, and access to healthcare)

Structural and Systemic Factors:

3. Can you explain any systemic rules or actions from organizations that you think are unfair and make things difficult for Black immigrants?

Intersectionality:

1. How do you think your race, immigration status, and other aspects of your identity come together to shape your experiences of poverty in Toronto?

2. Have you encountered situations where you feel multiple identity factors (race, immigration status, etc.) have amplified the challenges you face? If yes, can you explain?

Community and Social Support:

1. What sources of support have you found within your community or social networks to help cope with the challenges of living in poverty?

2. How important do you think community togetherness and support are in addressing the unique struggles Black immigrants face in Toronto?

Coping Strategies and Resilience:

1. Could you tell us any ways you've managed the challenges of living in poverty?

2. What do you think makes you strong and able to keep going when you face these tough situations?

Changes and Solutions:

1.   In your opinion, what changes or improvements could be made at the societal level to address poverty among Black immigrants in Toronto?

2.   Which initiatives do you think the local or central government could do to make things better?

Closing:

1.   Is there anything else you would like to share that we haven't discussed?

Thank the participants for their time and insights.

Assure them of the confidentiality of their responses and explain the next steps of the study.