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Understanding Immigrant Housing Integration in Canada – The Role of Transnational Engagements

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A thesis submitted in partial fulfillment of the requirements for the Doctor of Philosophy degree in Geography

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UNDERSTANDING IMMIGRANT HOUSING INTEGRATION IN CANADA — THE ROLE OF
TRANSNATIONAL ENGAGEMENTS

(Thesis format: Integrated Article)

by

Vincent Zubedaar Kuure

Graduate Program in Geography (Migration and Ethnic Relations)

A thesis submitted in partial fulfillment
of the requirements for the degree of
Doctor of Philosophy

The School of Graduate and Postdoctoral Studies
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Abstract

This dissertation examined the relationship between immigrant housing consumption behaviours in Canada and transnational engagements (specifically remittances and transnational housing investments). Immigrant integration remains a paramount issue of interest to scholars and policy experts especially because of Canada's adoption of immigration inflow as its principal population growth policy. Within the broader context of immigrant integration, adequate housing of immigrants is an important marker of integration; justified by the many benefits associated with it including improvement in children's educational outcomes, enhancement of employment stability and enhancement of both physical and mental health, among others. However, a corollary of increasing number of immigrants is participation in various transnational fields — a globally ubiquitous phenomenon. Understanding transnational engagements — such as remittances and investment in transnational housing projects — may offer further insights to broader integration patterns and housing integration in particular. Yet, scholars tend to ignore this potential link between immigrant housing integration and transnational engagements in efforts at explaining immigrant housing integration. The desire of nations to achieve integration within national borders seems to have set the agenda for research leading to a situation where researchers focus narrowly on activities strictly within host societies (e.g. Canada) in their attempts to offer understanding and solutions for immigrant integration challenges. Consequently, the frameworks and methodologies employed for this agenda ignore transnational connections and associated activities.

To address this concern, this dissertation proposed that the theoretical framework for examining immigrant housing experiences in Canada should include transnational behaviour of immigrants. Four manuscripts addressing separate but related research objectives are used to indicate the relevance of incorporating transnational lenses in immigrant housing integration. The objectives of the dissertation were to: (1) examine the impacts of remittance behaviour on housing ownership over time; (2) examine the impacts of remittance behaviour on timing of housing ownership; (3) explore the impact of transnational housing investment on housing ownership status; and (4) investigate the motivations for transnational housing investment in areas of origin and its impacts on housing consumption choices in Canada.

The dissertation adopts a mixed-methods approach drawing on quantitative data from the Longitudinal Survey of Immigrants in Canada (LSIC) and a survey among Ghanaian immigrants in the Greater Toronto Area (GTA), as well as qualitative data from in-depth interviews (IDIs) and Focus Group Discussions (FGDs) among Ghanaian immigrants in the GTA. Whilst the LSIC data made it possible for the investigation of relationships between immigrant homeownership and remittance engagement behaviours at a much broader national scale, the survey data allowed for the investigation of relationships between homeownership and a specific type of transnational engagement not captured in LSIC (i.e. transnational housing investments). Descriptive, bivariate and multivariate regression modelling techniques

were employed in quantitative data analysis whilst thematic coding was employed in qualitative data analysis.

Results from quantitative data analysis show a relationship between homeownership status in Canada and immigrant transnational engagements (i.e. both remittance and transnational housing investment behaviours). For example, among the broader immigrant population, participation in remittance resulted in lower odds of homeownership at two discrete time periods. However, further investigation based on continuous time showed that immigrants who remit above the median remittance amount tend to attain homeownership faster. The survey among Ghanaian immigrants in the GTA showed that those who had on-going transnational housing projects (which involve regular remittance) had higher odds of homeownership in Canada. Results from in-depth interviews and FGDs show that engagement in transnational housing activities results in several constraints in choices in Canada including the decision to buy a house as well as rental dwelling types and neighbourhood choices.

Overall, the findings demonstrate a relationship between housing outcomes in Canada and engagement in transnational activities. The findings were in agreement with existing literature outside immigrant housing integration such as transnational entrepreneurship and political participation which show that it is possible to keep strong transnational ties and still achieve integration in destination areas. These findings make a strong case for the inclusion of transnational perspectives in attempts at understanding immigrant integration as a whole and housing integration in

particular. Regardless of the connections found between housing outcomes in Canada and transnational behaviours, certain nuances emerged from the separate manuscripts. For example, although results from analysing homeownership at discrete time points show that participation in remittances resulted in lower odds of homeownership, results from analysing homeownership in continuous time demonstrated that immigrants who remitted above the median amount entered ownership at a faster rate. This suggests that participation in remittance *per se* might not be the reason for the finding. The nuances from these exploratory investigations calls for further studies using a transnational perspective to establish a more concrete picture of the relationship between housing integration and transnational engagements.

Key words: Immigrants, transnationalism, Integration, homeownership, housing trajectories, Ghanaian immigrants.

Co-Authorship Statement

This dissertation follows the integrated article format comprising of a collection of papers which have been accepted for publication or currently under review in journals. The study problem and objectives are presented in the introductory chapter. In Chapter Two, the context of the research, theoretical underpinnings and methodology for the dissertation are presented. Although all the all the manuscripts included in this dissertation are co-authored with my thesis supervisors and advisory committee members, majority of the research, problem formulation, literature review, data collection and analysis and writing for Chapters Three, Four, Five and Six were undertaken by me. The co-authors provided guidance on survey instruments design and FGD and IDI guides as well as revising of manuscripts. The research manuscripts are as follows:

Chapter Three: Kuuire, V.Z, Arku, G., Luginaah, I., Abada, T. & Buzzelli, M.

(forthcoming). Impact of remittance behaviour on immigrant housing ownership trajectories: an analysis of the longitudinal survey of immigrants in Canada from 2001-2005. *Social Indicators Research*. DOI: 10.1007/s11205-015-1011-9

Chapter Four: Kuuire, V.Z, Luginaah, I., Arku, G., Buzzelli, M. & Abada, T. (submitted).

Transitioning into homeownership after arrival: the relationship between time to homeownership and immigrant remittance behaviour. *Housing Studies*.

Chapter Five: Kuuire, V.Z, Luginaah, I., Arku, G., Abada, T. & Buzzelli, M. (submitted).

Examining the relationship between homeownership status in Canada and transnational housing investment behaviour among Ghanaian immigrants in the Greater Toronto Area. *Social Science Research*.

Chapter Six: Kuuire, V.Z, Arku, G., Luginaah, I., Buzzelli, M. & Abada, T. (submitted).

Obligations and expectations: Impacts of transnational housing investment on housing consumption decisions of Ghanaian immigrants. *Housing, Theory and Society*.

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CHAPTER ONE

1 INTRODUCTION

This chapter provides a broad overview of this research. The chapter has three main parts. In the first part, it undertakes a general summary of the salient issues surrounding immigrant housing in Canada. The second section shows how the surge in immigrant numbers from diverse geographical regions in Canada due to the implicit adoption of immigration as a population growth policy naturally raise questions about integration. The section indicates that housing is a critical area of immigrant integration that warrants attention. The second part of the chapter provides the objectives of the thesis. Finally, a description of the thesis organisation concludes the chapter.

1.1 Background: Contextualizing the Problem

This study sought to examine how cultural values and practices such as immigrants' transnational (housing) engagements impact their housing experiences (particularly homeownership) in a host society. Existing studies aimed at investigating the impact of continuous origin country ties on immigrant integration have been conducted (Beauchemin & González-Ferrier, 2011; DeSipio, 2006, 2011; Mazzucato, Boom, & Nsowah-Nuamah, 2005; Orozco, 2005; Portes, Guarnizo, & Haller, 2002). Such endeavours stem from the understanding that immigrants do not become completely disconnected from their places of origin after the process of migration has been

undertaken. Importantly, the growing involvement of immigrants in cross-border activities requires scholars to draw on approaches which recognise the place of agency in destination country integration. For a more holistic attempt at understanding immigrant integration in destination countries like Canada, remittances and other transnational activities, such as transnational housing investment, must be studied in order to increase understanding of the overall immigrant experience.

Beforehand however, it is important to appreciate that huge development disparities between sending and receiving areas and the search for better opportunities are the principal drivers of migration (Castles & Miller, 2009; Samers, 2010). The upsurge in international migration rates across the world in contemporary times has been attributed to economic, political and cultural changes, transport and communication improvements (Castles & Miller, 2009; Samers, 2010). These factors are nested within the central dynamics of globalisation. Migration has been responsible for the re-forging of societies over the past few centuries as it brings people of different backgrounds together. Besides the meeting of cultures, immigrant populations have become important in sustaining advanced economies in North America and Western Europe (Hiebert, 2006).

Due to development disparities between migrant sending and receiving areas, remittances and other transnational ties (such as housing investment) remain the bridge connecting the two otherwise separate societies. Based on current evidence, the volume of interaction or transnational activities between migrant sending

communities will certainly increase. Indeed, such is the importance of migration in recent decades that Castles and Miller (2009) describe the present time as “the age of migration” arguing that what is unique about recent movements is the global scale of such movements. For example, while only about 3% of the world’s population are immigrants, the current proportions and the frequency of movement are unprecedented. The proportion is much higher in countries where immigration has become the dominant component of demographic growth. In Canada, for instance, immigrants make-up about 19% of the total population (Statistics-Canada, 2013).

Along with the United States, Australia and New Zealand, Canada is generally referred to as an immigration country; indicating immigration as a prime cornerstone in the building of the present identity of the country (Castles & Miller, 2009; Samers, 2010). Some have argued that Canadian immigration policy has by default become a national population policy (Ley & Hiebert, 2001). This strategy has resulted in increased ethnic diversity within Canada. In the midst of the increasing ethnic diversity, many scholars indicate disparities exist along ethnic lines in terms of how people from diverse backgrounds are integrated into aspects of Canadian life, such as labour market access and housing (Buzdugan & Halli, 2009; Haan, 2007). A thorough understanding of such reasons that might be responsible for observed disparities is particularly important as Canada continues to expect immigrants within its boundaries in the foreseeable future.

As noted earlier, immigrant numbers are expected to increase in Canada due to the adoption of immigration in-flows as a national population growth policy (Green & Green, 2004; Green & Green, 1999; Ley & Hiebert, 2001). Against this backdrop, the global movement of people across international borders has become central in domestic and international politics and is exerting enormous influence on the economic and social make up of societies in both migrant destinations and migrant places of origin. Consequently, migrant experiences are a co-creation of immigrant backgrounds and the social, political and economic structures of their destination within a transnational framework.

The context of immigrant experience in their new location is therefore highly complex comprising immigrant background, migration motives and the characteristics of the new locations (Li, 2009). The working together of the above factors influences successful integration of immigrants which is a key concern for governments in immigrant receiving countries. In both Canada and the United States, successful immigrant integration is particularly important given the increasingly diverse ethnicities as well as disparities in socio-economic backgrounds of immigrants (Buzdugan & Halli, 2009; Haan, 2007). These inherent differences in immigrant characteristics have the ability to distort and increase inequalities in the integration process in areas such as immigrant educational attainment, labour market access as well as housing trajectories.

1.2 Immigrant Housing integration

Housing is recognised both as a direct measure of immigrant integration and also as facilitator of immigrant integration into host societies. In contexts where housing is used as a measure of integration, homeownership status is the most common standard for undertaking this assessment. Particularly in the North American context, homeownership by immigrants is not only a sign of residential integration but a symbolic and material marker of socioeconomic achievement (Edmonston, 2005; Teixeira & Li, 2015). This first conceptualisation of immigrant housing integration tends to be associated with immigrant broader residential assimilation or integration (see Chapter 2). In the second conceptualisation of immigrant housing integration, scholars tend to view the consumption of adequate housing as necessary conduit through which other aspects of integration (such as enhanced labour market, educational outcomes and generally wellbeing) can be obtained and sustained. For example, some studies suggests that inadequate housing stalls immigrant integration into Canadian society (Carter, Polevychok, & Osborne, 2009; Murdie, 2008). This second conceptualisation tend to examine housing consumption experiences beyond homeownership to include rental practices and the associated decisions (Fiedler, Schuurman, & Hyndman, 2006; Ghosh, 2015; Preston et al., 2009). It is the view of this dissertation that regardless of which conceptualisation scholars prefer, the ultimate aim usually is to explore immigrant whether are achieving integration using a housing lens. Therefore, in this dissertation both homeownership status as a marker of

integration (Chapters 3 to 5) and housing consumption practices as conduit for achieving integration into Canadian society (see chapter 6) receive some attention.

Considering the important place of housing — particularly homeownership — in immigrant integration, researchers have examined the factors which influence immigrant housing careers. For example, the potential influence of government in housing career has been examined in the literature and Dalton (2009) suggests that policy orientation of government is important in influencing housing prices particularly affordable housing. Vulnerable groups including refugees and immigrants with low incomes depend on such facilities and the lack therefore requires immigrants to meet their housing needs at market rates which are generally expensive (Hulchanski, 1997; Murdie, 2008). The increased competition in the housing market (both rental and ownership) partly as a result of decline in stock availability results in escalating prices in Canada's major metropolis (Bunting, Walks, & Filion, 2004; Moore & Skaburskis, 2004). This restricts immigrants to neighbourhoods with cheap and substandard housing (Murdie & Ghosh, 2010; Teixeira, 2006) thereby hindering immigrant integration as a whole.

Recent studies suggest declining homeownership trends among immigrant populations in Canada and United States in the last three decades (Haan, 2005; Mok, 2009). This decline has been attributed to shifts in immigrant composition from a predominantly European migrant population, to mainly non-white minority immigrants. It is suggested that the less privileged economic backgrounds of recent

immigrants might be an explanation for their inability to own homes on arrival and also hinder immigrant adequate housing access in general (Edmonston, 2005; Haan, 2005; Murdie, 2008; Teixeira, 2006). While this suggests the potential of cohort effect, it is significant to note that other factors may also be important in explaining immigrant housing experiences. An expensive housing market in North America relative to immigrant origin areas might also be responsible for the trend. Additionally, practice of immigrant culture, particularly, maintenance of a large family structure has also been pointed out as affecting the nature of the immigrant housing experience. Subsequently, higher relative burden of housing costs in relation to low household incomes and the multi-family structures of these new immigrants generally predispose them to crowding and hidden homelessness which makes them fall short of the core housing need standards (Fiedler et al., 2006; Preston et al., 2009). Immigrants' tendency to maintain such cultural practices as family structure in destination countries are also manifested in other areas of life where they maintain contact with their places of origin. These transnational contacts and networks are important in influencing development in origin areas and integration in destination areas (Bebbington & Kothari, 2006; Faist, 2008).

In sum, the main empirical and theoretical explanations for immigrant housing experience and housing career as a whole in Canada, and indeed North America, has centred on; availability or provision of adequate housing units (Dalton, 2009), the nature of housing markets (Edmonston, 2005), and immigrants socio-economic background at arrival (Haan, 2005). These explanations suggest that immigrants are

circumscribed within existing socio-economic structures which are responsible for defining their housing consumption behaviours. Missing from these explanations of immigrant housing experiences is the role of the immigrants themselves in terms of their attitudes, actions and activities surrounding housing consumption in Canada. Immigrant transnational engagement with their origin areas — particularly remittances and housing investment in origin countries — is necessary in understanding the immigrant housing experience in Canada.

Therefore, this thesis investigates the relationship between housing consumption in Canada and immigrant transnational engagements (i.e. participation in remittances and transnational housing investment).

1.3 Study Objectives

1.3.1 *Objective 1: To examine the impacts of remittance behaviour on housing ownership over time*

Scholars have examined how immigrants' residency type, length of residence in Canada, geographical area of origin and their socio-economic status such as level of education, income and marital status are useful in explaining housing consumption (particularly homeownership) (Murdie, 2003; Edmonston, 2005; Haan, 2005; Teixeira, 2006). However, studies which examine how transnational engagement in housing investment might impact immigrant housing careers are non-existent. Against this backdrop, this manuscript addressed the following questions:

- a) Is there a relationship between transnational behaviour and immigrant housing ownership status over time?; and

- b) What are the main factors influencing immigrant housing ownership in Canada?

1.3.2 *Objective 2: To examine the impacts of remittance behaviour on timing of housing ownership*

Homeownership confers several benefits to owners. Some of these include, improvement in educational outcomes of children, improvement in health status, employment stability, self-esteem and happiness and wealth generation among others. For immigrants, the above benefits of homeownership have been found to be critical for their integration into destinations. Consequently, delays in acquiring homeownership potentially could result in slower integration due to the absence of the aforementioned benefits. In this manuscript, I examine the factors associated with time to homeownership among immigrants. The specific research questions addressed in this manuscript are:

- a) Is there a relationship between timing of homeownership and immigrant transnational engagements?; and
- b) What are the main factors influencing timing of homeownership among immigrants in Canada?

1.3.3 *Objective 3: To explore the impact of transnational housing investment on housing ownership status*

In this manuscript I focus on the relationship between homeownership in Canada and engagement in transnational housing investment in housing in Ghana. The following research questions will be addressed in this manuscript:

- a) Does housing investment in Ghana affect homeownership in Canada?
- b) What factors are associated with homeownership among Ghanaian immigrants in Canada?

This manuscript utilised data from the survey specifically designed for addressing the above objectives. Two dependent variables bordering on the concept of housing career will be examined. The first dependent variable will deal with the type of tenancy of respondents over time (i.e. since arrival in Canada). The changes in tenancy type over time allow this research to access the housing trajectory of immigrants. In examining the first dependent variable, the key independent variables will be investment in housing in Ghana, as well as length of residence in Canada. Other independent variables, such as type of residency, together with socio-economic and demographic variables will be controlled for. The second dependent variable in this manuscript seeks to investigate whether investment in housing affects the neighbourhood choices of immigrants in the Greater Toronto Area (GTA). This part of the manuscript intends to test the up-and-out hypothesis associated with immigrant residential mobility following the improvement in economic status (see Mendez, 2009).

1.3.4 *Objective 4: To investigate the motivations for transitional housing investment in areas of origin and its impacts on housing consumption choices in Canada*

The final manuscript in this dissertation presents the narratives of immigrant transnational housing investment in Ghana. Whilst a few studies have delved into some

of the reasons immigrants undertake transnational housing investment, research exploring the impact of such endeavours on immigrant housing consumption choices in destination areas is virtually non-existent. Specific research questions addressed in this manuscript include:

- a) What are the experiences of Ghanaian immigrants and their engagement with transnational housing investments?
- b) What are respondents' perceptions of homeownership in Ghana and Canada?
- c) What are Ghanaian immigrants' experiences of impacts of transnational housing investment on their lives in Canada, particularly housing?

This fourth manuscript relied on data from the qualitative methods — specifically in-depth interviews and focus group discussions (FGDs) conducted with immigrants in the GTA who are engaged in transnational housing investment. The manuscript offers some explanations that inform the engagement of transnational housing investment. Importantly, it also delves into how transnational housing engagement impacts various life choices in Canada including housing consumption.

1.4 Organization of the Thesis

The thesis is comprised of seven interrelated chapters including this chapter. Chapter Two provides a discussion on three main things. First, it presents a discussion on the context of housing and homeownership in Canada. This is followed by discussions on

theoretical and conceptual frameworks for explaining immigrant housing patterns and experiences. Finally, the methodology this thesis relied on is presented.

The first research objective of this thesis is address in Chapter Three whilst objectives Two, Three and Four are addressed in Chapter Four, Chapter Five and Chapter Six respectively. Chapter Three presents and elaborates on the proposed framework for explaining immigrant housing experiences in Canada. Based on this framework, the chapter investigates the factors associated with homeownership among immigrants in discrete time. Based on the same theoretical framework from Chapter Three, Chapter Four investigates the time to homeownership among immigrants. In Chapter Five, I examine the relationship of the impact of transnational housing investment on homeownership in Canada. Chapter Six examines how housing consumption decisions and choices are impacted by transnational housing engagements. The conclusions on the findings of the thesis are presented in Chapter Seven.

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CHAPTER TWO

2 RESEARCH CONTEXT, THEORETICAL UNDERPINNINGS AND STUDY DESIGN

2.1 Introduction

This chapter provides a detailed background of the context within which the research for this thesis is situated and provides the information on data used in addressing the study objectives outlined in chapter 1. The chapter is organised around three major topics. First, the chapter provides a contextualisation of immigrant housing consumption. In doing this, the chapter presents an overview of the Canadian housing context and gives an account of immigrant homeownership. Second, it outlines the broad theoretical and conceptual frameworks that have been employed to explain immigrant housing experiences. In this pursuit, the chapter proposes a conceptual framework which includes transnationalism for explaining immigrant housing experiences. Finally, the chapter presents the study design and briefly describes multiple data sources utilised in addressing the research objectives of the thesis.

2.2 Study Context: Overview of Housing in Canada and Ontario

The key factors which affect housing outcomes of the general population and immigrant households in particular in Canada are shaped by broader macro level factors (Murdie, Chambon, Hulchanski, & Teixeira, 1999). Such macro level factors are mainly related to the nature of the prevailing local housing market system but may also include factors such as the labour markets and supporting/constraining community structures. The aforementioned factors together with specific group and individual characteristics influence (immigrant) housing experiences and outcomes. At the macro level, housing policies of countries exert a critical influence on the housing experience of all citizens especially the poor and segments of immigrant population in particular in many ways. For example, most Western governments recognise the need to make suitable housing and some form of social support available to people for whom affordability is an issue. Direct involvement in housing stock provision is one such way that governments lessen the burden of citizens' housing needs. In Canada, about 5% of the housing stock is in the social rent sector — the least in any developed western country apart from the US. In other countries such as the UK and the Netherlands, these figures are 20% and 40% respectively of the national housing stock (Hulchanski, 2007). Additionally, the UK and the Netherlands unlike Canada also makes shelter allowance available to its needy citizens. Increasing access to services, such as subsidized housing and shelter allowances lessens the effects of the free markets on housing consumption, thereby improving adequate housing consumption for many

members of the society. The lower availability of social-rent housing in Canada, together with other factors, necessitate more people to seek housing in the open market system where vulnerable groups, including some immigrants are confronted with affordability challenges.

In Canada, around 95% of available housing stock (for rent and ownership) exist on the private market (Hulchanski, 2007). Government direct involvement in housing provisioning to help ease affordability challenges is limited by resource constraints, but more importantly by ideological orientation (Dalton, 2009; Hulchanski, 2007). Dalton argues the move from Keynesian to neoliberal economic thinking — as the bedrock for housing policy formulation in Canada — is partly responsible for the problem of limited housing stock for those with affordability challenges. In the immediate post World War II period, western governments including Canada, backed by Keynesian economic policy thinking, ensured the flow of resources into housing development mostly tying employment to housing. This dominant way of thinking in that period ensured a certain level of government involvement in housing provision to poor members of the society. Some scholars have however, pointed out that government direct involvement in housing in Canada which evokes notions of public housing subsidies for low-income households, the homeless or precariously housed individuals and families have been erroneous (Hulchanski, 2007). Instead, most of the history of government role in Canadian housing policy and programs focused on the ownership sector. This was done through the creation of mortgage lending and insurance institutions — e.g. The Canada Mortgage and Housing Corporation (CMHC)

— federal and provincial government statutes, regulations, and subsidies in the decade following World War II (Hulchanski, 2007). Very limited housing was provided for people in low income groups for renting purposes.

Consequently, criticism of the Keynesian housing policy presented by the social liberal discourse argued that housing policy ignored the critical issue of distribution and ownership among various people of different social classes. Those in lower class did not benefit much from the housing provisioning policies though they remained the most in need of such support. The shifts to neoliberal thinking, particularly from the 1980s also affected housing policy thinking and ultimately led to less direct government involvement in housing provisioning in western countries including Canada (Dalton, 2009; Hackworth & Moriah, 2006).

The encouragement of private involvement in housing provisioning, which was hoped to bring better quality and make housing more affordable through competition with the onset of neo-liberal thinking has not materialised as was hoped (Dalton, 2009; Hulchanski, 2004). Instead, private developers have created target markets for which they provide tailored housing services with little, if any, regard for people in low income groups. This new trend is criticised for the new forms of housing market disadvantage as a result of changes in forms of housing investment, as well as the new forms of labour market and income inequalities associated with neoliberalism (Dalton, 2009). The effect of neoliberal thinking, resulting in social spending cuts in general and housing in particular has created an affordability crisis for vulnerable populations

(Bunting, Walks, & Filion, 2004; Hulchanski, 2004; Skaburskis & Mok, 2000). Therefore, not only are the poor (including some immigrants groups) unable to afford the high cost of housing, but there are very limited to non-existent social support for them to meet their housing requirements.

It is important to note that for low-income households, the declining affordability in the private housing market is associated with affordable housing supply shortages especially in large urban centers which tend to be places of attractions for opportunity-seeking individuals including immigrants (Dalton, 2009; Moore & Skaburskis, 2004; Skaburskis & Mok, 2000; Skaburskis, 2006). Ontario in particular — a province with the one of the largest social housing portfolios — certain factors have fomented this situation with implications for persons located in expensive housing markets such as Toronto. For example, the dawn of the ‘common sense’ revolution following the election of conservative party in 1995 is recognised as a significant watershed moment in social spending in general and investments in affordable housing in particular (Hackworth & Moriah, 2006). According to Hackworth and Moriah, three main issues arose from the conservative government philosophy. First, the common sense revolution was marked by significant financial cuts in social housing relative to pre-common sense era. Second, the ruthlessness of housing support cuts and the deficiency in tools for non-profit agencies to raise revenues on their own had tremendous negative consequences on their operations. This drastically limited their capacity to meet their housing provision obligation. Third, even though these cuts have resulted in the emergence of entrepreneurialism among some large

urban municipal non-profit housing agencies, the large demand from people needing social housing make such positive developments a drop in the ocean (Hackworth & Moriah, 2006).

The impact of government withdrawal does not affect social housing alone. Projections for a 25-year period suggest that the withdrawal of Ontario government's support for housing will result in shortages in the entire rental market, inducing major secondary consequences that will aggravate the poverty conditions of many (Skaburskis & Mok, 2000). This is mainly because at least a third of the about 40 per cent of the rental stock in the province were initiated with government support — with more than half of the Toronto rental units built since 1981 funded through subsidises. According to Skaburskis and Mok, a survey of housing starts (i.e. when a builder obtains a building permit) show over half of housing additions from 1975 were assisted by government. It is therefore unsurprising why withdrawal of government support have been projected to have negative consequences on the rental market in the province.

Regardless of the noted consequences on housing affordability for large sections of the population, defenders of neoliberal thinking on housing are of the view that a contingent neoliberalism is appropriately placed to be used as a guide for government programs such as housing. Unlike typical neoliberalism, contingent neoliberalism emphasises the importance of place specific dynamics for determining the terms of government support for housing provision. In such engagements, place

specific housing needs are the primary stimuli for government involvement in housing provision through its decentralised agencies along with private enterprise (Hackworth & Moriah, 2006).

2.2.1 *Immigrants and housing in Canada*

The latest available evidence of housing integration based on ownership indicates that vast disparities exist among immigrant groups in Canada. For the broader Canadian population, housing purchasing assistance programs have ensured that homeownership rates have stayed steady since the 1970s with two-thirds of the population owning homes (Hulchanski, 2007). Although immigrants had generally outperformed Canadian-born in homeownership, this advantage has been declining in the last three decades (Haan, 2005; Mok, 2009) with vast disparities in ownership between immigrant groups (Darden, 2015). Using six of the largest Census Metropolitan Areas (CMAs), Darden (2015) demonstrates that that immigrants homeownership rate rates vary by place of birth — see Tables 2.1 and 2.2.

Table 2.1: Mean homeownership rates by place of birth and ratio of equality in Canada, 2006

Place of birth	Mean homeownership rate	Ratio of equality with immigrants born in Europe
Europe	76.1	1.00
United States	73.8	0.96
Oceania	71.7	0.94
Asia	65.4	0.86
Caribbean	60.8	0.80
South America	58.2	0.76
Central America	48.8	0.64
Africa	47.7	0.63

Source: Darden (2015) (The mean homeownership rates are based on the six CMAs —Montreal, Toronto, Vancouver, Ottawa, Edmonton and Calgary. The ratio of equality is determined by dividing the rate for each immigrant group by the rate for immigrants born in Europe. A ratio of 1.00 = equality of homeownership.)

Table 2.2: Homeownership rates and place of birth by CMAs in Canada, 2006

Place of birth	Metropolitan Area						Mean	Ratio
	Montreal	Toronto	Vancouver	Ottawa	Edmonton	Calgary		
Europe	66.9	79.8	72.5	76.8	80.1	80.5	76.1	1.03
United States	59.5	68.1	74.6	66.7	80.5	80.7	71.6	0.97
Oceania	58.2	72.3	66.9	75.6	73.6	80.1	71.1	0.96
Asia	47.1	69.3	64.5	67.5	66.2	77.9	65.4	0.88
Caribbean	40.5	62.4	66.7	50.7	68.4	76.1	60.7	0.82
South America	39.8	63.8	59.1	54.9	63.9	67.6	58.2	0.78
Central America	29.5	46	40.2	48.3	64.1	64.8	48.8	0.66
Africa	33.5	57.1	53.2	36.9	48.2	57.5	47.7	0.64

Source: Darden (2015) (The mean homeownership rates six selected CMAs. The ratio of equality is determined by dividing the rate for each immigrant group by the rate for immigrants born in Europe. A ratio of 1.00 = equality of homeownership.)

Immigrants born in Europe had the highest homeownership rates closely followed by those born in the US and Oceania. Using the ratio of equality, Darden suggests a four-tier hierarchy of homeownership rates among immigrants in Canada based on place of birth. Immigrants born in Europe, the US and Oceania occupy the highest tier and have the least inequality between them, whilst those born in Asia and the Caribbean occupy the second tier. Immigrants from South America are in tier three with an inequality ratio of 0.76. The bottom tier is occupied by immigrants whose places of birth were either Central America or Africa. Darden's analysis of homeownership rates and immigrants' place of birth by CMAs produced similar results as ownership rates by place of birth (see Table 2.2). The author explains his findings as follows; "the immigrants with the smallest gaps in inequality have similar characteristics to the immigrants born in Europe. These characteristics include language, income, education, occupation, and skin colour. The gap in ratios (with few exceptions) increases as differences in characteristics increase" (Darden, 2015, p.52).

The inequality gap that exists among immigrant groups can be attributed to what Darden (2015) labelled the European advantage. The author suggests this is the case because immigrants with the highest homeownership rates (i.e. those born in Europe, Oceania and United States) have ethnic and cultural characteristics similar to the Canadian-born population — which is predominantly European in origin. This speaks broadly to racial discriminatory practices the housing experience of immigrants which has been documented by scholars. For example Hulchanski (1997) in a study of

immigrant housing access in Canada discovers that young Black males are a target in various facets of life, especially in housing. The study indicates that landlords associate Black males with drugs, violence, parties and were therefore less likely to offer rent. Similarly, Teixeira (2006), demonstrates that the most significant distinguishing factor in the housing experience of Black Portuguese speaking immigrants was race. Discrimination by estate agents and property owners presented barriers to locating and securing affordable housing and suitable renting, slow integration and creating a situation of social exclusion.

2.3 Housing Integration Experiences of Immigrants: Theoretical and Conceptual Perspectives

This section of the dissertation deals with two broad but connected theoretical perspectives — a) immigrant integration and 2) transnationalism. First, I briefly outline tenets of various theories that have been used to explain immigrant housing and settlements in North America, and Canada in particular. I then discuss housing differential incorporation. Second, I briefly discuss the rise of transnationalism, its core assumptions and its usefulness in migration studies. A framework which incorporates transnational perspectives in explaining residential integration is proposed for examining immigrant housing trajectories in destination countries.

2.3.1 *Explaining Immigrant Integration: an Overview*

Kataure and Walton-Roberts (2015), through a historical analysis of immigrant housing choices demonstrate that no single theory adequately captures the diverse and complex residential experiences of immigrants in Canada and the US. The relevance of a theory depends on the epoch in question — and this is usually associated with the prevailing context of immigration trends as well as settlement patterns. For example, human ecology, concentric zone and assimilation theories proffered in periods around the two major wars of the last century focused on how immigrants tended to settle in close proximity to each other initially in undesirable inner city locations and only moved after improvements in socio-economic status (Alba & Nee, 1997; Burgess, 1925; Kataure & Walton-Roberts, 2015; Park, 1926; Peach, 1975). These theories assumed that immigrants self-segregated at arrival and integrated into the general population with time after obtaining certain skills and characteristics of the dominant population (Alba & Nee, 1997). Similar in orientation to the above theories, the concept of social class division was also propounded and suggests that groups of higher socio-economic status (usually non-immigrants) resided in suburbs whilst those of lower socio-economic status (usually including immigrants) occupied cheap houses in downtown areas (Brueckner, 1977; Duncan & Duncan, 1957; Kataure & Walton-Roberts, 2015).

Still within the period of the two wars, the multiple-nuclei theory was also proffered to explain immigrant housing settlement patterns (Green & Hoyt, 1941;

Harris & Ullman, 1945). According to this model, other prime centers develop in addition to central business districts of cities creating multiple decentralised suburban nodes. These multiple nodes develop based on various factors including, history, ethnicity, economy, socio-economic status and topography among others and are responsible for decisive factors for between group interactions. A study conducted by Robert Murdie on Toronto's social ecology between 1951 and 1961 is the clearest demonstration of the multiple-nuclei model among Canadian cities (Murdie, 1969). It is important to note that the period during which the above mentioned theories received the most prominence was dominated by European immigrants with significantly lesser numbers from other regions of the world.

As the trends in immigrant origin began to shift away from Europe as the main source region in the post war era, due to changes in immigration policies (Andrew & Abdourhamane Hima, 2011), theories of immigrant housing integration in North America also began to change. In Canada, 1961 in particular is recognised as a watershed moment in immigration with the introduction of the points system, which for the first time attempted to give equal opportunity to immigrants from other regions (i.e. racial minority origins areas) beside Europe the choice to move to Canada (Andrew & Abdourhamane Hima, 2011). Most of the theories seeking to explain immigrant housing experiences from this era also changed accordingly. Such theories which emerged included the ethnic enclave (Anderson, 1987; Breton, 1964; Logan, Alba, & Zhang, 2002; Massey & Denton, 1988; Massey, 1985), ethnoburb (Li, 1998, 1999) and segmented assimilation (Gans, 1992; Perlmann & Waldinger, 1997; Portes & Zhou,

1993; Zhou, 1997) — relevant mainly in American cities — and the social mosaic hypothesis and dispersed city (Bauder & Sharpe, 2002; Bourne, 1989; Doucet, 1999) which have been more useful in the Canadian experience. A significant point worthy of note with these theories is their departure from focusing mainly on socio-economic status oriented factors to an inclusion and emphasis on race and ethnicity. This is not surprising due to the shifts in origin areas of immigrants away from (Western) Europe.

Regardless of their focus, a key concept which runs across all the above mentioned theories aimed at explaining immigrant housing patterns and experiences relates to differential incorporation. In the stated theories, scholars have sought to explain the differences in housing and settlement outcomes of immigrants relative to the native-born population. Differential incorporation refers to the “ . . . unequal treatment and differential access [of ethnic minorities] to the economic, social, political and cultural rewards in a plural society” (Henry, 1994, p. 16). This theory has been applied by scholars to explain housing outcome disparities within and between immigrant groups as well as comparison to native-born populations (Darden, 2015; Murdie et al., 1999).

Incorporation is recognised as a give-and-take process involving two sets of barriers — one instituted by the dominant or host group and the other by immigrants pursuing access to equal opportunities and unrestricted participation (Murdie et al., 1999). The intersection of boundaries established by host group (e.g. nature of housing market, discrimination etc.) and those by the immigrant group (e.g. immigrant

characteristics, preferences and values) work together to delineate the housing experiences of immigrants. In this particular context of the immigrants housing experiences as adopted in this thesis, differential incorporation refers to the premise that immigrants are likely to experience dissimilarities in homeownership based on background characteristics, context of housing market (i.e. location) and by their participation in transnational activities.

2.3.2 Transnationalism and a proposed framework for understanding immigrant housing integration

In the seminal works discussed above, the models employed by scholars to explain immigrant housing experiences and settlement patterns tend to ignore the potential role of transnational behaviours. Yet, engagement in transnational activities impact on various aspects of immigrant lives such as political participation, labour market involvement as well as housing consumption. Transnationalism is defined as “the processes by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement” (Basch, Schiller, & Blanc, 1994, p.7). Immigrants’ experiences and their lives are not sharply segmented between host and home societies. This is seen mainly through frequent movement (of people, goods and information) between the two locations. Such activities are rightly argued to constitute the field of social relations described as “transnationalism” or the “transnational social field” (Basch et al., 1994). Consequently, failure to recognise such

fluid connections offers misleading understanding of immigrant experiences in destination areas in all aspects of their lives including housing.

As some scholars argue, the desire of nations to achieve integration within national borders seems to have set the agenda for research (Schiller, 2005). As a result, researchers focus narrowly on activities strictly within national borders in their attempts to offer understanding and solutions for immigrant integration. In this light, methodologies that ignore transnational connections and activities become less relevant to understanding immigrant experiences because they tend to look within one nation (typically in the destination) for explanations. Schiller (2005), suggests that such previous studies explaining immigration and integration have been steeped in a “methodological nationalism” and have thereby failed to recognise the impact of activities which transcend the borders of more than one country. Such methodological nationalism paints a picture which suggests immigrants are removed from engagement in activities such as political activism, entrepreneurial activities, investing in homes in origin countries, sending remittances and other transnational activities which directly affect all aspects of their lives in their destination.

To address the above theoretical concerns, this thesis proposes a theoretical framework for examining immigrant housing experiences in Canada that include translational behaviour of immigrants (see Figure 1). Previous research explaining immigrant housing experiences in Canada have focused on various aspects of immigrant background characteristics — age, gender, income, ethnicity, educational

attainment, immigration status etc. — (Carter, Polevychok, & Osborne, 2009; Ghosh, 2007; Haan & Yu, 2015; Robert a. Murdie, 2008; Robert a Murdie, 2002; Teixeira, 2006) as well prevailing conditions in the housing market — prices, housing stock availability etc. — (Carter et al., 2009; Fiedler, Schuurman, & Hyndman, 2006; Haan, 2007; Preston et al., 2009). Although these factors remain relevant for understanding immigrant housing experiences, frameworks incorporating a transnational perspective have become relevant because of the dual lives some immigrants might have.

Such an endeavour is relevant because evidence available suggests that immigrants in various host societies remain connected with their areas origin after migrating. Their engagement with origin areas takes many forms including political participation, entrepreneurial, remittances and investments in housing among others (DeSipio, 2006, 2011; Diko & Tipple, 1992; Obeng-Odoom, 2010; Osili, 2004; A. Portes, Guarnizo, & Haller, 2002; Smith & Mazzucato, 2009).

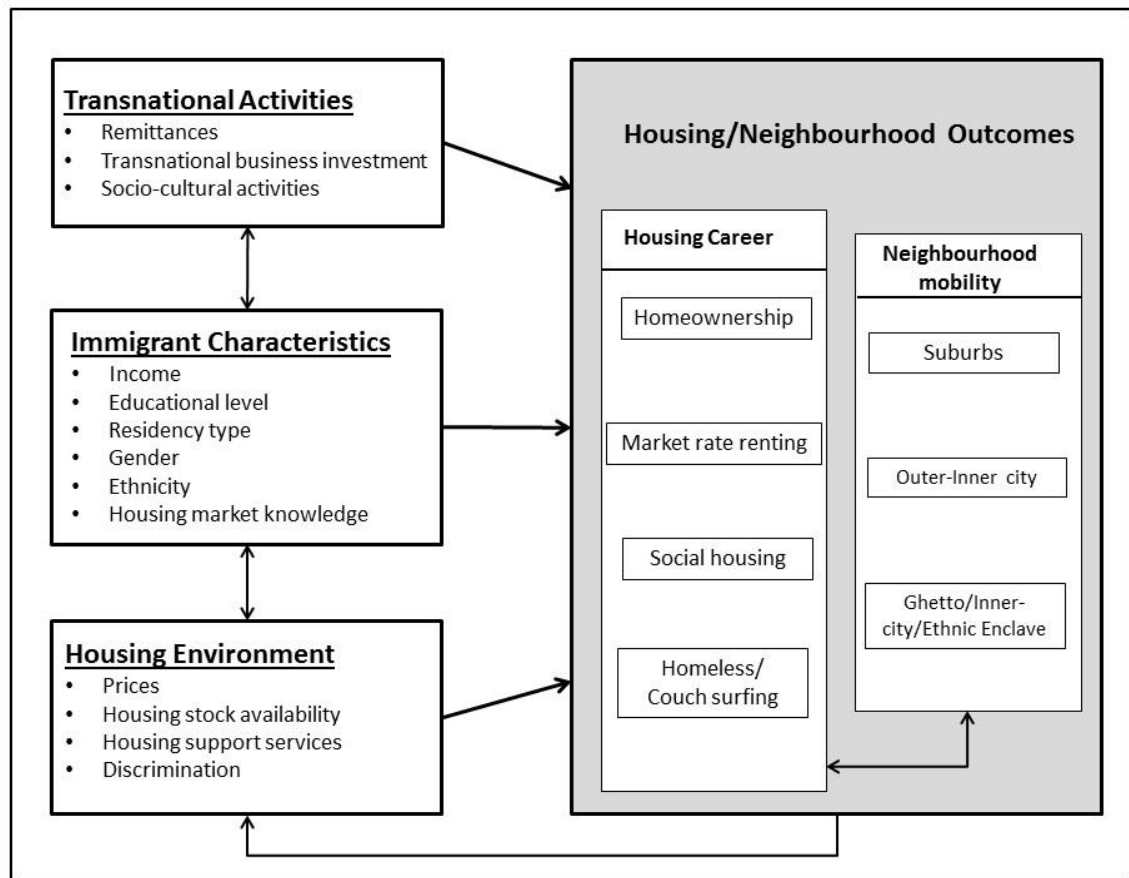


Figure 2.1 Conceptual Framework: Factors of immigrant housing integration/careers

In Figure 1, the introduction of immigrant transnational activities (including remittances and transnational housing investment), is the main principal inclusion in this understanding of immigrant housing experiences and represents a key conceptual theme in this thesis. Although many forms of transnational engagements exist, sending remittances to family and friends and undertaking housing investment in immigrant origin country are the main focus in this thesis. This stems from the conception that such financial engagements may have a relationship with housing consumption in Canada. Particularly for transnational housing investment, expensive nature of the endeavour sometimes requires contracting of loans and use of life-long

savings to finance projects to their completion (Diko & Tipple, 1992; Obeng-Odoom, 2010). Therefore in this thesis it is conceptualised that immigrant housing experiences are a result of the general housing environment, immigrant characteristics as well as immigrant transnational housing engagements.

2.4 Methodological Approach/Study Design

2.4.1 *Mixed Methods Design*

This thesis employed a mixed methods design in examining the relationship between transnational behaviour and housing consumption in Canada. Specifically, quantitative data from both secondary and primary sources were used in addressing the first two sets of objectives in this thesis whilst data from interviews and focus group discussions are used to address the final objective of this research. A mixed methods approach is usually adopted when researchers aim to reach solutions to research questions for which knowledge from both quantitative and qualitative methods are useful. Due to this problem solving orientation of the approach, Johnson and colleagues suggests that the primary philosophy of mixed methods research is pragmatism (Johnson, Onwuegbuzie, & Turner, 2007). Since the increasing popularity of mixed methods research in the social science methodological literature for the 1960s, various definitions have been proffered by scholars. Schensul and colleagues define mixed methods as the “serial or joint use of qualitative, quantitative survey, and quantified qualitative data collection methods to achieve a systematic understanding of both the

magnitude and frequency of the phenomena (quantitative) under study and the context, meaning and motivation of those phenomena (qualitative)” (Schensul, Schensul, & LeCompte, 2013, p.155). The adoption of mixed methods for examining the relationship between transnational behaviour and housing consumption in this thesis is informed by the advantages associated with the approach.

First, the approach inherently has triangulation built into it due to the use of more than one method in investigating phenomena. This is relevant for enhancing the validity of constructs surrounding immigrant housing integration by helping to counteract various sources of bias. In this research in particular, the importance of this stems from the fact that the idea of what constitutes housing integration is dominated by scholars and practitioners — who tend to associate the concept with homeownership. Therefore, eliciting the idea of what constitutes housing integration from immigrants’ perspective will contribute to furthering the discussion on what may be considered an adequate construct of successful housing integration. In addition to advancing the validity of constructs obtained through triangulation, mixed methods also improves the reliability of research findings through complementarity. This occurs because each technique employed in a mixed method design complements the other in areas of weakness thereby capitalising on their respective strengths to increase meaningfulness (Greene & Caracelli, 1997; Greene, 2006; Schensul et al., 2013).

Another advantage which mixed methods approach offer relates to notions of scale and expansion of research scope (Greene & Caracelli, 1997; Schensul et al., 2013).

Mixed methods research tends to increase the scope of inquiry by adopting suitable methods for different components and at varying scales. In this study, the approach offered unique insights on the relationships between immigrants' housing consumption and their transnational engagements at various scales. For example, whilst the use of secondary data allowed for the examination of relationships at the broadest level possible among various immigrant groups, the use of primary survey data allowed me to narrow-in on an immigrant group renowned for transnational engagements; with the qualitative data offering explanations for some of the observed patterns found in the quantitative data. The advantages of mixed methods research influenced the adoption of the approach in this thesis. A brief description and justification for the different data sources used in this thesis is provided below.

2.4.2 Data Sources

2.4.2.1 Secondary data — the Longitudinal Survey of Immigrants in Canada (LSIC)

The longitudinal survey of immigrants in Canada (LSIC) data set was collected by Statistics Canada which has a mandate to provide statistical information and analysis about Canada's economic and social structure for purposes of developing and evaluating public policies and programs. The prime objective for collecting LSIC was to enhancing understanding of how immigrants are integrating in various aspects of Canadian society (Chui, 2003). In designing the survey, emphasis was placed on gathering information on factors that aid or obstruct integration. LSIC also sought to measure the impact of the varied resettlement services offered to immigrants after

arrival on their integration. As a result, the survey collected information on immigrants' background as well as activities they engage in were gathered in LSIC. Topics covered in LSIC include housing, education, employment, income, health, values, attitudes, language skills, recognition of foreign credentials, development and use of social networks and satisfaction with the settlement experience (Chui, 2003). LSIC was based on a longitudinal design comprising three waves of interviews.

The target population (165,000) for the LSIC included only individuals 15 years or older at arrival in Canada who arrived between October 2000 and September 2001 and whose application was processed in missions outside of Canada. From this, some 20,322 immigrants were selected and 12,128 agreed to participate in the first wave of survey. To make LSIC generalizable to the targeted cohort of immigrants, each respondent was assigned a specific weight which approximates the number of other immigrants represented by this respondent in the target population (Chui, 2003). About 9,322 and 7,716 participated in the research in waves two and three respectively producing an overall response rate of around 59%.

Due to the broad coverage of this data — both in terms of number of immigrants involved and topics covered — the LSIC offered a unique opportunity to investigate the relationship between immigrant housing consumption and their transnational engagement (i.e. remittance). In this pursuance, the first two chapters of the thesis produce results relevant for understanding relationships at a much broader level among immigrants in Canada. The findings at the broader population

level are relevant for a couple of reasons. First, it helps demonstrate that transnational engagements, such as remittances may be an important factor in explaining observed homeownership differentials among immigrants. Consequently, it provides justification to further explore these findings among immigrant groups with some of the lowest housing integration in Canada to enhance understanding on housing trajectories.

In Chapters Three and Four I rely on the LSIC data. In these chapters, the word ‘immigrants’ is used in generic form except where ethnicity, geographical area of origin and entry class to Canada are the subject of discussion. Although this dissertation acknowledges that immigrants are diverse group of people, the interest of Chapters Three and Four is not to study how transnational practices might differ within or between immigrant groups. Instead, the interest is to study where immigrants as a generic group differ on housing outcomes based on participation or non-participation in transnational activities.

2.4.2.2 Primary Data: Survey, Interview and Focus Group Discussion Data

A recent study on homeownership in Canada and the US demonstrates that immigrants from Africa continue to have the lowest homeownership rates relative to their counterparts from other regions of the world (Darden, 2015) — reinforcing findings from previous studies (Haan, 2005, 2007). In both countries, these findings are persistent irrespective of other factors such as length of stay, education, income, marital status and occupation among others (Darden, 2015). This raise questions

regarding what other factors might be responsible for the observations especially for immigrant groups with the lowest ownership rates. The first two manuscripts in this dissertation undertake this pursuit by examining the role of remittances on immigrant homeownership.

However, although the LSIC is very useful for investigating the relationship between immigrants housing consumption and their transnational behaviour (specifically remittances), it does not collect information on the specific activities for which remittances are undertaken. In light of this, a quantitative survey was designed to investigate whether a specific kind of remittance which generally involves substantial financial resources over considerable periods of time. A specific type of remittance which meets these criteria is transnational housing investment. This dissertation posits that exploring the relationship between this specific type of remittance and homeownership would be useful in understanding the persistent pattern of lower homeownership rates among Africans observed in the first two manuscripts and earlier studies.

Transnational housing investment involves the sending of remittances to origin areas for the sole purpose of buying a housing or construction of a new house. Several studies have established that various immigrant groups including African immigrants (a group with the lowest homeownership rates) tend to engage in transnational housing investment practices (Asiedu & Arku, 2009; Obeng-Odoom, 2010; Osili, 2004; Teixeira, 2015). For the purposes of investigating the veracity of whether there is a

relationship between homeownership in Canada and transnational housing investments, Ghanaian immigrants — a section of the broader African group — were selected. This section of African immigrants was selected for at least two reasons. First, several studies have established that Ghanaians in the diaspora, through remittances are engaged in housing developments projects in the country (Asiedu & Arku, 2009; Diko & Tipple, 1992; Karley, 2011; Obeng-Odoom, 2010). For example, Obeng-Odoom shows that Ghanaian immigrants in Australia sometimes take up to three different jobs in order to engage in transnational housing investments (Obeng-Odoom, 2010). Such evidence demonstrates the extent to which the Ghanaian diaspora go to engage in transnational housing investment. To an extent, it also demonstrates the pervasiveness of the practice among the Ghanaian diaspora.

Second, previous studies suggest that the desire to engage in transnational housing investment among Ghanaian immigrants impacts on homeownership decisions in Canada (Firang, 2011; Owusu, 1998). Although these studies were useful in explaining how transnational housing engagement may impact on housing decisions in Canada, it did not empirically test the relationship between homeownership in Canada and actual transnational housing investment in Ghana. The survey data collected among Ghanaians enabled the investigation of this relationship. Details of the data description are provided in Chapter 5.

The final phase of this dissertation research employed qualitative in-depth interviews (IDIs) and focus group discussions (FGDs). The essence of this portion of

the dissertation was to seek explanations and the narratives that surround different housing choices and experiences and how transnational housing investment plays a role in such outcomes. Through such narratives, explanations and insights are gained about factors that influence housing consumption decisions in Canada within the broad context of housing investment in Ghana — the kind that might not be adequately captured in quantitative analysis.

2.5 Summary

This chapter provided the broader context within which the dissertation is situated. It starts with a discussion of prevailing housing situation in Canada and relates that to immigrant housing experiences — focusing on homeownership. This is followed by a discussion of the theoretical approaches scholars have relied on to investigate immigrant housing experiences and integration in North America over time. The chapter identifies immigrant incorporation as umbrella theory under which some of the theories discussed maybe grouped. The chapter identifies that regardless of the contribution of the identified theories, an important missing link is the inclusion of transnational theoretical lens in the examination of immigrant housing integration. The chapter then deals with the methodology and data sources on which this dissertation rely. Justification for employing a mixed methods approach is provided.

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CHAPTER THREE

IMPACT OF REMITTANCE BEHAVIOUR ON IMMIGRANT HOUSING OWNERSHIP TRAJECTORIES: AN ANALYSIS OF THE LONGITUDINAL SURVEY OF IMMIGRANTS IN CANADA FROM 2001-2005

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3 IMPACT OF REMITTANCE BEHAVIOUR ON IMMIGRANT HOUSING OWNERSHIP TRAJECTORIES: AN ANALYSIS OF THE LONGITUDINAL SURVEY OF IMMIGRANTS IN CANADA FROM 2001-2005

Abstract

Although housing ownership is recognised as an important marker of immigrant integration in Canada, overall evidence suggest a declining trend in housing ownership among immigrants in the last two decades. The factors scholars have focused on in their attempt to explain immigrant housing trajectories and overall housing ownership trends tend to be dominated by immigrant characteristics and the circumstances prevailing in the housing market. This research extends this attempt at understanding immigrant housing trajectories by examining the influence of remittances. Using data from the longitudinal survey of immigrants in Canada (LSIC) we applied negative log-log regression modelling techniques to examine the influence of remittances on housing ownership over time among recent immigrants in Canada. The results indicate that participation in remittance has negative consequences for housing ownership over time. The findings make a case for the inclusion of immigrant transnational engagement in the attempt to explain immigrant integration.

3.1 Introduction

This study examined how immigrants' transnational behaviour impact on their housing integration experience in Canada. Scholars have conducted several studies aimed at investigating the impact of continuous origin country ties on immigrant integration (see for example, Portes et al. 2002; Mazzucato 2005; Orozco 2005; DeSipio 2011). The interest in such studies stem from the understanding that immigrants do not become completely disconnected from their places of origin after the process of migration has been undertaken. Existing studies suggest that there are continuous flows of migrants and capital conversion (Kelly and Lusi 2006) and social networks are found to be enduring and intense (Ley, 2004; Ghosh, 2007; Li and Teixeira 2007; Christou and King 2010). The growing involvement of immigrants in cross-border activities have motivated scholars to draw on approaches that recognise the place of agency in integration in destination countries. In this regard, a holistic attempt at understanding immigrant integration in destination countries such as Canada, should include an investigation of the role of remittance behaviours and other transnational activities. This has not always been the case. Theoretically, this paper makes a case for the inclusion of remittance in understanding immigrant integration patterns in host countries.

According to Ghosh (2007), multiculturalism (Canada's official immigrant integration framework) does not only promote immigrant location selection for settlement, it also furthers transnational connections between immigrants and their

areas of origin. In the Canadian context, transnational activities are likely to increase with rising immigrant numbers due to a number of factors including improvement in communication and particularly with the adoption of immigration in-flows as a population growth policy (Ley and Hiebert 2001; Green and Green 2004). All these are within a broader context of increased global migration which has long been noted as important in shaping social and economic outcomes of individuals in both destination and origin areas (Castles and Miller 2009).

The context of immigrant social and economic outcomes in their new location is highly complex comprising immigrant background, migration motives and the characteristics of the new locations (Li 2009). These help to explain some of the observed disparities along ethnic lines in terms of how immigrants from diverse backgrounds are integrated into aspects of destination societies such as labour market access and housing (Buzdugan and Halli 2009; Haan 2007). The collective effects of the above factors influence successful integration of immigrants which is a key concern for governments in immigrant receiving countries. In immigrant receiving countries such as Canada and the United States, successful immigrant integration is particularly important given the increasingly diverse ethnicities as well as disparities in socio-economic backgrounds of immigrants. These inherent differences in immigrant characteristics together with immigrant transnational behaviours have the potential to distort and increase inequalities in the integration process in areas such as immigrant educational attainment, labour market access as well as housing trajectories.

Remittance — which is a transfer usually of limited financial resources from immigrant destination areas to origins areas — is arguably the oldest and most popular form of transnational behaviour usually engaged in by immigrants of diverse ethnic backgrounds. The motivation for participation in this specific transnational behaviour has received scholarly attention over the years. Reasons such as altruism and immigrants self-interests (Cai 2003; Lianos and Pseiridis 2014), as well as economic considerations including diversification and coinsurance strategies (Taylor 1999) which helps secure household incomes have been espoused. The literature also abounds in studies examining the diverse impacts of remittances on livelihoods and developments in origin areas (Orozco 2005; De Haas 2006; Smith and Mazzucato 2009; McGregor 2014). However, studies on the impacts of remittances on various aspects of immigrant integration in host societies remain scant. The extant literature in this endeavour tends to focus on the impact of remittances on psychosocial wellbeing and health (see Negi 2011; Orellana-Damacela 2013). Yet, the impacts of remittances have far reaching consequences beyond health and psychosocial wellbeing. The long term impact of remittances on other aspects of immigrant lives in destination areas including housing integration remain understudied. To the best of our knowledge, no longitudinal study has been conducted to investigate the impact of remittance behaviour on housing ownership over time among all immigrant groups. As a result, this paper fills an important gap by addressing two main questions:

- c) is there a relationship between transnational behaviour and immigrant housing ownership status over time; and

- d) what are the main factors influencing immigrant housing ownership in Canada?

3.2 Understanding Immigrant Housing trajectories

Housing trajectory (sometimes referred to as housing careers) may be described as the changes in dwelling consumption over time (Pickles and Davies 1991). The trajectory may assume an 'upwards', or sideways' or 'downwards' movement depending on circumstances in life (Michelson 1977; Kendig 1990). A progression towards homeownership is generally assessed as successful housing integration of immigrants. As a whole, housing trajectory deals with the notion of changes in housing status between lower and better housing over time. Usually, moving from renting to housing ownership is considered as ideal (Edmonston 2004; Haan 2005; Teixeira 2007; Murdie 2008).

Within North American context, the buying of a home by immigrants is not only a sign of residential integration but a symbolic and material marker of socioeconomic achievement (Edmonston 2004). To this end, several studies have examined the importance of linkages between immigrant housing experiences and the process of integration in Canada (Murdie 2002; Murdie 2008; Murdie et al. 2006; Mendez et al. 2006; Haan 2007; Hiebert and Mendez 2008; Mendez 2009; Teixeira 2007; Teixeira 2009). Some studies suggest that inadequate housing may stall immigrant integration into Canadian society (Murdie et al. 2006; Carter et al. 2009). Considering the

importance of housing in immigrant integration, researchers have examined the factors that influence immigrant housing experiences.

Overall, two broad factors — immigrant background and overall housing environment in destinations — have been linked with immigrant housing career outcomes. These broad categories of factors have respectively been referred to as micro (i.e. immigrant characteristics) and macro level (i.e. overall housing environment) factors (see Hulchanski 1997; Wayland 2007). Irrespective of the nomenclature, several sub-themes are identified as critical within the two broad categories of factors influencing immigrant housing careers. For example, Teixeira (2006) suggest that immigrant economic disadvantage is a critical factor influencing housing experience. Relative to Canadian standards immigrants' income levels, particularly refugees and those from developing countries, are lower. Therefore, such differences in income levels as well as a general economic disadvantage influence immigrants' ability to adequately meet their housing needs. Other visible characteristics such as gender and ethnicity are also found to be associated with immigrant housing careers in Canada (Muridie 2002; Teixeira 2006). Immigrants' knowledge of the housing market has been demonstrated to have an impact on the kinds of neighbourhood where immigrants chose to reside (Hulchanski 1997; Ghosh 2007). Usually through existing networks immigrants from specific ethnicities tend to concentrate in particular neighbourhoods. As result, ethnic clustering is a common feature in the case of immigrant housing careers (see Ghosh 2007). Such ethnic clustering provides social capital which has been found to be important in immigrants

housing consumption behaviours especially for selection of dwelling and neighbourhood types (D'Addario et al. 2007). Renaud et al. (2006), suggest that the type of dwelling occupied on arrival influences immigrant housing careers.

The second set of factors — overall housing environment — together with some of the above identified immigrant characteristics intersect to circumscribe immigrant housing trajectories. For example, the potential influence of government in housing career has been examined in the literature and Dalton (2009) suggests that policy orientation of government is important in influencing housing prices particularly affordable housing. Vulnerable groups including refugees and immigrants with low incomes depend on such facilities and the limited availability of affordable housing compels immigrants to meet their housing needs at market rates which are generally expensive in their new destinations (Hulchanski 1997; Murdie 2008). This restricts immigrants to neighbourhoods with cheap and substandard housing (Teixeira 2006) thereby hindering immigrant integration as a whole. Access to social housing stock particularly by low income immigrant households has enormous influence on housing experience of immigrants (Carter et al. 2009). Therefore, the reduction in social housing stock over the decades has pushed low income earners including refugees and immigrants into the housing markets where prices are determined by market forces (Skaburskis and Mok 2000; Bunting et al. 2004; Murdie 2008). A recent study by Simone and Newbold (2014), suggests that overpriced housing markets in the most popular immigrant destinations in Canada (Montreal, Vancouver and Toronto) makes housing ownership difficult. In earlier research, Moore and Skaburskis (2004) found

that housing affordability determined by income levels is identified as critical in influencing the geographical locations low income groups such as immigrants can opt to live. The situation of high housing prices together with immigrant economic disadvantage leaves most immigrants precariously housed and at risk of homelessness indulging in practices such as couch surfing (Fiedler et al. 2006; Preston et al. 2009). Additionally, existing subtle discriminatory rental practices towards visible minority immigrants further influence immigrant housing careers. Particularly, non-white immigrants of recent time are faced with a pre-existing racial hierarchy resulting in challenges in housing career especially homeownership (Teixeira 2006; Haan 2007).

In summary, the main empirical and theoretical explanations for immigrant housing experience and housing careers as a whole in Canada, and indeed North America, has centred on; availability or provision of adequate housing units (Hackworth and Moriah 2006; Dalton 2009), the nature of housing markets (Moore and Skaburskis 2004; Edmonston 2004; Teixeira 2009; Simone and Newbold 2014), and immigrants socio-economic background at arrival (Murdie 2002; Haan 2005; Teixeira 2006; Ghosh 2007). These explanations suggest that immigrants are circumscribed within existing socio-economic structures which are responsible for defining their housing consumption behaviours. Whilst the above are important in understanding immigrant housing experiences and integration, much remains to be known outside of these two broader categories of factors. Missing from these explanations of immigrant housing experiences is the role of the immigrants themselves in terms of their attitudes, actions and practices in their place of origin which may have

consequences for housing consumption in immigrant destination nations including Canada. This research expands the current scope of understanding immigrant housing career outcomes by examining how immigrant transnational engagements (specifically remittances) together with immigrant background as well as the housing environment in Canada influence housing careers of recent immigrants to Canada. Studies which examine how transnational engagement in housing investment might impact on immigrant housing careers are scant and have not previously involved wider population analysis (see Shooshtari et al. 2014).

Figure 1 shows the theoretical framework employed in this study. The figure explains the relationships between the identified factors which influence immigrant housing careers. It is important to note that this framework does not suggest housing and neighbourhood outcomes is a linear process with immigrants moving from lower and less desirable housing and location to better conditions. Although progression towards housing ownership has been the trend (Haan 2005, 2007; Murdie 2002, 2008; Myers et al. 1998; Renaud et al. 2006; Teixeira 2009), recent evidence including Ley's work on millionaire migrants demonstrates the contrary (Ley 2011). Rather, the potential role of transnationalism in housing outcomes is the prime focus of the framework. Therefore, introduction of immigrant transnational activities is the main distinction in this pursuit in understanding immigrant housing careers. It also represents a key conceptual theme in this attempt to explain immigrant housing careers. However, it must be stated that, various forms of immigrant transnational engagements exist including sending of remittances for dependents' upkeep (De Haas

2006; Lianos and Pseiridis 2014), engagement in transnational housing investment (Osili 2004; Mazzucato 2005; Grant 2007; Asiedu and Arku 2009; Obeng-Odoom 2010), transnational entrepreneurial activities (Portes et al. 2002), as well as engagement in various political and socio-cultural activities (DeSipio 2011). Regardless of the form of transnational engagement, they generally involve substantial financial commitment — resources which otherwise could aid in housing integration in Canada. Therefore we conceptualise that immigrant housing careers are a result of the general housing environment, immigrant characteristics as well as immigrant transnational behaviour — specifically remittance. In particular, we posit that transnational engagement, which may be central to immigrants' migration goals, is critical in understanding immigrant housing experiences in Canada and other large immigrant receiving societies such as the United States and Australia among others.

In addition to scholars' attempt to understand immigrant housing careers, there is also a discussion of a decline in the overall immigrant homeownership trends among immigrants to Canada and the United states in the last two decades. This decline has been attributed to shifts in immigrant composition from a predominantly European migrant population, to mainly non-white minority immigrants, deterioration of immigrants' fortunes, changes in the labour market, and macro-level political economy conditions (Enns 2005; Hackworth and Moriah 2006; Haan 2007; Teixeira 2006; Hiebert 2009). While these suggests the potential of cohort effect, it is significant to note that other factors may also be important in explaining the recent decline in immigrant housing ownership — including factors in the two broad

categories already identified. Additionally, practice of immigrant culture, particularly, maintenance of large family structure has also been pointed out as affecting the nature of immigrant housing experience. Subsequently, higher relative burden of housing costs in relation to low household incomes and the multi-family structures of these new immigrants generally predispose them to crowding and hidden homelessness which makes them fall short of the core housing need standards (Preston et. al. 2009; Fieldler et al. 2006). Immigrants' tendency to maintain such cultural practices as family structure in destination countries are also manifest in other areas of life where they maintain contact with their places of origin. These transnational contacts and networks are important in influencing development in origin areas and integration in destination areas (Bebbington and Kothari 2006; Faist 2008).

Until now, only immigrant characteristics and the prevailing housing environment have been linked with immigrant housing consumption choices in Canada and the decline in housing ownership in North America as a whole. Yet, evidence available suggests that immigrants do not cut ties with their origin after migrating. Immigrants continue to engage with their origin areas in various ways including the sending of substantial financial resources to their origin countries in the form of remittances and engagement in housing investments in origin areas among other activities (Diko and Tipple 1992; Osili 2004; Mazzucato 2005; De Haas 2006; Grant 2007; Asiedu and Arku 2009; Smith and Mazzucato 2009; Obeng-Odoom 2010). Thus understanding the impact of transnational activities on housing trajectories is important especially in the light of recent discussions of a decline in immigrant

homeownership trends in Canada and the USA in the last two decades (Myers et al. 1998; Haan 2005; Haan 2007; DeSilva and Elmelech 2012). This study fills this gap by using the theoretical framework discussed above to answer the question; is there a relationship between transnational behaviour and housing ownership status over time among recent immigrants in Canada?

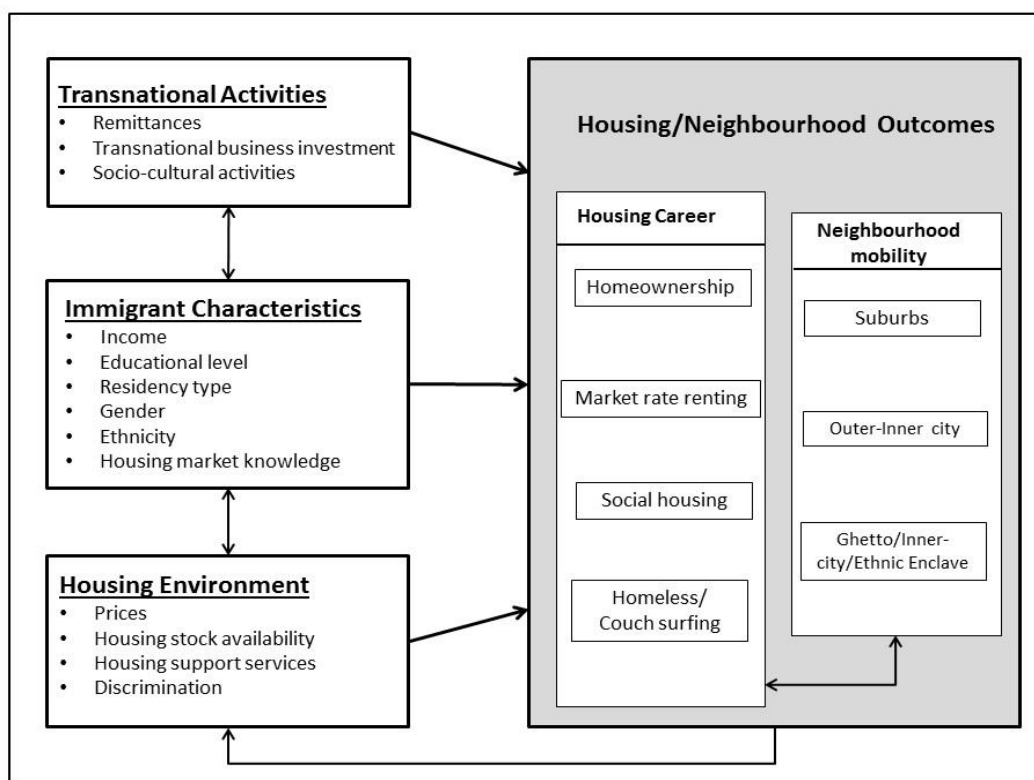


Figure 3.1 Conceptual Framework: Factors influencing immigrant housing trajectories

3.3 Materials and Methods

3.3.1 *Data*

The data for this study was obtained from the Longitudinal Study of Immigrants in Canada (LSIC). The LSIC data set was collected from immigrants who arrived in Canada between the period of October 1, 2000 and September 30, 2001. Only immigrants processed through Canadian missions abroad were eligible to participate. The longitudinal respondent was an individual aged 15 or older, randomly selected from sampled households for interview. A total of 12 040 individuals were interviewed in the first wave, 9 322 at wave two and 7 716 participants remained at the final wave. A weighting method designed by Statistics Canada was used to ensure that data at the second and third wave was representative of the respondent population in wave one in order to adjust for attrition. Data collection from the selected representative cohort of recent immigrants in Canada was undertaken through the joint efforts of Statistics Canada and Citizenship and Immigration Canada (Statistics Canada, 2005). LSIC data were collected to provide relevant information on factors which facilitate immigrant adjustments with the aim to aid studies of immigrant settlement and integration in Canada over time. Information from respondents were collected at three different times after arrival — six months, two years and four years. The longitudinal design of LSIC enables analyses over time. Information on a wide range of topics were gathered from respondents including socio-demographic information, housing, values and attitudes aimed at assessing integration over the four year period. Analysis done in this

study uses the wave three file which contains information from the previous two waves. Access to this data was obtained following the approval of a proposal by the Social Sciences and Humanities Research Council of Canada and Statistics Canada. Several studies have recently used LSIC to examine a variety of research questions (see for example Banerjee and Phan 2014; Kaida 2013; Holtmann and Tramonte 2014; Adamuti-Trache et al. 2013).

3.3.2 Measures

Dependent Variable. The dependent variable in this study is housing ownership. Statistics Canada derived the housing ownership variable in LSIC from the following two questions which were asked of respondents ‘Do you or your family/your in-laws/your relatives rent or own this place?’ and ‘Do ‘you/you and your family have a mortgage or loan to help pay for this place?’. From these questions, the derived variable categorised respondents into four—owners with mortgage, owners without mortgage, Renters and Other (hotel/motel, home of employer). A binary variable created from the above categories was coded as follows: 0 = no housing ownership and 1 = housing ownership. The analysis of housing ownership was undertaken for waves two and three.

Independent Variables. All independent variables used in this study were selected from wave one except remittance amount. Information on remittance amount was not collected in wave one. The key independent variable in this study is remittance behaviour at wave one. Remittance behaviour was obtained from the

question ‘Since you came to Canada, have you sent money outside Canada to relatives or friends?’ This question had YES (coded as ‘1’) and NO (coded as ‘2’) response options. The variable was recoded as follows: no=0 and yes=1. The second remittance behavior variable controlled for in this study was remittance amount. This variable was collected for waves two and three only. Consequently, the relationship between remittance amount in Canadian Dollars sent by respondents in wave two and housing ownership status in wave three was examined. Individuals who did not participate in remittance were all given the value 0. Remittance amount was log-transformed to normalise it.

We controlled for whether respondents had relatives outside of Canada whom they wanted to help sponsor to Canada. The potential of this influencing remittance behaviour lies in the assumption that individuals with this desire may initiate remittance immediately after arrival to maintain the connection with the separated relative. Additionally, it has the potential to influence whether respondents engage in housing ownership immediately after arrival due to uncertainty of how soon their relative may join them in Canada. In wave one, respondents were asked ‘Is there anyone now living outside Canada whom you or your family want to help immigrate to Canada?’ The response categories for this variable were YES (coded as ‘1’) for those who wanted to help their relative travel to Canada and NO (coded as ‘2’) for those who did not. Categorical factors controlled for in this study included: Gender, Marital status, Immigrant category, Educational level at arrival, Ethnicity, Brought savings to Canada and Census Metropolitan Area (CMA) of residence (see table 1 for details of

coding). Other non-categorical factors controlled for in this study include respondent age, number of children, number of jobs, family income and the amount of money immigrants brought into Canada at the time of entry.

3.3.3 *Analytical Sample and Analysis technique*

The analysis did not include housing ownership at wave one because of the potential for contemporaneous correlation between the key independent variable and housing ownership. Under such circumstances, it is difficult to determine the impact of the predictor variable on dependent variable because of potential problems with reverse causality. For example, it is possible for some respondents to achieve housing ownership before initiating remittance behavior. In other words, in order to determine the impact of remittance behavior on housing ownership status, housing ownership must be established before the onset of remittance engagement. Therefore, to avoid analysis involving a contemporaneous relationship which will produce unreliable coefficient estimates between housing ownership and the study predictors over the course of time, individuals who attained housing ownership at wave one were dropped. As a result, the analytical sample used in this study is 6 279.

This study hypothesises that there will be a negative relationship between engagement in remittance sending and housing attainment in Canada. Further, as found in the literature, we expect that immigrant background characteristics including age, gender, ethnicity, immigrant category and wealth will be associated with

immigrant housing ownership. Finally, we also hypothesise that immigrant residing in locations with expensive housing markets will have lower housing attainment.

Descriptive statistics, bivariate and multivariate regression techniques were applied to examine the relationship between housing ownership and remittance behaviour and selected characteristics of sampled immigrants to Canada. The negative log-log regression technique was employed for the analysis. Housing ownership both at waves two and three were unevenly distributed — 75.3% and 57.6% of the analytic sample did not own housing in waves two and three respectively. To avoid obtaining biased parameter estimates, negative log-log models were employed (Huettman and Linke 2003). Additionally, lower Akaike Information Criteria statistics obtained for the negative log-log models relative to logit models further suggests coefficient estimates obtained from the selected modelling technique are more reliable.

Table 3.1: List of Variables and Description

Variable	Description and coding
<i>Dependent Variables</i>	
Home Ownership	Do you or your family/your in-laws/your relatives rent or own this place? and Do you/you and your family have a mortgage or loan to help pay for this place? Coded as: No housing ownership=0 and Housing ownership=1
<i>Transnationalism variables</i>	
Remittance	Since you came to Canada, have you sent money outside Canada to relatives or friends? Coded as: No=0 and Yes=1
Remittance amount (logged)	How much money have you sent outside Canada to relatives or friends? Used as a continues variable Continues (log transformed) – taken from wave two
<i>Explanatory Variables</i>	
Sponsor Relative to Canada (CA)	Is there anyone now living outside Canada whom you or your family want to help immigrate to Canada? Coded as: Yes= 1 and No=2
Age	Respondent's age Continues
Gender	Respondent's gender Coded as: Male = 1 and Female = 2
Marital status	Respondent's marital status Coded as: Married = 1, Separated = 2 and Never married = 3.
Number of children	Respondent's number of children. Used as a continues variable.
Number of Jobs	Respondent's number of jobs Used as a continues variable.

<i>Family income (logged)</i>	Respondent's age Continues (log transformed)
<i>Immigrant category</i>	Respondent's immigration category Coded as: Family = 1, Skilled = 2, Business = 3 and Refugee = 4.
<i>Educational at arrival</i>	Respondents' highest educational attainment at arrival in Canada. Coded as: Less than high school = 1, High school = 2, Post-secondary = 3 and University = 4
<i>Ethnicity</i>	Respondent's ethnicity. Coded as: White = 1, Chinese = 2, South Asian = 3, Black = 4, Filipino = 5, Latin American = 6, Arab = 7, West Asian = 8, Korean = 9, and Other ethnicity = 10.
<i>Savings to Canada</i>	When you came to Canada, did you bring any money such as savings? Coded as: Yes = 1, and No = 2
<i>Entry wealth (logged)</i>	How much did you bring? Used as a continues variable (log transformed)
<i>CMA of Residence</i>	Respondents' CMA of residence. Coded as: Other CMA = 1, Montreal =2, Vancouver = 3 and Toronto =4

Bivariate analysis (Table 2) was initially performed to examine zero-order correlations between the housing ownership and remittance behaviour and other theoretically relevant independent variables. In the multivariate negative log-log regression models (Table 3), the relationship between remittance behaviour at wave one and housing ownership at waves two and three are tested, controlling for theoretically relevant variables. Exponentiated coefficients (odds ratios) are reported in Tables 2 and 3. Model 1 in Table 3 shows the relationship between housing ownership at wave two and predictor variables. All the predictor variables for Model 1 were collected at wave one. In Model 2, the same predictor variables from wave one were used in addition to remittance amount from wave two to predict housing ownership at wave three.

3.4 Results

3.4.1 *Descriptive statistics*

Table 1 shows the results of the descriptive analysis of the distribution of selected variables in this study. Whilst only about 25 percent of immigrants owned homes in wave two, about 42 percent had achieved housing ownership by the end of the study cycle. Less than a quarter (about 24 percent) of the respondents were engaged in sending remittances to their family and friends in their origin countries at the time of the first survey. Nearly half of the analytical sample indicated they had a relative

outside of Canada who they sponsor to join them in Canada. The average age of respondents was around 34 years and a little over half (51 percent) of the study participants were male. Majority of individuals (76 percent) indicated they were married or in a union during wave one data collection. The average number of children per family was about one. In terms of immigrant category, about 67 percent arrived in Canada as skilled immigrants and 21 percent came as family immigrants whilst about 4 percent and 7 percent came to Canada as business class immigrants and refugees respectively. Around 62 percent of immigrants had attained a university certificate at the time of arrival whilst only about 4 percent had less than a high school diploma. South Asians represent the highest ethnic group making up of about 25 percent whilst Chinese and White immigrants make up about 21 percent and 19 percent of immigrants respectively. Some 77 percent of immigrants indicated they brought in savings from their origin countries into Canada. In terms of settlement location selection by immigrants, 45 percent resided in Toronto whilst Montreal and Vancouver received about 15 percent and 14 percent respectively. All the other Census Metropolitan Areas (CMAs) combined received about of 25 percent immigrants.

Table 3.2 Descriptive statistics (n=6279)

Variables	Wave 1		Wave 2		Wave 3	
	Freq./ Mean	Percent Std. Dev.	Freq./ Mean	Percent Std. Dev.	Freq./ Mean	Percent Std. Dev.
Home ownership						
Not own			4,726	75.3	3,615	57.6
Own home			1,553	24.7	2,664	42.4
Remittance						
No	4,792	76.3				
Yes	1,487	23.7				
Remittance amount (logged)			14.1	3.8		
Sponsor Relative to CA						
No	3,171	50.5				
Yes	3,108	49.5				
Age	33.9	10.6				
Gender						
Male	3,223	51.3				
Female	3,056	48.7				
Marital Status						
Married	4,798	76.4				
Separated	189	3.0				
Never married	1,292	20.6				
Number of Children	0.9	1.10				
Number of Jobs	0.7	0.8				
Family Income (logged)	9.28	1.58				
Immigrant Category						
Family	1,321	21.0				
Skilled	4,227	67.3				
Business	266	4.2				
Refugee	465	7.4				
Education at Arrival						
Less than high school	241	3.8				
High school	1231	19.6				
Post-secondary	937	14.9				
University	3870	61.6				
Ethnicity						
White	1,209	19.3				
Chinese	1,330	21.2				

South Asian	1,570	25.0
Black	329	5.2
Filipino	448	7.1
Latin American	177	2.8
Arab	446	7.1
West Asian	333	5.3
Korean	254	4.0
Other	184	2.9
Savings to Canada		
No	1,470	23.4
Yes	4,809	76.6
Entry Wealth (logged)	10.7	2.3
CMA		
Other-CMA	1,591	25.3
Montreal	949	15.1
Vancouver	917	14.6
Toronto	2,822	45.0

3.4.2 Bivariate Results

In Table 2, we present the zero-order negative log-log odds ratios (OR) for the relationships between the dependent variables at waves two and three and the selected independent variables. At wave two, there was no relationship between remittance participation and housing ownership status. Age had a positive statistical association with housing ownership. Increasing age had a higher odds of individuals owning a house relative to individuals with younger age (OR = 1.01, $p < 0.01$). Compared to males, females were more likely to achieve housing ownership (OR = 1.06). Marital status had a statistically significant association with housing ownership status. Individuals who had never been married were less likely to have achieve housing

ownership compared to married individuals (OR = 0.87, $p < 0.01$). Compared to immigrants with no children, an additional child resulted in a higher likelihood of housing ownership among immigrants with children (OR = 1.08, $p < 0.01$). Individuals with a job compared to those without jobs also had higher odds of achieving housing ownership (OR = 1.07, $p < 0.01$).

Immigrants' entry category was associated with housing ownership attainment in wave two. Immigrants who arrived through the business category were 68 percent more likely to achieve housing ownership at wave two compared to those who arrive in the family class category. Immigrant ethnicity had an association with housing ownership achievement. Compared to White immigrants, South Asian and Korean immigrants were each more likely to achieve housing ownership by 17 percent and 43 percent respectively. On the other hand, Arab immigrants (OR = 0.61, $p < 0.01$) and West Asian immigrants (OR = 0.81, $p < 0.01$) were each less likely to achieve housing ownership compared to their White immigrant counterparts. Whether an immigrant brought savings to Canada or not and the amount of savings brought had a statistically significant association with housing ownership attainment. Individuals who brought savings to Canada at arrival were more likely to achieve housing ownership compared to their counterparts who did not bring savings to Canada at arrival (OR = 1.14, $p < 0.01$). Immigrants' CMA of residence was also associated with housing ownership attainment. Residents in Montreal, Vancouver and Toronto compared with residents of Other-CMAs were all less likely to attain housing ownership.

At the bivariate level, most of the observe patterns indicated above persisted at wave three. For example the direction of association between wave three housing ownership attainment and age, number of children, number of jobs, immigrants bring savings to Canada and the amount of savings brought to Canada remained the same as observed with wave two housing ownership attainment. There were also a few changes between the independent variables and the dependent variable at wave three in the bivariate analysis. For example, although marital status, immigrant category, ethnicity and CMA of residence remained statistically associated with housing ownership at wave three, the relationship had altered for certain categories within the above stated variables. Also, separated individuals became significant although the direction of association remained the same for never married individuals. Compared to married immigrants, separated immigrants were less likely to attain housing ownership at wave three (OR = 0.66, $p < 0.01$).

Table 3.3 Bivariate negative log-log models of immigrant housing ownership in Canada

	Wave 2		Wave 3	
	exp(b)	Robust Std. Err.	exp(b)	Robust Std. Err.
Remittance (ref: No)				
Yes	0.98	(0.05)	0.99	(0.05)
Remittance amount (logged)			0.99	(0.00)***
Sponsor Relative to CA (ref: No)				
Yes	0.95	(0.03)	1.01	(0.04)
Age	1.01	(0.00)***	1.01	(0.00)***
Gender (ref: Female)				
Female	1.06	(0.04)*	1.06	(0.04)
Marital Status (ref: Married)				
Separated	0.86	(0.09)	0.66	(0.07)***
Never married	0.87	(0.04)***	0.71	(0.03)***
Number of Children	1.08	(0.02)***	1.14	(0.02)***
Number of Jobs	1.07	(0.02)***	1.16	(0.03)***
Family Income (logged)	1.13	(0.02)***	1.25	(0.04)***
Immigrant Category (ref: Family)				
Skilled	0.81	(0.04)***	0.98	(0.05)
Business	1.68	(0.16)***	1.45	(0.15)***
Refugee	0.39	(0.03)***	0.45	(0.03)***
Education at Arrival (ref: < high school)				
High school	1.04	(0.10)	1.13	(0.11)
Post-secondary	1.16	(0.11)	1.27	(0.12)**
University	1.03	(0.09)	1.25	(0.11)**
Ethnicity (ref: White)				
Chinese	0.94	(0.05)	0.87	(0.05)**
South Asian	1.17	(0.06)***	1.30	(0.07)***
Black	0.89	(0.08)	0.65	(0.06)***
Filipino	1.09	(0.08)	1.22	(0.11)**
Latin American	1.00	(0.11)	1.10	(0.13)
Arab	0.61	(0.05)***	0.53	(0.04)***
West Asian	0.81	(0.06)***	0.80	(0.07)***
Korean	1.43	(0.14)***	1.45	(0.16)***
Other	1.06	(0.12)	1.05	(0.13)
Savings to Canada (ref: No)				
Yes	1.14	(0.05)***	1.28	(0.05)***
Entry Wealth (logged)	1.04	(0.01)***	1.02	(0.01)**
CMA (ref: Other-CMA)				
Montreal	0.50	(0.03)***	0.44	(0.03)***

Vancouver	0.88	(0.05)**	0.84	(0.05)***
Toronto	0.91	(0.04)**	0.96	(0.05)

*p<0.10, **p<0.05, ***p<0.01

In the case of immigrant entry class, the association observed for skilled immigrants and housing ownership compared with family immigrants disappeared although the direction of association remained the same for Business class immigrants and refugees. The direction of the relationship between housing ownership at wave three and certain ethnicities (South Asian, Arab, West Asian and Korean ethnic groups) in relation to Whites remained as was observed in wave two. However, Chinese, Black and Filipino ethnic groups also became significant. Both Chinese and Blacks compared to Whites with odds ratios of 0.87 and 0.65 respectively, were less likely to have attain housing ownership at wave three. Filipino immigrants compared to Whites were more likely to have attain housing ownership at wave three (OR = 1.22, $p < 0.05$). Only residents of Montreal and Vancouver relative to residents of Other-CMAs had a statistically significant association with housing ownership status at wave three unlike at wave two where Toronto was also significant. Interestingly also, immigrants' educational level at arrival which was not statistically associated with housing ownership attainment in wave two become significant in the bivariate analysis at wave three. The introduction of remittance amount had a statistically significant association with housing ownership at wave three.

3.4.3 *Multivariate Results*

Table 3 shows the results of two multivariate negative log-log regression models for the relationship between housing ownership at waves two and three and the selected theoretically relevant independent variables. The findings in the multivariate model at wave two shows no statistically significant relationship between remittance participation and housing ownership. In this analysis the results show that for individuals with children, an additional child results in higher odds of housing ownership attainment relative to individuals with no children (OR = 1.07, $p < 0.01$). Individuals with any number of jobs compared to those without jobs are more likely to attain housing ownership (OR = 1.06, $p < 0.01$). An increase in family income results in about 11 percent increase likelihood of housing ownership attainment. Immigrant entry category was also statistically associated with housing ownership attainment whereby individuals who entered Canada through the skilled worker category or as refugees were both less likely to attain housing ownership compared to family class immigrants — with odds ratios of 0.68 and 0.37 respectively. However, individuals who entered Canada as business class immigrants compared to those who entered Canada through family class were 31 percent more likely to attain housing ownership. In terms of ethnicity, Chinese were less likely to attain housing ownership status compared to Whites (OR = 0.85, $p < 0.01$). Also, compare to Whites, Arabs were less likely to attain housing ownership in wave two (OR = 0.70, $p < 0.01$).

Immigrants who indicated they brought savings to Canada were 94 percent more likely to attain housing ownership compared to immigrants who did not bring savings to Canada. Relative to those who did not bring any money to Canada, every dollar increase in the amount brought to Canada resulted in 1.12 higher odds of housing ownership attainment for those who sent savings to Canada. Location of residence was significantly associated with immigrant housing ownership attainment at wave two. Compare to those who lived in Other-CMAs, individuals in Montreal, Vancouver and Toronto were all less likely to attain housing ownership — with odds ratios of 0.53, 0.75 and 0.82 respectively.

By wave three, certain interesting associations emerged between housing ownership status and selected independent variables. Most importantly of these, the relationship between the focal independent variable (i.e. remittance participation) and housing ownership attainment had become statistically significant. Individuals who engaged in the transfer of remittance to family and friends at wave one were less likely to attain housing ownership by wave three compared to individuals who did not send remittances (OR = 0.89, $p < 0.10$). The significant relationship between amount remitted at wave two and housing ownership attainment at wave three observed in the bivariate results also remained. An increase in remittance amount in wave two resulted in a decreased likelihood of housing ownership attainment at wave three (OR = 0.99, $p < 0.10$). Also worth noting was marital status which was not statistically associated with housing ownership attainment at wave two but became significant at

wave three. Individuals who indicated their marital status as separated were less likely to attain housing ownership at wave three compared to married individuals (OR = 0.77, $p < 0.05$). Never married individuals compared to married individuals were also less likely to attain housing ownership (OR = 0.81, $p < 0.01$). The respective impact of number of children (OR = 1.10, $p < 0.01$) and number of jobs (OR = 1.08, $p < 0.01$) on housing ownership attainment however remained and the coefficient estimates for the relationships at wave three had slightly increased. Family income was statistically associated with housing ownership at wave three. Individuals with high family incomes were more likely to attain housing ownership (OR = 1.02, $p < 0.01$) compared to those with low family income. Although the relationship between housing ownership and ethnicity and immigrant category of entry to Canada remained significant, certain changes within some of the categories were observed. Unlike at wave two, only skilled immigrant category of entry and refugees compared with family class immigrants remained statistically associated with housing ownership attainment after controlling for all theoretically relevant variables. Individuals who came to Canada in the skilled immigrant category compared to other individuals who came in as family class immigrants were less likely to attain housing ownership (OR = 0.84, $p < 0.01$). Refugees compared to family class immigrants were also less likely to attain housing ownership (OR = 0.43, $p < 0.01$).

Table 3.4 Multivariate negative log-log models of immigrant homeownership in Canada

	Wave 2: Model 1		Wave 3: Model 2	
	exp(b)	Robust Std. Err.	exp(b)	Robust Std. Err.
Remittance (ref: No)				
Yes	0.98	(0.05)	0.89	(0.06)*
Remittance amount			0.99	(0.01)*
Sponsor Relative to CA (ref: No)				
Yes	0.99	(0.04)	1.05	(0.04)
Age	1.00	(0.00)	1.00	(0.00)
Gender (ref: Male)				
Female	1.05	(0.04)	1.05	(0.04)
Marital Status (ref: Married)				
Separated	0.84	(0.09)	0.77	(0.09)**
Never married	0.98	(0.06)	0.81	(0.05)***
Number of Children	1.07	(0.02)***	1.10	(0.03)***
Number of Jobs	1.06	(0.03)***	1.08	(0.03)***
Family Income	1.11	(0.02)***	1.02	(0.03)***
Immigrant Category (ref: Family)				
Skilled	0.68	(0.04)***	0.84	(0.06)***
Business	1.31	(0.15)**	1.19	(0.14)
Refugee	0.37	(0.03)***	0.43	(0.04)***
Education at Arrival (ref: < high school)				
High school	0.93	(0.10)	0.99	(0.11)
Post-secondary	1.08	(0.12)	1.05	(0.12)
University	0.94	(0.10)	0.97	(0.11)
Ethnicity (White)				
Chinese	0.85	(0.05)***	0.77	(0.05)***
South Asian	1.04	(0.06)	1.13	(0.07)**
Black	1.05	(0.10)	0.78	(0.07)***
Filipino	0.95	(0.08)	1.02	(0.10)
Latin American	1.10	(0.13)	1.26	(0.16)*
Arab	0.70	(0.06)***	0.67	(0.06)***
West Asian	0.96	(0.09)	1.12	(0.11)
Korean	1.05	(0.11)	1.07	(0.13)
Other	0.99	(0.11)	1.06	(0.13)
Savings to Canada (ref: No)				
Yes	1.94	(0.17)***	1.99	(0.20)***
Entry Wealth	1.12	(0.02)***	1.12	(0.02)***
CMA (ref: Other-CMA)				
Montreal	0.53	(0.04)***	0.48	(0.03)***

Vancouver	0.76	(0.04)***	0.72	(0.04)***
Toronto	0.83	(0.04)***	0.82	(0.04)***

*p<0.10, **p<0.05, ***p<0.01

In terms of the relationship between ethnicity and housing ownership, only South Asian and Latin American immigrants were more likely to attain housing ownership status compared to Whites (OR = 1.15, $p < 0.05$ and OR = 1.26, $p < 0.10$, respectively). Chinese were less likely to attain housing ownership compared to Whites (OR = 0.77, $p < 0.01$). In a similar observed trend, in comparison to Whites, Blacks (OR = 0.78, $p < 0.05$) and Arabs (OR = 0.67, $p < 0.05$) were both also less likely to attain housing ownership. The relationship observed in wave two between savings to Canada and the amount of savings money brought to Canada remained. Individuals who brought savings to Canada were more likely to attain housing ownership compared to those who indicated they did not bring money to Canada (OR = 1.99, $p < 0.01$). Every dollar increase in the amount brought to Canada resulted in 12 percent higher likelihood of housing ownership attainment for those who sent savings to Canada. Immigrants' CMA of residence remained significantly associated with housing ownership attainment at wave three. Individuals in Montreal were less likely to attain housing ownership compared to their counterparts in Other-CMAs (OR = 49, $p < 0.01$). Vancouver residents compared to residents of Other-CMAs were less likely to attain housing ownership. The trend was similar for immigrants resident in Toronto who were also less likely to attain housing ownership compared to their counterparts in

Other-CMAs. Immigrants' geographical location has been found to be an important factors labour market integration (Buzdugan and Halli 2009), and incidence of poverty (Picot et al. 2008). This finding which indicates that newcomers who reside in the most popular immigrant destinations — Montreal, Vancouver and Toronto — were less likely to own homes relative to other immigrants in other CMAs may be due to the expensive housing markets in these areas; making it difficult for immigrants to attain housing ownership (Simone and Newbold 2014).

3.5 Discussion and Conclusions

In this paper we examined the influence of immigrant remittance behaviour on their housing trajectories over time. The findings suggest the importance of including a transnational perspective in seeking an understanding of immigrant housing integration. In Canada's recent experience, this paper expands understanding around immigrant housing integration within a transnationalism framework. Further research may show whether this holds in other countries. Immigrant transnational engagements are growing with tremendous implications for successful integration in all aspects of life in destination countries. Even in the light of such developments, studies that seek and explore these connections to help explain integration patterns are few and nearly non-existent in the specific case of housing integration (see Shooshtari et al. 2014).

In this study, we found that immigrants' transnational behaviours impacted on housing ownership attainment over time. Although this paper posits that immigrant's limited financial resources might be responsible for the observed relationship between remittance and housing ownership attainment, at least two other explanations maybe adduced for this finding. First, it is possible that due to co-insurance agreements, immigrants feel obligated to remit to their families in the country of origin after arrival in Canada (Taylor, 1999). Also, since moving to another country involves a considerable amount of financial resources, immigrants may have borrowed money for the purposes of achieving their migration goals. Therefore, immigrants' remittance engagement maybe directed at servicing such debts. In both scenarios, immigrants' finite financial resources remain a critical challenge for a concurrent engagement involving remitting to family and housing consumption in Canada. Second, the observed relationship maybe because newcomers do not intend to stay permanently in Canada. Immigrants perhaps are only here to work, make some money and return to their origin countries or are merely using Canada as a transit point to another location. Consequently, immigrants may not prioritize housing ownership in Canada relative to their countries of origin. Under such circumstances, immigrants may engage in transnational housing projects in their countries of origin. This is indeed the case among immigrants from certain locations (see Osili 2004; Obeng-Odoom 2010; Erdal, 2012).

Regardless of the explanations which might be adduced for observed relationships, the findings demonstrate the importance of adopting the framework depicted in Figure 1 in attempts to understand immigrant housing integration. Our findings show that participation in remittance may have negative consequences for housing integration over time. In this study, the findings suggest that the effect of remittance participation on housing integration may be cumulative since there was no relationship between the two variables in the wave two analyses. In the bivariate models, the nonexistence of an association between remittance and housing ownership attainment may be because remittances to family and relatives are usually not overly large amounts at an instance. However, such small remittance amounts may add up over time with implications on immigrant steady or successful progression through the housing market as observed in the multivariate analyses at wave three. This is supported by the finding that the relationship between remittance amount and housing ownership attainment was significant at both bivariate and multivariate analysis. Although one cannot rule out the possibility of unobserved factors (remittance or otherwise), the overall results from the final model suggests that housing ownership maybe explained through the selected control variables including remittance — providing some support for the transnationalism thesis.

The inclusion of a transnational perspective in this attempt at understanding immigrant housing integration in Canada has helped to further illuminate as well as challenge the role of certain variables in explaining immigrant housing integration.

Particularly, the findings on the relationship between housing ownership in Canada and ethnicity, number of jobs and age are worth noting here. For example, whilst Haan (2012) also finds a significant relationship between housing ownership and ethnicity, some of the specific findings relating to particular ethnic groups differ from the findings in this study. Haan (2012) found that South Asian immigrants were less likely to attain housing ownership compared to Whites. In this study however, we find that South Asian immigrants were more likely to attain housing ownership relative to Whites. Again although Haan (2012) found no relationship between number of children and number of jobs and housing ownership, our study findings are in the contrary. We found that individuals with jobs as well as those with children were more likely to attain housing ownership compared to individuals without jobs or who did not have children. We posit that the inclusion of immigrant remittance behaviour may be responsible for these different yet illuminating findings in respect of the relationship between housing ownership attainment and ethnicity, number of jobs, age and gender. It is important to note that the relationship between housing ownership and ethnicity and age observed in this study may also be the result of a cohort effect.

Some of our findings are however consistent with other studies. For example, the associations found between housing ownership attainment and immigrant category and marital status are similar to those found in other studies examining other forms of integration including housing. In housing research, immigrant category of entry to Canada has been found to be associated with the propensity and time to

moving from initial dwelling (Hiebert 2006; Renaud 2006) and immigrants tenure type in Canada (Hiebert et al. 2009). Lastly, similar to other studies (Haan 2012; Shooshtari et al. 2014), we did not find a relationship between homeownership attainment and age and gender.

This study also throws further light on the importance of certain immigrant arrival characteristics which previously have not received attention in terms of their influence on housing ownership attainment. Specifically, we find an association between housing ownership attainment and immigrants who brought savings to Canada. Whilst this finding is interesting, it also suggests that perhaps immigrants engaging in this pattern of behaviour are probably already well to do in their origin countries and could therefore afford to bring their savings as settlement funds — which positively influenced housing integration. Housing consumption is an expensive item on a household's budget and this situation is exacerbated when immigrants arrive with lower savings and less financial capital. This places them in more precarious job situations as they seek out survival jobs to make ends meet while maintaining financial obligations to their countries of origin in the form of remittances (Kelly et al. 2009).

The general idea in literature about the relationship between transnational engagement and integration is that, the former results in positive impacts (see Portes et al. 2002), politics see DeSipio (2011) immigrants who are well integrated in destination countries are more likely to participate in transnational activities (e.g.

transnational entrepreneurs – see Portes et al. (2002), politics see DeSipio (2011)). However, the findings from this research suggest that individuals involved in remittance activities are less likely to be integrated in the Canadian housing market over time. This interesting finding might be due to the specific nature of the transnational activity being investigated. This contrary finding relative to findings in other forms of transnational engagement such as transnational entrepreneurship and political participation may be because whilst remittance involves transferring financial resources to family and friends usually without the accruing of tangible benefits, it is different in the case of the other forms of transnational engagement. For example, in transnational entrepreneurship, the movement of financial resources between the two geographical locations results in a situation where positive benefits in one location also positively affect outcomes in the other location — i.e. profit and the successful growth and expansion of a transnational business results in increased income and may therefore enhance integration. In the case of remittance, however, it works like a zero-sum game where the transfer of remittance does not accrue a measurable benefit such as a profit — even though it may accrue unquantifiable benefits such as satisfaction. Therefore, it is important to emphasise that transnational engagement which require the transfer of financial remittance without tangible benefits such as remittance to family and friends is an exception and may rather impede integration — as demonstrated here in the relationship between remittance and housing ownership.

Along with the growing influence of migration on both receiving and sending countries, previously held views of limited interaction between migration sending and receiving areas has significantly declined. Backward and forward linkages between migration sending and receiving areas through various networks is gradually dispelling notions of a total disconnect and/or notions of a unidirectional relation between migration sending and receiving areas. This growth in the importance of transnationalism prompts its inclusion in the discourse surrounding all aspects of immigrant integration including housing. To date, most of literature on immigrant housing careers focuses on immigrant characteristics and (e.g. recency, income and educational differentials, employment and labour market access) and overall housing market characteristics (e.g housing stock availability, prices and practices). However, these variables are internally oriented —only considering factors within national boundaries of destination countries. Such methodological nationalism (Glick-Schiller 2005) paints a picture which suggests immigrants are removed from engagement in activities such as investing in homes in origin countries, sending remittances and other transnational activities which directly affect all aspects of their lives in their destination including their housing careers. This study on transnational activities in origin countries and its impacts on housing trajectories in Canada helps paint a more holistic picture of factors influencing immigrant housing trajectories. Theoretically therefore, the study makes a significant contribution by demonstrating the importance of including transnational activities in the effort to understand immigrant housing integration in

Canada. From a policy perspective, this study offers insights into the role of transnational activities in housing integration Canada and other immigrant countries. This information is useful for various settlement organisations based at the municipal level whose responsibilities include facilitating immigrant settlement and integration in Canada. The findings of this study adds to the range of useful information which settlement organisations can provide to immigrants who aim to achieve successful integration into all aspects of Canadian society.

This study is not without limitations. First, although the LSIC data set is currently the only resource that provides important information on housing ownership trajectories of immigrants over time at the national level in Canada, it captures information only at discrete time points (i.e. the times data were collected). Therefore, the course of events between these discrete time points remain unknown. Second this study uses data which covers a four year period of longitudinal follow up of respondents. Given that housing careers unfold over a much longer period, perhaps a longer follow-up would reveal whether the near-term trends would continue to hold over the longer period of a full housing career. The short duration of follow up period of the data used in this study may also explain why remittance was only beginning to emerge as a significant predictor of housing ownership attainment in later years.

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CHAPTER FOUR

TRANSITIONING INTO HOMEOWNERSHIP AFTER ARRIVAL: THE RELATIONSHIP BETWEEN TIME TO HOMEOWNERSHIP AND IMMIGRANT REMITTANCE BEHAVIOUR

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4 TRANSITIONING INTO HOMEOWNERSHIP AFTER ARRIVAL: THE RELATIONSHIP BETWEEN TIME TO HOMEOWNERSHIP AND IMMIGRANT REMITTANCE BEHAVIOUR

Abstract

After migration, immigrants tend to remain actively connected with their areas of origin through participation in various forms of transnational activities. Some of these transnational activities such as the sending of remittances may impact various aspects of immigrant integration in destination areas including homeownership. Immigrants who become homeowners soon after arrival are expected to enjoy a smooth and quicker integration due to the many benefits homeownership confers on individuals and households. Current scholarship on time to homeownership among recent immigrants is nearly absent, making it difficult to know how soon immigrants start to enjoy the benefits associated with integration and the factors associated with earlier or later acquisition of homeownership. This paper fills this gap by examining the association between time to first homeownership and immigrants' remittance behaviour. The study applies hazards models to investigate the relationship between remittance behaviour and time to homeownership (in months) among immigrants, controlling for other factors, using longitudinal data obtained from the Longitudinal Survey of Immigrants in Canada (LSIC) — collected in three waves over a four year period. The results suggest that immigrants who remit above the median remittance amount (\$1500) had higher hazard rate of homeownership. Other factors such as

immigration status on arrival, wealth on arrival, marital status, and ethnicity were important determinants of homeownership at any point in time. The findings of this study demonstrate the importance of incorporating transnational perspective in the effort to understand immigrant homeownership and prospects for integration in Canada. It further demonstrates that it is possible for immigrants to simultaneously attain housing integration in Canada whilst still engaging in transnational activities with onerous financial commitments.

4.1 Introduction

The search for housing or a place to live and job opportunities to make an income are arguably two most critical decisions faced by immigrants before choosing a location to settle. Scholars have demonstrated that after immigrants have decided on a destination, housing is a key factor for immigrant integration (Teixeira & Li, 2015). This is because in addition to its primary use for shelter, adequate housing has numerous benefits. Adequate housing is generally associated with benefits including better educational outcomes of children, improved physical and mental health, income security, and employment stability at the individual level. Other benefits, including development and deepening of social support networks, promotion of community participation and integration at the neighbourhood and community level, have also been found (Carter & Polevychok, 2004; Engelhardt, Eriksen, Gale, & Mills, 2010).

In addition to the aforementioned, homeownership in particular confers additional benefits on individuals and households. For instance, homeownership is a critical strategy for building wealth and financial security over time, and thereby serves as an investment good for owners. The wealth creation potential of homeownership is true to the extent that the market is stable and return on investment is possible as determined by dynamics of the local market conditions at any given time (Dietz & Haurin, 2003; Rohe & Lindblad, 2013). Homeownership has also been found to improve residential stability and security. Generally, homeowners tend to live in their homes relatively longer than renters, with associated benefits relating to positive health, education and economic outcomes (Rohe & Lindblad, 2013). In some societies, owning a home is also associated with a heightened sense of control, personal accomplishment and a status symbol (Dietz & Haurin, 2003; Rohe & Lindblad, 2013). Among immigrants, these benefits have the potential to speed up the process of integration.

Despite these benefits, homeownership rates among immigrants in Canada have been falling in the last four decades (Carter & Vitiello, 2011; Haan, 2007; Mok, 2009; Teixeira & Li, 2015) — potentially delaying integration for many or even completely halting integration for some. Several factors have been identified as critical in the observed declining trend of immigrant homeownership. One factor is the rising cost of housing in Canada. Major Canadian cities have experienced increases in housing costs since 1992 (Moore & Skaburskis, 2004). This trend was concurrent with

worsening housing affordability as most households spent more than 50% of their income on housing. Overall, a decrease in general social spending particularly social housing, going back to the mid-1990s, has been blamed for the supply deficit. Supply deficit increases the level of competition, driving both rental and ownership prices higher. Additionally, increase in population particularly in major metropolis has contributed to the worsening housing problem in Canada and has been cited for observed affordability crises (Hulchanski & Shapcott, 2004). In addition to delaying immigrant homeownership, rising housing prices put immigrants at risk of homelessness resulting in practices such as couch-surfing and multiple households sharing homes, crowding, moving frequently and devoting considerable amounts of their budgets to rent (Aragon, Battisti, & Harris, 2012; Fiedler, Schuurman, & Hyndman, 2006; Haan, 2011; Preston et al., 2009).

Immigrant income and wealth level on arrival has also been identified as critical determinant of the ability to search for adequate and suitable housing to meet their needs (Haan, 2012; Preston et al., 2009). Income in particular largely determines the kind of neighbourhood in which immigrants would live and how soon they enter homeownership after arrival in Canada. Low income among immigrant families in Canada among other things is tied to lack of credential recognition. Scholars suggests that lack of credential recognition is responsible for economic marginalization, differential wage rates and unemployment among immigrants (Guo, 2009; Picot, Hou, & Coulombe, 2008; Picot & Hou, 2003) resulting in a situation where immigrants take

about 20 to 28 years to reach income parity with Canadian-born with similar qualification (Hawthorne, 2007). This has profound consequences for housing integration in terms of slowing the time many immigrants would be able to own a home due to their lower income status. This is evident in the literature where scholars demonstrate that the initial lower levels of homeownership among various immigrants groups generally tend to rise to similar levels as Canadian-born starting from about 10 years and this normally happens after they have obtained some level of economic integration (Haan, 2007; Mendez, 2009).

Immigrant household size, language skills and knowledge of the housing market are also important factors that influence the immigrant housing experience in general and homeownership in particular (Huchanski, 1997). Large families may take longer to own their first home because such require more financial resources to meet household housing needs but may also need larger and, therefore, more expensive to dwellings to accommodate more people.

Limited language skills along with immigrants' limited knowledge of the housing market inhibit housing search process and, consequently, the kind of housing they acquire. Knowledge of the housing market in immigrants' new destination is also critical in determining their housing experience. For example, prior to arrival in Canada, some immigrants, through informal networks as well as governmental settlement service programmes, begin making housing arrangements (Ghosh, 2007). In this way,

transnational networks are noted to be useful in shaping immigrant housing outcomes including time to achieving homeownership. Despite the connection between aforementioned factors and their importance for how soon immigrants may enter homeownership, the scholarship investigating this is limited. Additionally, although research suggest that transnational ties before arrival are useful for the housing experiences of immigrants, the impact of continued transnational contact on housing outcomes of immigrants after arrival remains unknown. Therefore, in the effort to understand the factors that influence time to homeownership among immigrants, there is the need to explore how immigrants' continued connection with their origin areas may influence the decision to enter homeownership sooner than later. To the best of our knowledge, no study has examined time to homeownership and its relationship with immigrants' remittance behaviour among recent immigrants in Canada. We fill this gap by answering the following questions:

- c) What is the relationship between time to first homeownership in Canada and immigrant transnational engagements (i.e. remittance behaviours)? and
- d) what are the main factors influencing homeownership among immigrant in Canada?

4.2 Conceptual framework: Housing trajectories

This study draws on the concept of housing trajectories to help explain time to homeownership among immigrant in Canada. According to Pickles & Davies (1991),

housing trajectories refers to “the sequence of dwellings that a household occupies during its history” (p. 466). The conceptualisation of housing trajectories borrows broadly from behavioural models and posits that individuals or households may inhabit a series of dwellings at different times during their life course. Occupancy of the series of dwellings may take the form of a progressive cycle involving a sequential movement from lower levels in the housing market towards an ideal dwelling and/or location (Michelson, 1977). When viewed from this perspective, progression towards homeownership among immigrants over time after arrival may be assessed as successful housing integration (Haan, 2007; Teixeira & Li, 2015). It is important to indicate that housing trajectories may assume an ‘upwards’, ‘sideways’ or ‘downwards’ movement depending on circumstances in life (Kendig, 1990). This overall progressive, retrogressive or stagnant trend in housing circumstances over the course of the life-course is referred to as housing careers. As a whole, therefore, whilst housing trajectory deals with the notion of progression from lower to better housing from one point in time to the other, housing career deals with the full range of all possible housing experiences — which may include upwards, downwards or sideways movements. It is therefore not uncommon for scholars to classify housing trajectory as a subset of housing careers (Murdie, 2008).

However, regardless of whether people are experiencing a progression, retrogression or stagnation in housing careers, housing preferences are known to be heavily influenced by factors such as individual or household characteristics,

preferences, resources (both material and cognitive), life circumstances and decisions (e.g. marriage, divorce, loss of job etc), and the nature of the housing market (Clark & Huang, 2003; Haan & Perks, 2008; Murdie, 2002, 2003, 2008; Özüekren & Kempen, 2010). These factors occur over time and influence the decision to enter homeownership or otherwise. Scholars consider three broad fundamental points in examining housing careers: 1) geographical location where a household lives, 2) the type of housing occupied (i.e. dwelling and neighbourhood types) and 3) reasons for the observed housing circumstances.

First, housing affordability determined by income levels is identified as critical in influencing the geographical locations where low income groups including some immigrants can opt to live (Bunting, Walks, & Fillion, 2004; Moore & Skaburskis, 2004). For immigrants to Canada, time or recency is an important determinant of income levels (Guo, 2009; Hawthorne, 2007) which impacts how soon people can purchase homes after arrival. The importance of recency as a determinant of income levels with implications for timing of homeownership is related to the challenges of credential recognition which sometimes takes lengthy periods to resolve. The lack of immigrant credential recognition results in lower wages and unemployment — conditions which could delay homeownership. Second, ethnicity and notions of social capital are important for immigrants housing consumption behaviours regarding dwelling types and neighbourhood choices (D’Addario, Hiebert, & Sherrell, 2007). Cultural orientation of immigrants may encourage practices such as multiple households and influence

immigrant homeownership behaviours (Ghosh, 2007, 2015; Preston et al., 2009). Ethnic clustering is also a common feature in the case of immigrant housing careers. This practice is usually due to the benefits associated with being proximally located to people of similar background. Additionally, Renaud, Bégin, Ferreira, and Rose (2006), suggest the type of dwelling occupied on arrival influences immigrant housing careers over time. Finally, reasons for the observed housing circumstances with respect to immigrants are identified to include knowledge of the housing market, rental discrimination practices and personal preferences.

For many immigrants, a major factor which may also affect their housing trajectory is transnational engagements. These include sending of remittances for the upkeep of dependents remaining in the country of origin (de Haas, 2006; Lianos & Psiridis, 2014), transnational housing investment (Arku, 2009; Asiedu & Arku, 2009; Mazzucato, Boom, & Nsowah-Nuamah, 2005; Obeng-Odoom, 2010; Osili, 2004), transnational entrepreneurial activities (Brzozowski, Cucculelli, & Surdej, 2014; Portes, Guarnizo, & Haller, 2002; Urbano, 2011), as well as engagement in various political and socio-cultural activities (DeSipio, 2006, 2011; Gsir, 2014). Each of these engagements generally require substantial financial resources. However, housing consumption is an exceptionally expensive item and transnational activities, such as the sending of remittances and acquisition of housing in immigrant homeland, can significantly reduce household purchasing power, and subsequently influence their housing choices and housing trajectories in host society — particularly time to

homeownership. The problem is exacerbated when immigrants arrive with lower savings and less financial capital. This forces them to accept low paying, precarious jobs or “survival jobs” to make ends meet while maintaining financial obligations to their countries of origin (Kelly, Astorga-Garcia, & Esguerra, 2009). To date, however, no study has analysed how financial commitments of migrants towards housing investment in their countries of origin influence housing trajectories in Canada — particularly the transition into homeownership after arrival. This study seeks to fill part of this void in the literature.

Thus, in this study, we examine the importance of remittance sending behaviours in predicting homeownership overtime using a cohort of immigrants in Canada who arrived between October 2000 and September 2001. We posit that immigrants who engaged in remittances as well as those who remit above the median amount will have negative relationship or slower time to homeownership. This is because remittances reduce the ability of immigrants to save and make a down payment for a house (Bradley, Green, & Surette, 2007). The Canadian housing market is one of the most expensive in the developed world. Hence, engagement in remittances will reduce immigrants’ ability to achieve housing integration soon after arrival via homeownership.

4.3 Materials and Methods

4.3.1 *Data*

The data used in this paper are from the Longitudinal Study of Immigrants in Canada (LSIC) which gathered information from immigrants arriving between October 1, 2000 and September 30, 2001. Only immigrants whose applications were processed through Canadian missions abroad were eligible to participate. A randomly selected longitudinal respondent aged 15 or older, was selected from sampled households for interview. In wave one, a total of 12 040 individuals were interviewed but only 7 716 remained in the study at the third wave. A weighting method designed by Statistics Canada was used to ensure that data at the second and third wave was representative of the respondent population in wave one in order to adjust for attrition. Data collection from the selected representative cohort of recent immigrants in Canada was undertaken through the joint efforts of Statistics Canada and Citizenship and Immigration Canada. The LSIC data were intended to collect and make available relevant information on factors which facilitate immigrant adjustment to life in Canada over time. Information from respondents was collected at six months, two years and four years after arrival. The longitudinal design of LSIC enables an analysis of the change in the trajectory of housing ownership over the period of the data collection. Information on a wide range of topics were gathered from respondents including socio-demographic information, housing, values and attitudes aimed at assessing

integration over the four year period. We obtained access to the LSIC data following the approval of a proposal by the Social Sciences and Humanities Research Council of Canada and Statistics Canada.

4.3.2 Measures

Dependent variable

The LSIC has a measure of time to homeownership measured as is '*Number of months before owning first home*'. It covered only respondents who had owned a home they live in since coming to Canada over the course of the three waves. The number of months is based on the date respondents moved into their current place of residence. Therefore, individuals who did not own homes were not asked this question and were consequently coded as '0'.

Independent Variables: The focal independent variable in this study is remittance behaviour and divided into two components. The first component was obtained from the question 'Since you came to Canada, have you sent money outside Canada to relatives or friends?' and was coded no=0 and yes=1. The second remittance behavior variable used in this study was remittance amount. Since information on this variable was not gathered in wave one, we used remittance amount in Canadian Dollars sent by participants in wave two. Individuals who did not participate in remittance were all assigned a value zero (0).

The study also controlled for two broad groups of variables — immigrant socio-demographic characteristics and immigrant location and transnational attitude. The location and attitude of immigrants are enabling factors which might facilitate immigrants' attainment of homeownership and include immigrant category (Family = 1, Skilled = 2, Business = 3 and Refugee = 4), Census Metropolitan Area (CMA) of residence (Other CMA = 1, Montreal =2, Vancouver = 3 and Toronto=4), whether respondents had relatives outside of Canada whom they want to sponsor to join them in Canada, whether immigrants brought savings to Canada coded as Yes = 1, and No = 2, and logged amount of savings brought to Canada (i.e. entry wealth). Entry wealth was log transformed due to the skewed nature of the variable. . The desire to sponsor a relative to Canada was obtained from the following question; 'Is there anyone now living outside Canada whom you or your family want to help immigrate to Canada?' The response categories for this variable were Yes=1 for those who wanted to help their relative travel to Canada and No=0 for those who did not.

The selected socio-demographic characteristics controlled for in this study included: age, gender (coded Male = 1 and Female = 2), educational level on arrival (coded Less than high school = 1, High school = 2, Post-secondary=3 and University=4), marital status (coded Married = 1, Separated = 2 and Never married = 3), number of children, number of jobs, logged family income, ethnicity (coded White=1, Chinese=2, South Asian=3, Black=4, Filipino=5, Latin American=6, Arab=7, West Asian = 8, Korean

= 9, and Other ethnicity = 10), region of origin (Europe=1, Asia=2, Middle-East=3, Africa=4, Caribbean=5, South-Central America=6, America=7 and Australia=8).

4.3.3 *Analysis technique*

Individuals who owned houses at wave one were eliminated due to the potential for contemporaneous correlation between dependent and independent variables. Elimination of these individuals avoids reverse causality and produces more reliable coefficient estimates between the predictor and outcome variables. Contemporaneous relationships may create a situation where it is not possible to determine the exact impact of the predictor variable on the dependent variable. For example, to determine the true impact of remittance behaviour on timing of housing ownership, remittance sending must precede the acquisition of a house. However, there is a possibility that some individuals acquired houses early after arrival in Canada before initiating the sending of remittances. Therefore, using remittance sending behaviour to predict the timing of housing ownership will result in wrong estimation of the relationship between the two factors. In the absence of an ideal case where both time to initiating remittance sending and time to housing acquisition variables are available, immigrants who achieved housing ownership at wave one were dropped to avoid the possibility of reverse causality. Consequently, analysis undertaken in this study relies on an analytical sample of 6 279 individuals over all the three waves.

Since the study focusses on factors influencing homeownership within a specific time period time (i.e. the dependent variable of interest is time related), survival analysis was used to examine the independent effect of remittance behaviour on the time to homeownership whilst controlling for theoretically relevant factors. The estimation of the effects of independent variables on the time to homeownership was undertaken with the Gompertz model. This estimation procedure was selected based on the distribution of the hazard function within the population of study (see Figure 1).

A gompertz model was selected over other parametric models because of the underlying distribution of the dependent variable time to homeownership (see Fig. 1). The distribution showed a general trend of decline in the hazard function in the analysis period. The number of individuals at risk of owning a house is highest at arrival and declines over time as immigrants achieve homeownership status. This is consistent with the literature which suggests that immigrants in Canada generally tend to assume homeownership rates similar to Canada-born over time (Mendez, 2009). Additionally, the gompertz models produced the highest log-likelihood ratios for nested models and the lowest Akaike Information Criteria (AIC) — relative to other parametric models. The gompertz model is parameterised as log-relative hazard model (PH) to estimate decreasing or increasing hazard. Using STATA 12SE, we obtained hazard ratios to indicate the amount of time immigrants take before owning a home for the first time, compared to those in a reference category. The hazard ratio is a measure of relative

survival of an experience or event in two groups. A hazard ratio of less than one indicates lower rate of owning a home in given time period whilst a hazard ratio of more than one indicates higher rate of achieving homeownership in a given time period. Due to inherent differences among immigrants, we introduce an unobserved heterogeneity (or frailty) term into our hazard models to obtain statistically robust parameter estimates, and to produce unbiased estimates of the hazard ratios (Blossfeld, Golsch, & Gotz, 2007).

4.4 Results

4.4.1 Descriptive:

In Table 4.1, we present results of the descriptive statistics of the study sample. Eighty six percent of participants reported not sending remittances six months after arrival with the median remittance amount for those who participated being \$1500. Skilled immigrants accounted for the highest proportion (67.3%) of all the categories of entry into Canada. Around 45% of the study participants resided in the Toronto CMA with Vancouver, Montreal and Other CMAs having 15%, 13% and 27% participants, respectively. Among the sampled population, about 77% indicated they brought savings to Canada. A little over half of the respondents indicated they did not intend to sponsor a relative to join them in Canada. The average age of participants was about 34 years, almost equally split between men and women. Most of the participants had

at least a university education at the time of arrival (61.6%) and majority were married at wave one (76.4%). The average number of children per immigrant was around one. In terms of ethnicity, South Asians, Chinese and Whites were the top three immigrant groups with about 25%, 21% and 19% respectively. The dominant geographical region of origin for this cohort was Asia making up about 64% of all immigrants.

Table 4.1: Descriptive statistics (n=6,279)

	Freq/ Mean	Percent/ Std. Dev.
Remittance		
No	5,400.87	86.01
Yes	878.128	13.99
Remittance amount	*1500	
Immigrant Category		
Skilled	1321.3	21.04
Family	4227.0	67.32
Business	266.2	4.24
Refugee	464.5	7.4
CMA		
Other-CMA	1590.8	25.34
Montreal	949.0	15.11
Vancouver	916.8	14.6
Toronto	2822.4	44.95
Savings to Canada		
No	1469.6	23.41
Yes	4809.4	76.59
Entry Wealth (logged)	6.70174	4.447312
Age	3.92247	10.55278
Gender		
Male	3223.2	51.33
Female	3055.8	48.67
Education at Arrival		
Less than high school	241.2332	3.84
High school	1,230.90	19.6
Post-secondary	936.9862	14.92
University	3,869.88	61.63
Marital Status		

Married	4798.1	76.42
Separated	188.7	3
Never married	1292.2	20.58
Number of Children	0.9376911	1.090963
Number of Jobs	0.7036551	0.7958493
Family Income (logged)	10.58233	1.477612
Ethnicity		
White	1208.6	19.25
Chinese	1329.7	21.18
South Asian	1569.9	25
Black	328.9	5.24
Filipino	448.1	7.14
Latin American	176.6	2.81
Arab	446.0	7.1
West Asian	333.1	5.3
Korean	254.0	4.04
Other	184.1	2.93
Origin		
Europe	938.9	14.95
Asia	4024.0	64.09
Mid-East	263.0	4.19
Africa	632.4	10.07
Caribbean	177.1	2.82
South-Cen_America	185.0	2.95
America	33.4	0.53
Australia	25.0	0.4
Sponsor Relative to CA		
No	3171.2	50.5
Yes	3107.8	49.5

*Median remittance amount

4.4.2 The Hazard:

The shape of the smoothed hazard function (see Figure 1) indicates that based on remittance participation, immigrants to Canada follow different trajectories in

homeownership attainment and, the associated probability is generally high at arrival, but starts to decrease over time. The dipping and rising of the hazard functions indicates fluctuations in the probability of homeownership overtime suggesting that individuals or households might have moved between states of ownership to non-ownership within the analysis period.

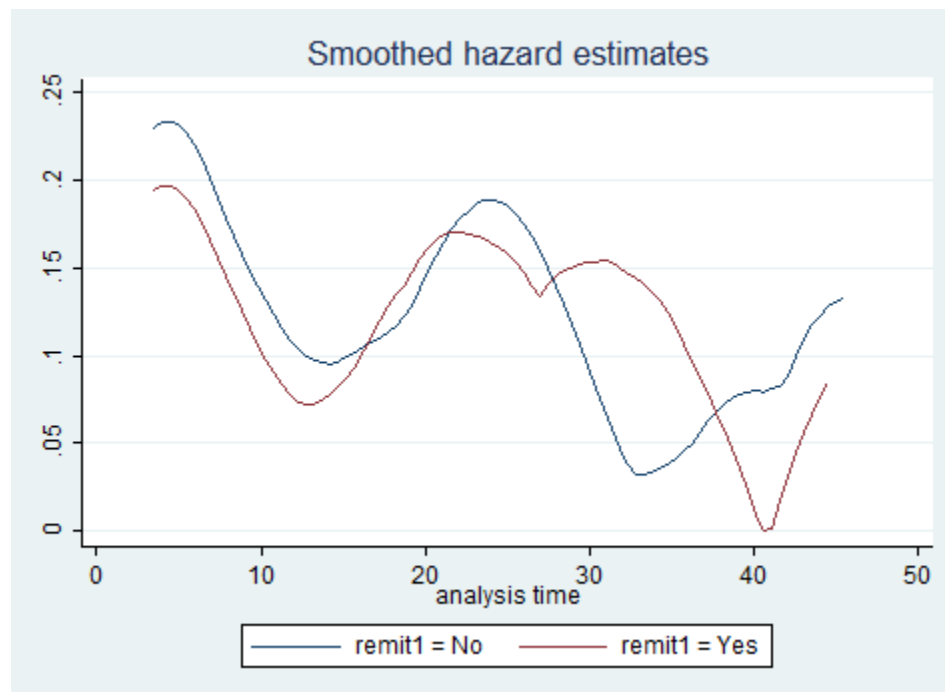


Figure 4.1: Smoothed hazard function by remittance participation

4.4.3 Bivariate Analysis

At the bivariate level, the focal independent variables in this study were both significantly associated with time to housing ownership in Canada (see Table 4.2). Compared to immigrants who do not remit, individuals who remit were 28% (HR=0.72, $p<0.01$) less likely to own housing in Canada at any given time (homeownership at a

slower rate). Interestingly, one unit increase of remittance above the median amount (\$1500) resulted in 4% (HR=1.04, $p<0.01$) increase in hazard rate; meaning they are more likely to own a home at any point in time within the analysis period. The relationship between timing of housing ownership and immigrants' entry category produced unexpected findings specifically in the case of refugees. Compared to the skilled class, immigrants who entered Canada as refugees had 65% (HR=1.65, $p<0.01$) higher rate of homeownership at any given time. Family class immigrants (HR=0.57, $p<0.01$) had lower hazards of homeownership compared to skilled immigrants at any given time. Immigrants' CMA of residence also had an interesting relationship with time to homeownership. Relative to immigrants in Other CMAs, those who lived in Montreal had a 24% (HR=1.24, $p<0.05$) higher hazard ratio of homeownership at any point in time. However, immigrants in Toronto had 12% (HR=0.88, $p<0.01$) lower hazard rate of homeownership compared to their counterparts in Other CMAs. Savings was also significantly associated with timing of homeownership among recent immigrants. Individuals who indicated they brought their savings to Canada had 14% (HR=1.14, $p<0.10$) higher hazard rate of homeownership. A unit increase in logged entry wealth above the median resulted in 2% (HR=1.02, $p<0.05$) higher hazard rate of homeownership.

Apart from age, gender and family income, all selected socio-demographic variables were significantly associated with time to homeownership in the bivariate analysis. Individuals with high school education had higher hazards of time to

homeownership compared to those with less than high school education (HR=1.44, $p<0.10$). Separated and never married individuals compared to the married had lower hazards of time to homeownership (HR=0.60, $p<0.01$ and HR=0.73, $p<0.01$, respectively). Whilst an additional child resulted in 17% higher hazard of time to homeownership (HR=1.17, $p<0.01$), an additional job accounted for 14% lower hazard rate of homeownership among immigrants (HR=0.86, $p<0.01$). Apart from Koreans (HR=1.70, $p<0.01$) and West Asians (HR=1.19, $p<0.10$), Chinese (HR=0.65, $p<0.01$), South Asians (HR=0.52, $p<0.01$), Blacks (HR=0.63, $p<0.01$), Filipinos (HR=0.43, $p<0.01$), Latin Americans (HR=0.65, $p<0.05$) and individuals of Other ethnicities (HR=0.45, $p<0.01$) all had lower hazards of time to homeownership compared to White immigrants. The geographical area of origin was also significantly associated with time to housing ownership among immigrants. Relative to Europeans, immigrants from Asia (HR=0.62, $p<0.01$), the Caribbean (HR=0.34, $p<0.01$), and Australia (HR=0.50, $p<0.05$) each had lower hazard rates of homeownership in Canada.

Table 4.2: Bivariate analysis of timing of immigrant homeownership

Bivariate Models	
VARIABLES	
_t	Haz. Ratios (Robust Std. Err.)
Remittance (ref: No)	
Yes	0.720(0.0621)***
Remittance amount (logged)	1.039(0.00799)***
Immigrant Category (ref: Skilled)	
Family	0.569(0.0504)***
Business	1.206(0.159)
Refugee	1.652(0.147)***
CMA (ref: Other CMA)	
Montreal	1.243(0.127)**
Vancouver	1.073(0.102)
Toronto	0.877(0.0612)*
Savings to Canada (ref: No)	
Yes	1.140(0.0856)*
Entry Wealth (logged)	1.022(0.00714)***
Age	1.000(0.00334)
Gender (ref: Male)	
Female	1.100(0.0656)
Education at Arrival (ref: < high school)	
High school	1.436(0.271)*
Post-secondary	1.238(0.238)
University	1.329(0.239)
Marital Status (ref: Married)	
Separated	0.595(0.103)***
Never married	0.729(0.0562)***
Number of Children	1.171(0.0307)***
Number of Jobs	0.857(0.0326)***
Family Income (logged)	0.980(0.0247)
Ethnicity (ref: White)	
Chinese	0.647(0.0571)***
South Asian	0.519(0.0443)***
Black	0.633(0.0833)***
Filipino	0.427(0.0506)***
Latin American	0.652(0.108)**

Arab	1.010(0.131)
West Asian	1.194(0.126)*
Korean	1.700(0.282)***
Other	0.445(0.0878)***
Origin (ref: Europe)	
Asia	0.615(0.0493)***
Mid-East	0.836(0.118)
Africa	0.946(0.114)
Caribbean	0.337(0.0602)***
South-Cen_America	0.826(0.140)
America	0.810(0.399)
Australia	0.498(0.157)**
Sponsor Relative to CA (ref: No)	
Yes	0.913(0.0546)

*p<0.10, **p<0.5, ***p<0.01

4.4.4 Multivariate Analysis

Model 1 controlled for immigrant category, CMA of residence and savings brought to Canada. Both remittance variables had statistically significant relationship with timing to homeownership (see Table 4.3). Compared to those who did not participate in sending remittances, those who sent remittances had a 16% lower hazard of homeownership (HR=0.84, $p<0.05$). However, a unit increase in remittance amount above the median resulted in a 3% higher hazard of time of homeownership (HR=1.03, $p<0.01$). At any point during the period, immigrants who arrived in Canada in the family class category had a 37% lower hazard of time to homeownership compared to skilled immigrants (HR=0.67, $p<0.01$). Interestingly, immigrants with refugee status had higher hazards rate of time to homeownership compared to skilled

immigrants ($HR=1.95$, $p<0.01$). Compared to those in Other CMAs, immigrants resident in Montreal had a 19% increased hazard rate of homeownership ($HR=1.19$, $p<0.10$). Immigrants residing in Toronto had a 35% decreased hazard rate of homeownership compared to immigrants living in Other CMAs. Although the variable capturing bringing savings or not to Canada was not statistically associated with time of homeownership, individual level of wealth was significantly associated with time to homeownership. A unit increase in logged entry wealth above the median at any point during the study period had a 4% increased hazard rate of homeownership.

In the final model, immigrants' socio-demographic factors were controlled. The significant association between remittance participation and time to homeownership disappeared at this stage of the analysis. Further investigation revealed that geographical region of origin and sponsoring a relative to Canada explained away the relationship between remittance participation and time to homeownership. However, the variable capturing remittance amount remained significantly associated with time to homeownership among immigrants. A unit increase in remittance amount above the median resulted in 2% higher hazard rate of homeownership during the period of the study ($HR=1.02$, $p<0.05$) consistent with the relationship observed in Model 1 and the bivariate analysis. It was however surprising to note that immigrants who reported being refugees had higher hazard rate of

time to homeownership (HR=1.40, $p<0.01$) compared to skilled class immigrant. Compared to skilled immigrants, family class immigrants had a 19% decreased hazard rate of time to homeownership. The observed relationship between time to homeownership and immigrants' CMA of residence in the bivariate and Model 1 of the multivariate models disappeared in Model 2 after controlling for immigrants' socio-demographic characteristics. Also in the Model 2, entry wealth remained significantly associated with time to homeownership. A unit increase in logged entry wealth above the median had a 7% (HR=1.07, $p<0.01$) higher hazard rate of homeownership among immigrants during the period of the study.

Table 4.3: Multivariate analysis of timing of immigrant homeownership

VARIABLES	Multivariate Model 1	Multivariate Model 2
	<u>t</u> Haz. Ratios (Robust Std. Err.)	<u>t</u> Haz. Ratios (Robust Std. Err.)
Remittance (ref: No)		
Yes	0.836(0.0725)**	0.957(0.0797)
Remittance amount (logged)	1.028(0.00805)***	1.016(0.00756)**
Immigrant Category (ref: Skilled)		
Family	0.671(0.0699)***	0.809(0.0881)*
Business	1.076(0.142)	0.950(0.127)
Refugee	1.945(0.248)***	1.404(0.190)**
CMA (ref: Other CMA)		
Montreal	1.194(0.121)*	1.078(0.110)
Vancouver	1.056(0.0969)	1.039(0.0923)
Toronto	0.848(0.0598)**	0.934(0.0626)
Savings to Canada (ref: No)		
Yes	0.909(0.134)	1.013(0.140)
Entry Wealth (logged)	1.039(0.0132)***	1.026(0.0119)**
Age		0.987(0.00422)***

Gender (ref: Male)		
Female		1.055(0.0600)
Education at Arrival (ref: < high school)		
High school		1.202(0.199)
Post-secondary		1.005(0.172)
University		1.083(0.179)
Marital Status (ref: Married)		
Separated		0.694(0.121)**
Never married		0.690(0.0622)***
Number of Children		1.134(0.0390)***
Number of Jobs		0.988(0.0377)
Family Income (logged)		1.011(0.0202)
Ethnicity (ref: White)		
Chinese		0.707(0.115)**
South Asian		0.639(0.100)***
Black		0.758(0.137)
Filipino		0.530(0.0958)***
Latin American		0.652(0.145)*
Arab		0.942(0.161)
West Asian		1.220(0.204)
Korean		1.779(0.393)***
Other		0.547(0.120)***
Origin (ref: Europe)		
Asia		0.871(0.139)
Mid-East		0.898(0.156)
Africa		1.102(0.168)
Caribbean		0.608(0.127)**
South-Cen_America		1.192(0.265)
America		1.169(0.533)
Australia		0.784(0.250)
Sponsor Relative to CA (ref: No)		
Yes		0.963(0.0548)
gamma	0.057 (0.014)***	0.036(0.011)***
ln_the	-0.440(0.119)***	-0.735(0.134)***
theta	0.644(0.076)	0.480(0.064)
Constant	0.267(0.0437)***	0.495(0.172)**

*p<0.10, **p<0.5, ***p<0.01

Gender, educational level on arrival, number of jobs and family income were not significantly associated with time to homeownership in the final multivariate model. However, other immigrant socio-demographics including age, marital status, number of children, ethnicity and immigrant region of origin were associated with time to homeownership. In fact, the relationship between time to homeownership and age became statistically significant only in the final model. During the study period, one additional year of an immigrant resulted in a 1% ($HR=0.99$, $p<0.01$) lower hazard rate of time to homeownership. Compared to the married, immigrants reporting being separated or never married immigrants had lower hazard rates of time to homeownership ($HR=0.69$, $p<0.05$ and $HR=0.69$, $p<0.01$, respectively). Having an additional child was associated with 13% ($HR=1.13$, $p<0.01$) higher hazard rate of time to homeownership. The relationship between ethnicity and time to homeownership remained in model 2 with noticeable changes for Korean immigrants. For example, unlike in the bivariate analysis where Black immigrants had lower hazard rate of homeownership compared to Whites, there was no difference between the two groups after controlling for selected theoretically relevant variables used in this study. However, Chinese ($HR=0.71$, $p<0.05$), South Asians ($HR=0.64$, $p<0.01$), Filipinos ($HR=0.53$, $p<0.01$), Latin Americans ($HR=0.65$, $p<0.10$) and immigrants who belong to 'Other Ethnicities' ($HR=0.55$, $p<0.01$) all had lower hazards of time to homeownership compared to White immigrants. Koreans however, had 78% higher hazard rate of homeownership compared to Whites ($HR=1.78$, $p<0.01$). Immigrants from the

Caribbean had a 39% lower hazard rate of time to homeownership compared to immigrants from Europe ($HR=0.61$, $p<0.01$).

4.5 Discussion and Conclusion

This study examined the impact of immigrant transnational behaviour on time to homeownership. The transnational behaviour factors used in this study were participation in remittance sending and remittance amount sent to family and relatives in immigrant origin countries. The relationship between immigrant transnational behaviour and various forms of integration including entrepreneurship and political participation among others has been examined in previous studies (Chen, Tan, & Tu, 2015; DeSipio, 2006, 2011; Gsir, 2014; Kariv, Menzies, Brenner, & Filion, 2009; Portes et al., 2002). In the area of housing research, the role of pre-migration transnational networks in settlement experience has been examined among South Asian immigrants and newcomer women in Canada (Ghosh, 2007). This study adds to this growing body of literature by examining the relationship between time to homeownership and remittance behaviour among immigrants living in Canada (Walsh, Hanley, Ives, & Hordyk, 2015). The findings suggest that immigrants who remitted above the median remittance amount tend to achieve homeownership much faster. This finding is at odds with what Vono-de-Vilhena and Bayona-Carrasco (2012) found; that immigrants who do not participate in remittance have higher rate of transition to homeownership in Spain. A study among Mexican immigrants in the United States also show a 4 percent

drop in probability of homeownership for every \$1000 remittance sent (Bradley et al., 2007). It is important to note, however, that evidence in other fields of transnational engagements suggests that wealthier immigrants who possess superior financial abilities are the ones who engage in transnational activities that require substantial financial commitments. For example, Portes and colleagues demonstrate that immigrants who engage in transnational entrepreneurship tend to have accrued substantial financial resources which facilitate the success of their transnational businesses (Portes et al., 2002). Perhaps, our finding of a positive association of remittance behaviour with faster transition to homeownership could be because remittance above the median level acts as an unobserved proxy for wealth, financial discipline or the sheer desire to remit for the upkeep of dependents in origin areas.

Level of wealth on entry was associated with faster transition into homeownership after arrival. Purchasing a home requires a down payment of a certain percent of the total value of the property of interest. Therefore, immigrants who brought savings to Canada from their origin countries will be in a better position to meet this requirement after arrival sooner than those who did not. Additionally, possessing a reasonable amount of money in a bank account at arrival may improve the credit worthiness of such immigrants. Consequently, for those with such savings, financial institutions may be willing to make available facilities that can be used in purchasing a home soon after arrival. The opposite will be the case for immigrants without entry savings who might face challenges in obtaining financing for a home

purchase. Some studies demonstrate that the lack of an established secondary mortgage market in Canada gives people less options for financing home purchases (Holmes & LaCour-Little, 2007) thereby delaying the transition to homeownership after arrival.

Although previous studies have found a relationship between homeownership and immigrant entry category (Hiebert, 2009; Renaud et al., 2006), our findings on the relationship between time to homeownership and immigrant category of entry into Canada produced some unexpected observations — specifically in the case of refugee immigrants. We found that refugees have a higher hazard rate of homeownership relative to skilled immigrants. Other studies show that undocumented persons and immigrants with temporary residence status have lower rates of transition to homeownership rates (Amuedo-Dorantes & Mundra, 2013; Vono-de-Vilhena & Bayona-Carrasco, 2012). Within this context, this finding is surprising because refugees are generally perceived as a vulnerable group who tend to have limited resources for consuming housing. However, the observations in this study maybe due to higher educational attainment of refugees which may translate into success in the labour market. Also, it is important to note that refugees and refugee claimants in Canada may receive some support for accommodation and information after arrival (Hiebert, D’Addario, Sherrell, & Chan, 2005). For those who are granted refugee status via the government sponsored refugee stream, settlement assistance (e.g. skills training and language proficiency classes etc.) and financial assistance (loans for housing, clothing

and travel expenses) may be offered through government agencies to facilitate their transition into Canadian society. Regardless of these facilities designed to enable refugees have a decent adjustment, several studies have found that refugees find it difficult to obtain employment and have challenges obtaining suitable housing on the rental market (Aydemir, 2011; Danso, 2002; DeVoretz, Pivnenko, & Beiser, 2004; D Hiebert et al., 2005; Miraftab, 2000; Wilkinson, 2008). Other studies have also found contrary results which suggests that refugees do as well as family class immigrants in Canada (Bevelander & Pendakur, 2014; Hiebert, 2009). Similarly, Sweetman and Warman (2013), using the LSIC data set, demonstrated that private sponsored refugees have very high labour market outcomes. All these studies illustrate mixed findings regarding refugee integration in Canada. Research targeted at further exploring the observed relationship between time to homeownership and immigrant category is necessary to illuminate this topic.

We observed an association between certain selected immigrant socio-demographic characteristics and the transition to homeownership. Specifically, age, marital status, number of children, ethnicity and immigrant region of origin were associated with time to homeownership among immigrants in Canada. Several studies have established the importance of age as a predictor of housing experience among immigrants in Canada (Haan & Yu, 2015; Haan, 2012; Renaud et al., 2006). Older immigrants have been found to have slower time of moving out of their first residents on arrival in Canada (Renaud et al., 2006), similar to our finding of a slower move to

homeownership among older respondents. As Renaud and colleagues suggest, perhaps, residential mobility is less important when recent immigrants are of a certain age. This is further corroborated by research from Europe which demonstrate that although age is associated with the accumulation of resources to buy a home, after a certain point in time the transition time into homeownership decreases as age increases (Davidov & Weick, 2011).

Immigrants who are separated or divorced and those who are never married experience slower time to homeownership compared to the married. Some studies have found household formation as critical for homeownership because it may result in the pooling of resources. Also, the increase in housing need due to increase in the household size as a result of household formation may influence homeownership (Haan & Yu, 2015; Yu & Myers, 2010). It is therefore expected that individuals who are separated, divorced or never married had slower time to homeownership. This finding corroborated evidence in the literature which show that married immigrants have faster transition rate to homeownership (Davidov & Weick, 2011). Similarly, respondents with children were found to achieve homeownership faster. Households with children tend to be homeowners rather than rental-dwellers. This may be the result of a desire for private and stable housing for couples or persons with children who are starting new lives in Canada (Andersen, 2012; Renaud et al., 2006).

The findings on immigrants' ethnicity and geographical region of origin overall was consistent with trends with some interesting dynamics. Specifically, Korean immigrants had a faster time to homeownership but the opposite was true for other ethnicities (i.e. Chinese, South Asians, Filipinos, Latin Americans and Others ethnicity) which had a statistically significant relationship with time to homeownership. Earlier research using the LSIC show impressive homeownership rates among Korean immigrants compared to Whites; relative to other minority ethnicities compared to Whites in Wave one (Haan, 2012). An investigation of the number of months to homeownership showed that majority of homeowners in the sample achieved this status in less than twelve months after arrival. This time period is closer to wave one and corroborates Haan's findings — possibly manifesting in the finding of faster time to homeownership among Koreans. Slower time to homeownership among Chinese, South Asians, Filipinos, Latin Americans and Others ethnicity relative to Whites was expected. According to Haan and Yu (2015), White immigrants have a propensity for homeownership similar to Canadian-born. As earlier research demonstrates, homeownership rates among European immigrants to Canada mimic levels among Canadian-born, with immigrants from other geographical locations all lagging behind (Darden, 2015). Darden suggests this may be due to the similarity in ethno-racial characteristics between European immigrants and the Canadian-born population.

Limitations of the study: It is possible for immigrants who bought houses soon after arrival to lose these houses and re-enter into the housing markets as renters. It is

unclear from the current data whether immigrants who might have bought houses soon after arrival and lost them re-entered the rental market. The data in its current format makes it impossible to observe such occurrence. Also, the long term intentions of immigrants in this study were not captured in the data and are therefore unknown. Long term plans of immigrants might influence decision to transition into homeownership sooner or later.

Conclusions: Regardless of the stated limitations, theoretically, this study has demonstrated the importance of pursuing research on immigrant integration with a transnational perspective. In the present highly interconnected world, physical disconnection between people through the process of migration does not necessarily result in termination of relationships and contacts (Basch, Schiller, & Blanc, 1994). This results in immigrants living dual lives suggesting that concepts of integration and transnational perspectives are coexisting paradigms (Tamaki, 2011). Immigrants continue to constantly engage in transnational activities including sending of remittances, transnational entrepreneurship and even participation in political activities in home countries. The relationships between these transnational engagements and immigrant integration need to be understood to obtain the broader picture of factors associated with integration. As the findings show, persons remitting above the median remittance amount have a faster time to homeownership. The fact that homeownership is recognised as an important factor of in immigrant integration makes the finding of the association with remittance particularly interesting. The

association between the two factors show that is possible for immigrants to achieve integration in Canada whilst maintaining strong transnational ties with their origin areas.

4.6 References

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CHAPTER FIVE

EXAMINING THE RELATIONSHIP BETWEEN HOMEOWNERSHIP STATUS IN CANADA AND TRANSNATIONAL HOUSING INVESTMENT BEHAVIOUR AMONG GHANAIAN IMMIGRANTS IN THE GREATER TORONTO AREA

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5 EXAMINING THE RELATIONSHIP BETWEEN HOMEOWNERSHIP STATUS IN CANADA AND TRANSNATIONAL HOUSING INVESTMENT BEHAVIOUR AMONG GHANAIAAN IMMIGRANTS IN THE GREATER TORONTO AREA

Abstract

The housing outcomes of immigrants in Canada vary mainly along ethnicity with many other factors including place of birth, length of stay in Canada, labour market outcomes, and discrimination among others also playing a role. Although general patterns are observable at broad racial and ethnic group levels, vast intra-group differences exist — with housing outcomes potentially being influenced by specific group behaviours such as transnational housing investment. In this light, this study investigates the relationship between homeownership in Canada and Ghanaian immigrant transnational housing investment. Logistic regression models are fitted on survey data collected among Ghanaian immigrants resident in the Greater Toronto Area. The results show an association between homeownership status in Canada and transnational housing investment. Interestingly, we found that immigrants with ongoing housing projects in Ghana were more likely to own a home in Canada. Other factors such as gender, annual household income, and immigrants' status at arrival were associated with homeownership in Canada. Theoretically the findings demonstrate the importance of including a transnational perspective in immigrant housing integration research. Practically, the results point to vast disparities in

homeownership based on wealth, suggesting the need for special programs for enhancing the homeownership chances of lower income families.

5.1 Introduction

This manuscript focuses on the relationship between immigrant homeownership in Canada and their transnational housing investment behaviours. Existing scholarship on immigrant housing experiences tends to focus on recency, income and educational differentials, employment and labour market access. However, these variables are internally oriented — only considering factors within national boundaries. Such methodological nationalism (Schiller, 2005) paints a picture which suggests immigrants are removed from engagement in activities such as investing in homes in origin countries, sending remittances and other transnational activities which directly affects all aspects of their lives in their destination including their housing outcomes. A study of transnational activities such as remittances and investment in housing in origin countries is necessary for obtaining a more complete understanding of immigrant housing outcomes.

Housing outcomes of recent immigrants in Canada vary vastly depending on many factors but particularly based on place of birth. Available evidence indicates that Africans are at the bottom of homeownership rates in Canada with immigrants from Europe at the top (Darden, 2015). Darden suggests that the observed differences in homeownership rates among immigrant groups based on place of birth are the result

of internal characteristics such as race and external characteristics (namely discrimination in housing and mortgage lending practices). For the most part, people from the same geographical area may share similar characteristics, including ethnicity, race or socio-economic status, among others. As such, immigrants with racial characteristics closer to the dominant group tend to have lower disparities in homeownership rates and the gap widens as racial differences get more pronounced. It is therefore not uncommon to find studies that examine the racial disparities in homeownership rates (Darden & Kamel, 2000; Haan, 2007).

As noted by some scholars, studies of immigrant housing experiences usually lump minority ethnicities together in attempts at offering explanations for observed trends (Darden & Kamel, 2000; Haan & Perks, 2008; Teixeira, 2008). This usually is an oversimplification of minority group dynamics. Huchanski (1997) indicates, however, that minority groups are heterogeneous and have differentiated incorporation within society. The housing experiences of households will therefore not be similar due to within group ethno-racial differences. According to Teixeira (2008) housing experience of Blacks in particular has not been given enough attention by previous studies. He argues that the general treatment of Blacks as a homogenous group in addition to the overall little attention given to researching their housing experience means that limited knowledge about housing experience of different Black communities is available. One major and urgent research task in the area of immigration and settlement involves the identification of barriers to successful settlement. Such research needs to be undertaken and must be designed to cater for

specific group practices which might be important for explaining integration patterns. In the case of Ghanaian immigrants, transnational housing investment is one such group-specific practice that requires research attention.

Along with the growing influence of migration on both receiving and sending countries, previously held views of limited interaction between migration sending and receiving areas has significantly declined. The gradual dispelling of notions about a total disconnect between migration sending and receiving areas is due to the pervasiveness of backward and forward ties maintained between migrants and their origin areas (Basch, Schiller, & Blanc, 1994). Thus, the growth in the importance of transnationalism particularly in recent decades prompts its inclusion in the immigrant integration discourse. Yet scholars interested in immigrant housing integration (particularly homeownership) tend to focus predominantly on factors such as residency type, length of residence in Canada, geographical area of origin and socio-economic status including education, income, and marital status (Edmonston, 2005; Haan, 2005, 2007; Murdie, 2003; Teixeira, 2008). Studies which examine the relationship between immigrant housing outcomes in Canada and their transnational engagements in general and transnational housing investment in particular are non-existent. To address this research gap, this study addresses the following research questions:

- a) Is there a relationship between housing investment in Ghana and homeownership status in Canada?

- b) What factors are associated with homeownership status among Ghanaian immigrants in Canada?

5.2 Explaining immigrant housing experiences and outcomes in Canada

Homeownership and occupancy standards are two important measures of immigrant housing integration. The former is generally used because it indicates immigrants have decided to settle and have a commitment to their new location (Darden, 2015). Immigrant home purchasing is not only a sign of residential integration but a symbolic and material marker of socioeconomic achievement in western societies. For example in Canada, 90 percent of ethnic minorities are foreign born and therefore homeownership is an important indicator of their integration. Rising numbers of foreign born populations has increased general population diversity and in its wake, uneven homeownership rates along ethnic lines are also persistent (Darden, 2015; Edmonston, 2005; Haan, 2007). The general trend of immigrant housing careers suggests improving trend usually starting from the lower levels moving from renting towards ownership (Preston et al., 2009). Though the housing careers of immigrants tend to improve with increasing length of stay in Canada, available data point to a general decline in overall performance in the housing market over the past couple of decades.

It must be noted however that homeownership levels among immigrants have declined in all three of Canada's gateway cities of Montreal, Toronto and Vancouver over the past couple of decades regardless of increasing immigrant populations due to their position as immigrant gateway locations (Edmonston, 2005; Haan, 2005). The observed decline has been attributed to shifts in immigrant compositional characteristics mainly from a predominantly White-European migrant population, to mainly non-white minority immigrants. Less privileged economic origins of recent immigrants has been suggested as an explanation for their inability to own homes at arrival. Other reasons for the trend include reduction in labour success of immigrants as well as the subtle role played by issues such as educational attainment and immigrant recency (Edmonston, 2005). Some scholars have also argued that the predominantly non-white immigrants of recent decades are confronted by a pre-existing racial order, therefore making it impossible to mimic homeownership rates attained by previous cohorts of immigrants. For example, Murdie (2002), found that Polish immigrants to Toronto live in better neighbourhoods and progress in their housing careers better than Somali immigrants given similar dates of first arrival in Canada. Teixeira (2008) also demonstrates the important role played by race in the Toronto rental housing market using the housing experience of Portuguese speaking immigrants and refugees from Angola, Cape Verde and Mozambique.

Arguing against the racial-order view, other scholars suggest that segmented assimilation or ethnic enclaves may offer a solution to lower homeownership rates among immigrants. Haan (2007) found that deterioration in homeownership would

still occur after controlling for skin colour. In order to overcome this, immigrants may look to their ethnic communities where racial based restrictive factors are nonexistent. Access to a well-established ethnic community may result in earlier acquisition of homes. Regardless of the overall decrease in immigrant homeownership in recent decades, one thing which is clear is the existence of homeownership hierarchy along racial lines with Black immigrants having the lowest ownership rates among all racial groups (Darden, 2015; Haan, 2007).

There seems to be a great desire for homeownership among immigrants — even in the context of declining ownership trends. This is evidenced by their higher relative burden of housing costs in relation to their household incomes. Despite these remarkable efforts, there are fewer tendencies for immigrants to own homes. This observation may be attributed to immigrant lower incomes and recency of immigrants (Edmonston, 2005; Haan, 2005).

In addition to homeownership, home occupancy standard is another way of measuring immigrant housing outcomes. To understand the usefulness of this analytical measure, the “core housing need” principle is helpful. The principle relates to the ability of households to obtain adequate, suitable and affordable housing without spending at least 30 percent of the household’s pre-tax income. Based on this, households that spend at least 30 percent or more of their pre-tax income on housing are described as being prone to homelessness. Due to lower incomes and larger household sizes of some immigrant groups, meeting home occupancy standards are

difficult resulting in occurrence of hidden homelessness, consequently keeping them at risk of homelessness (Fiedler, Schuurman, & Hyndman, 2006). For example, in the Greater Vancouver area of Canada, only 8 percent of people enumerated as homeless persons identified themselves as immigrants. Yet, over 36 percent of the Greater Vancouver area is comprised of immigrants. Despite these statistics, studies relying on focus groups, interviews and surveys have unearthed the true picture of the hidden immigrant homelessness in the area. Research in the area indicated the preponderance of overcrowded, unaffordable, dirty, substandard and poorly maintained accommodations among the immigrant population of the area — conditions that constitute being at risk of homelessness (Fiedler et. al., 2006). Such conditions exist among immigrants because although they do not depend on shelters or social services, they indulge in practices such as couch surfing, staying with family and friends and sometimes sending children off to different households in order to reduce convenience to families with whom they stay. These strategies appropriately described as hidden homelessness have been increasing among immigrants mainly due to low incomes, lack of cheap social housing and discrimination. Immigrants in outer suburbs are more likely to experience hidden homelessness (Ghosh, 2015; Preston et al., 2009).

Scholars identify three main factors as important for predisposing immigrants to hidden homelessness circumstances. Firstly, immigrants are more likely to be couples with kids — a situation which increases housing consumption demand. This is because immigration laws privilege people between the ages of 25 and 45, which

coincides with the prime age for child birth. Additionally, most immigrants are less likely to live alone. In attempts to minimise housing costs in expensive housing markets of western societies, individuals pair up within the same housing units. Lastly, some immigrant households are multi-family households living in the same property. This doubling up of families is influenced by cultural preferences and might also be explained by ease of property ownership due to the combining of resources (Ghosh, 2015; Preston et al., 2009). A few factors are responsible for these strategies adopted by immigrants. Important among these is the expensive housing markets which directly affect immigrants' ability to afford suitable housing. Compounding this situation is the limited stock of affordable housing (Fiedler et al., 2006; Ghosh, 2015; Murdie, 2002; Preston et al., 2009; Teixeira, 2008).

Although all the factors presented so far have been useful for understanding immigrant housing outcomes, they seem to ignore the potential role of transnational networks and engagements. Ghosh (2007) in taking up this challenge examined how pre-arrival transnational ties are critical in shaping housing experiences and outcomes. In this way transnational networks are noted to be useful in shaping immigrant settlement patterns and housing outcomes. Besides initial arrangements for housing in the new destinations, these networks are also a useful first source of information regarding the housing market. The absence of studies that examine the post-arrival impact of transnational engagements on housing outcomes is astonishing because immigrants generally do not cut ties with their areas of origin after arrival in Canada. In the immigrant housing integration literature, very little is known about the relationship

between transnational engagements and housing outcomes. These engagements come in various forms including transnational entrepreneurship, religious transnationalism, political activism, sending of remittance to dependents and transnational housing investments (DeSipio, 2006; Mensah, 2009; Portes, Guarnizo, & Haller, 2002; Smith & Mazzucato, 2009). These engagements usually involve substantial financial commitments which could have impacts on immigrants' lives in Canada including their housing outcomes. In this light, this study hypothesises that individuals engaged in this practice will have diminished chances of homeownership in Canada. This is because transnational housing projects require large sums of money which generally involve making sacrifices (Diko & Tipple, 1992a; Obeng-Odoom, 2010; Smith & Mazzucato, 2009). It is therefore expected that engagement in an activity requiring large monetary transfers will have negative consequences on housing outcomes in Canada.

5.3 Study Context: Ghanaian immigrants in Toronto and housing

Although the exact number of Ghanaian immigrants in the Greater Toronto Area (GTA) is unknown, data from the 2006 census show that about 63 percent (14,720) of the 23,220 Ghanaian immigrants in resident Canada at the time of the census were in the Toronto area. However, anecdotal evidence suggests that the total

number of Ghanaian immigrants in Canada could be as high as 60,000, with about 40,000 (67%) living in the GTA (Akosah-Sarpong, 2006).

About 92 percent of this population declared they were Christian, whilst Muslims made up about 2 percent with almost 1 percent belonged to other religious denominations. Those with no religious affiliation made up the remaining 5 percent (Mensah, Williams, & Aryee, 2013; Mensah, 2010). Given that the overwhelming proportion of Ghanaian immigrants in the GTA are Christian, it not surprising that one of the most popular features of the community is the prominence of Ghanaian churches (Mensah, 2009).

Generally, the churches have their headquarters based in Ghana and send representatives to superintend the activities of the church in the Toronto area and other parts of Canada. In the era of enhanced transnational linkages, the boundedness of many aspects of life including religion are challenged with immigrants carrying their specific practices to wherever they are located (Akyeampong, 2000). Mensah defines this religious transnationalism as ‘a process by which immigrants forge and sustain their religious practices and identities across borders’ (Mensah, 2008, p. 312). Many Ghanaian immigrants rely on religious groups for assistance on many things including gaining employment and finding housing (Mensah, 2009). This has made places such as North York, Etobicoke and Scarborough — where Ghanaian churches are generally located — prime choice locations for members of the Ghanaian immigrant community.

In addition to the need to be close to church locations for various forms of assistance, Owusu (1999) has documented the housing patterns of Ghanaian immigrants in Toronto. Based on the index of dissimilarity, Owusu found that Ghanaian immigrant concentration was highest among ethnic minorities in the Toronto area. Even more interesting was the fact that most Ghanaian immigrants were found in a few high rise buildings. The need for affordable rental accommodation was found to be the reason for the high concentration of Ghanaians in that geographical space. The added attraction of a vibrant community of Ghanaians was cited for Ghanaian immigrants' preference to find accommodation in such places. Similarly, a recent study by Mensah and Williams (2013) shows that cultural factors are important determinants of housing choices among Ghanaians and Somali immigrants in Toronto relative to other factors. Religion was found to be an important factor in housing choices. The study also suggests that Ghanaian participants tend to participate in transnational housing, yet expressed concerns about expensive housing cost relative to Somalis. This potentially is indicative of the relationship between transnational housing engagements and housing outcomes in Canada.

5.4 Materials and Methods

5.4.1 *Sampling and Data Collection*

As Beauchemin and González-Ferrer (2011) note, studying international migration is laden with peculiar methodological hurdles not encountered by

researchers in other demographic research fields. This is mainly due to the difficulty of building a representative sample of immigrants in destination areas. In some cases, immigrants may be a rare population or may be difficult to reach because they are undocumented. More importantly, suitable sampling frames are rarely available for conducting such research — making the process even more daunting when the target group is from a specific location. Due to these challenges, transnational research surveys tend to employ a snowball sampling approach with two options (Beauchemin & González-Ferrier, 2011; Parrado, McQuiston, & Flippen, 2005). The first option usually starts in the origin countries by collecting contact information of household members who live abroad and conducting the survey later in the destination country (Arenas, Teruel, Rubalcaba, & Herrera, 2009; Beauchemin & González-Ferrier, 2011). However, this results in underrepresentation of immigrant households who have settled permanently in the destination (Parrado et al., 2005). The second option involves recruitment of immigrants in the destination countries. This latter option has been applied in The Netherlands to study transnational networks between Ghana and The Netherlands (Mazzucato, 2008a) and in the United States for transnational networks between Mexico and the United States (Parrado et al., 2005). As Parrado and colleagues suggest, using a combination of techniques including community collaboration, targeted random sampling and parallel sampling is useful for eliminating possible sources of bias when dealing with immigrant populations. In this study, we employed probability and non-probability sampling techniques in selecting respondents. We did not use a parallel sample because the subject under investigation

(i.e. transnational housing investment) is dependent on actions in the destination areas and less on those from origin areas. Community collaboration was sought in the design phase of the survey through a pretesting of the survey instrument among Ghanaian immigrants in the city of London, Ontario. This was undertaken for the purposes of refining the survey instrument and was not included in the final sample used in this study.

Since no suitable sampling frame was available for selecting Ghanaian immigrants in GTA to participate in this study, we relied on both probability and non-probability sampling techniques. First, churches were a primary target because available evidence indicate that over 90 percent of Ghanaian immigrants in Toronto are Christian. For this purpose, we compiled a list of all predominantly Ghanaian churches in the GTA using information from *The Ghanaian News*¹ newspaper. The newspaper publishes information about churches, worship times, location and contact information. This list was also reviewed by members of the Ghanaian community in Toronto who had lived in the area for over 15 years and had a fair knowledge of Ghanaian church activities in the city and its environs. From this a total of 46 churches were identified. A random selection of 19 churches was made and contacted to participate in the study. Six churches declined to allow the survey to be conducted within their churches citing inability to allow the time requested to explain the survey to the church audience. A platform was usually given to the researcher to explain the

¹ The Ghanaian News is a Toronto based monthly newspaper that publishes announcements and news tailored for the consumption of Ghanaian immigrants in the GTA.

purpose of the study. Surveys were distributed to adults who self-identified as Ghanaian immigrants over 18 years old. The surveys were self-administered and returned to the church at the next service time. Churches visited had overall attendance of between 25 and 700. See Figure 5.1 for location of churches in the GTA that participated in the study.

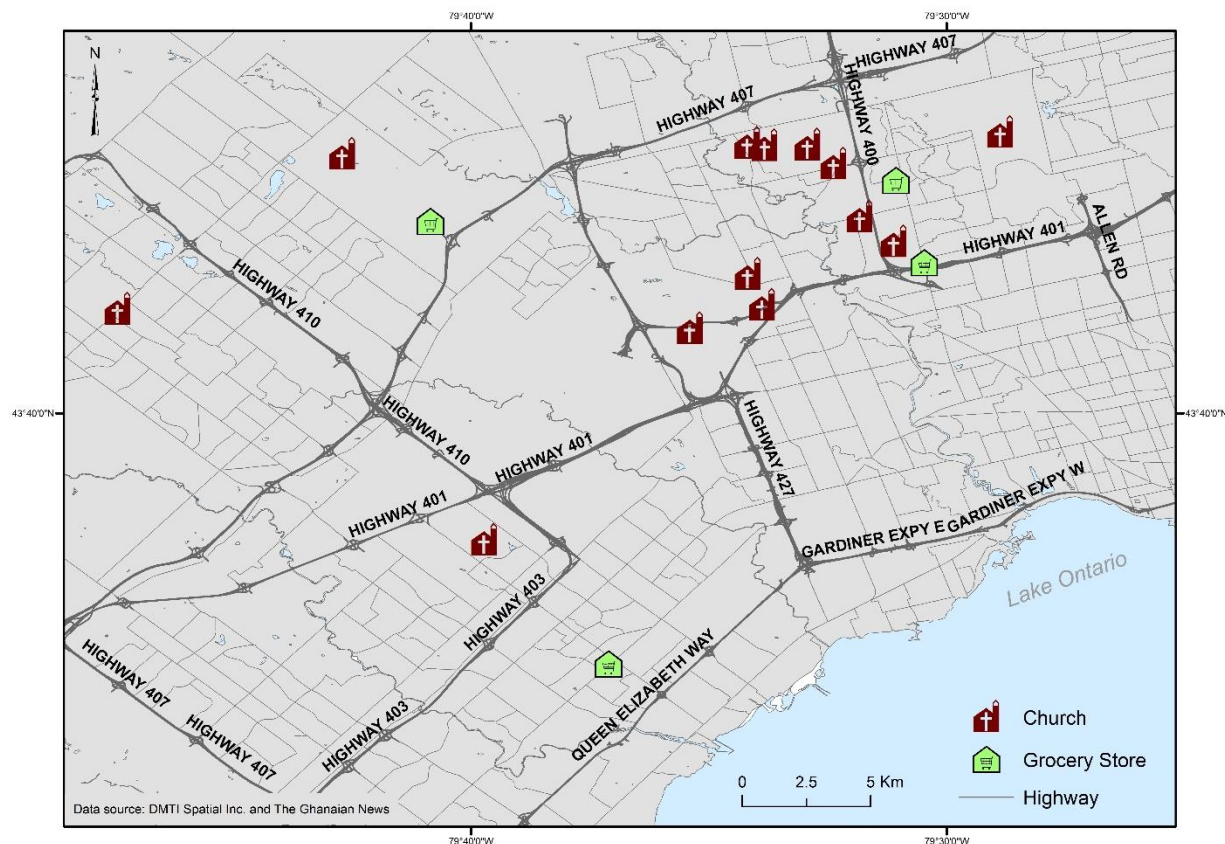


Figure 5.1: Map of GTA showing location of churches and grocery stores where participants were recruited (see Appendix G for names of churches and grocery stores).

Second, randomness was included in sampling non-Christians and those who do not attend church through other sources following examples implemented in the

Migration between African and Europe (MAFE) study (Beauchemin & González-Ferrier, 2011; Beauchemin, 2012). Hence, to increase the probability of including Christians who did not attend churches as well as the less than 10% non-Christian Ghanaian immigrants, the survey instruments were also distributed at four randomly selected Ghanaian grocery stores, three hometown association meetings and two secular picnic events organised for Ghanaians in Toronto and its environs. By combining these different recruitment methods, we ensured that different types of persons had a non-zero probability of being included in the study sample. The eligibility criterion for inclusion in the study was adult first generation Ghanaian immigrants residing in the GTA. Overall, 212 surveys were collected between October 2013 and February 2015.

5.4.2 *Measures*

The dependent variable — homeownership status in Canada — is a dichotomous variable determined from the following question posed to respondents; “Have you (and your spouse) bought a house here in Canada?” The response categories for this question were Yes coded as 1, and No coded as 0.

The focal independent variable of interest was respondents’ transnational housing investment activities. This was obtained from the question “have you (and your spouse or other relative) bought or built a house in Ghana?” The response categories for this question “No, neither built nor bought a house in Ghana”, “Yes, completed building or bought a house”, “Yes, currently building a house in Ghana”. Two other groups of independent variables were adjusted for in this study. The first

set of variables tapped respondents' perceptions about the impact of transnational housing investment on a range of issues in Canada. These include impact of transnational housing investment on the types of dwelling rented in Canada, the decision to buy a home in Canada, ability to meet mortgage requirements, the ability to pay rent, neighbourhood choices and the decision to engage in leisure activities. The second group of variables comprised respondents' socio-demographic factors including age, gender, marital status, household type, employment status, occupation, household income, immigrant status at arrival in Canada and the year of arrival in Canada. Details of the coding and description of the variables used in this study are provided in Table 5.1.

5.4.3 *Analysis strategy*

Descriptive and inferential statistics as well as bivariate and multivariate regression models are used to examine the relationship between homeownership status in Canada and transnational housing investment in Ghana and the other selected variables. The dependent variable in the study, homeownership status, is a binary variable with a symmetrical distribution (Do not own home=48%, homeownership=52%) making the logit link function the most suitable for estimating the relationship between the dependent and independent variables. Before running the analysis, we run correlations between homeownership in Canada and all categorical variables to ensure none of the predictors was highly correlated with our outcome. We did not find high correlations between the variables used in this study.

Table 5.2 presents the results of descriptive and inferential statistics. The first column shows the total distribution of respondents between the selected variables used in the study. The next set of columns show results from chi-square tests describing the relationship between homeownership status and selected independent variables. P-values are reported to demonstrate the association between variables.

Table 5.1: List of Variables and Description

Variable	Description and coding
Dependent Variables: <i>Homeownership in Canada</i>	Have you (and your spouse) bought a house here in Canada? Coded as: No housing ownership=0 and Housing ownership=1
Key Independent Variable: <i>Transnational Housing Investment (THI)</i>	Have you (and your spouse or other relative) bought or built a house or have an ongoing housing project in Ghana? Coded as: No, neither built nor bought a house in Ghana (No THI)=0, Yes, completed building or bought a house (Completed THI)= 1 and Yes, currently building a house in Ghana (ongoing THI)=2
Variables on the perceptions of Transnational Housing Investment impacts	
<i>Impact type of dwelling rented</i>	Investing in housing project(s) in Ghana impact on the type of dwelling people rent in Canada Coded as: Agree=1, Neither agree nor disagree=2 and Disagree=3
<i>Impact decision to buy a house</i>	Investing in housing project(s) in Ghana impact on people's decision to buy a house in Canada Coded as: Agree=1, Neither agree nor disagree=2 and Disagree=3
<i>Impact ability to pay their mortgage</i>	Investing in housing project(s) in Ghana impact on people's ability to pay their mortgage in Canada Coded as: Agree=1, Neither agree nor disagree=2 and Disagree=3
<i>Impact ability to pay rent</i>	Investing in housing project(s) in Ghana impact on people's ability to pay rent for an adequate dwelling facility in Canada Coded as: Agree=1, Neither agree nor disagree=2 and Disagree=3
<i>Impact neighbourhood choices</i>	Investing in housing project(s) in Ghana impact on people's neighbourhood choices in Canada Coded as: Agree=1, Neither agree nor disagree=2 and Disagree=3
<i>Impact on leisure activities and vacations</i>	Investing in housing project(s) in Ghana impact on people's decision to engage in leisure activities including the taking of vacations Coded as: Agree=1, Neither agree nor disagree=2 and Disagree=3

Socio-demographic Variables

<i>Gender</i>	Respondent's gender Coded as: Female = 1 and Male = 2
<i>Age</i>	Respondent's age Continues
<i>Marital status</i>	Respondent's marital status Coded as: Married = 1, Never married = 3 and Separated = 2.
<i>Household type</i>	Respondent's household type Coded as: One adult no children = 1, One adult with children = 2, Married couple with no children = 3, Married couple with children=4 and Other = 5.
<i>Employment status</i>	Respondent's employment status Coded as: Unemployed = 0, Full time only = 1, Part time only=2 and Both full time and part time = 3.
<i>Occupation</i>	Respondent's household type Coded as: One adult no children = 1, One adult with children = 2, Married couple with no children = 3, Married couple with children=4 and Other = 5.
<i>Household income</i>	Respondent's household Income Coded as: Less \$20000 = 1, \$20000 – \$40000 = 2, \$41000 – \$60000= 3, \$61000 – \$80000=4, Over \$100000=5 and I'd rather not say = 6.
<i>Immigrant status at arrival</i>	Respondent's immigration category Coded as: Visitor=1, visa student=2, Refugee=3 Family = 4, Skilled = 5 and Business = 6.
<i>Year of arrival in Canada</i>	Respondent's year if arrival in Canada Continues

We then employed bivariate and multivariate regressions to examine the relationship between homeownership status in Canada and transnational housing investment. A challenge that emerged in the multivariate analysis was the problem of small numbers. Under this situation, the odds ratios and standard errors obtained from multivariate analysis tend to be very large, suggesting possible biased estimation of the relationship. This problem arises when some categories of independent variables have small cell counts thereby overestimating the relationship with the dependent variable when the dependent variable is cross-classified with other independent variables. This occurs because the logistic regression is an advanced form of contingency table which cross-classifies many variables with the dependent variable at the same time — leading to the problem of small numbers for certain variable categories with low cell counts. We took two steps to ensure more reliable estimates of the relationship between our dependent variable and predictors. First, we merged categories in the two independent variables that had this problem. Individuals who reported income of over \$100,000 were merged with those who reported incomes of between \$81,000 and \$100,000. For immigrant status at arrival in Canada, we also merged family class with those who arrived as skilled workers and business class immigrants. Second, analysis was conducted in STATA 12SE which has an option for obtaining robust standard errors to minimize the potential of producing biased parameter estimates of the relation between the dependent variable and the selected independent variables. In Tables 5.3 and 5.4, we report results of the bivariate and multivariate regression models respectively. In Model 1 on Table 5.4, we estimate the

relationship between homeownership in Canada and transnational housing investment adjusting for perceptions of transnational housing impacts. In Model 2, we adjust for respondents' socio-demographic factors in addition to factors from Model 1. For both multivariate analyses, model fitness was assessed with the omnibus chi-squared test, specificity and sensitivity ratios, and the overall percentage of respondents correctly classified as having homeownership versus not owning a home in Canada. Exponentiated coefficient estimates (odds ratios) are reported for the relationships between the variables.

5.5 Results

Descriptive findings of the study are present in Table 5.2. Significant gender differences in homeownership in Canada exist with proportionately higher rates of homeowners being male than female. A majority of the Ghanaian homeowners are married and households designated as married couples with children. Homeownership rates were higher among full time workers, those with professional and managerial jobs, individuals with household income of \$81,000 to \$100,000 and persons who arrived in Canada as refugees.

Table 5.2: Inferential statistics — distribution of selected variables by homeownership status in Canada (n=212)

	Total Sample (n=212)	No Homeownership (n=101)	Homeownership (n=111)	P-Value
Transnational housing engagement				P<0.05
Not engaged	32.1	40.6	24.3	
Transnational house completed	33.5	30.7	36	
Transnational house ongoing	34.4	28.7	39.6	
impact on the type of dwelling people r				P<0.10
Agree	47.2	39.6	54.1	
Neither agree nor disagree	32.5	38.6	27	
Disagree	20.3	21.8	18.9	
impact on people's decision to buy a ho				P>0.10
Agree	53.8	46.5	60.4	
Neither agree nor disagree	28.3	33.7	23.4	
Disagree	17.9	19.8	16.2	
impact on people's ability to pay their				P>0.10
Agree	42.5	37.6	46.8	
Neither agree nor disagree	33	31.7	34.2	
Disagree	24.5	30.7	18.9	
impact on people's ability to pay rent				P<0.05
Agree	36.8	28.7	44.1	
Neither agree nor disagree	33	33.7	32.4	
Disagree	30.2	37.6	23.4	
impact on people's neighbourhood choice				P<0.001
Agree	23.6	10.9	35.1	
Neither agree nor disagree	43.9	49.5	38.7	
Disagree	32.5	39.6	26.1	
impact on people's decision to engage i				P>0.10
Agree	49.1	47.5	50.5	
Neither agree nor disagree	23.1	25.7	20.7	

Disagree	27.8	26.7	28.8	
Gender				P<0.10
Female	40.6	46.5	35.1	
Male	59.4	53.5	64.9	
Average age of respondents				
current marital status				P<0.05
Married	80.2	73.3	86.5	
Single	11.3	13.9	9	
Divorce/Separated	8.5	12.9	4.5	
hhtype				P<0.10
adult alone	8.5	13.9	3.6	
One adult with children	10.8	11.9	9.9	
Married Couple with no children	5.2	5	5.4	
Married Couple with Kids	69.8	62.4	76.6	
Other	5.7	6.9	4.5	
Employment				P<0.05
unemployed	16.5	19.8	13.5	
Full time only	61.3	50.5	71.2	
Part time only	16	21.8	10.8	
Both full time and part time	6.1	7.9	4.5	
Current occupation				P<0.05
unemployed	14.6	17.8	11.7	
Machining, product fabricating, assembling, and repairing	20.3	23.8	17.1	
Transportation equipment operating	8	4	11.7	
Clerical and administrative assistant	4.2	5	3.6	
Construction	1.9	1	2.7	
Sales and Services	2.4	2	2.7	
Professional and managerial	27.8	19.8	35.1	
other	20.8	26.7	15.3	
household income				P<0.001

Less \$20000	7.1	12.9	1.8	
\$20000 – \$40000	12.7	16.8	9	
\$41000 – \$60000	16.5	22.8	10.8	
\$61000 – \$80000	14.6	9.9	18.9	
\$81000 – \$100000	20.8	6.9	33.3	
Over \$100000	9.9	5.9	13.5	
I'd rather not say	18.4	24.8	12.6	
Immigration status at arrival				P<0.01
visitor	8.5	11.9	5.4	
visa student	12.3	14.9	9.9	
refugee	35.4	26.7	43.2	
family class	36.3	41.6	31.5	
skilled worker & business class	4.7	1	8.1	
other	2.8	4	1.8	
*** p<0.001, ** p<0.01, * p<0.05, †p<0.1				

In Table 5.3, we present the results of the bivariate analysis between homeownership status in Canada and the selected independent variables. Transnational housing investment in Ghana was significantly associated with homeownership in Canada. Individuals who had an on-going housing project in Ghana had higher odds of homeownership in Canada compared to those not engaged in transnational housing investment ($OR=2.30$, $p<0.105$). Individuals who had bought a house in Ghana or had completed the building of their house had a marginal association with homeownership in Canada ($OR=1.96$, $p<0.1$). Respondents who neither agreed nor disagreed with the statement about investing in transnational housing impacts on homeownership in Canada were less likely to own homes in Canada. For the statement on whether transnational housing investment impacts on the ability to pay rent, those who disagreed had lower odds of homeownership in Canada compared to their counterparts who agreed with the statement. Also, respondents who disagreed with the statement that transnational housing projects impact on the ability to pay rent in Canada had lower odds of homeownership in Canada compared to their counterparts who agreed with the statement. We found a statistically significant relationship between homeownership status in Canada and respondents' perceived impact of transnational housing investment on dwelling neighbourhood choices. Those who neither agreed nor disagreed that transnational housing projects impact neighbourhood choices in Canada were significantly less likely to own homes in Canada compared to their counterparts who agreed with the statement. Those who also disagreed with the statement were significantly less likely

to own homes in Canada compared with their counterparts who agreed with the statement.

For socio-demographic factors, we found that marital status was statistically associated with homeownership status at the bivariate level. Divorced, separated and widowed individuals had lower odds of homeownership in Canada compared to those who were married. In terms of household type, married couples with kids were significantly more likely to own homes in Canada compared to single adult households. Respondents' occupation was also significantly associated with homeownership status in Canada. Respondents who worked in transportation and equipment operation were more likely to own homes in Canada relative to the unemployed. Professional and managerial level respondents were also more likely to own homes in Canada compared to those not working. Respondents whose annual household income was between \$61000 and \$80000 as well as those in households with \$100,000 or more annual income were both more likely to own homes in Canada compared to those in households with annual incomes of less than \$20,000. Respondents who arrived in Canada as refugees had higher odds of homeownership in Canada compared to those who arrived in Canada as visitors. Immigrants' year of arrival was also significantly associated with homeownership in Canada at the bivariate level.

Table 5.3: Bivariate analysis of Ghanaian immigrants' homeownership status in Canada (n=212)

VARIABLES	Bivariate
	Odds Ratio (Robust Std. Err.)
Transnational housing engagement (ref: Not engaged)	
Transnational house completed	1.959(0.675) [†]
Transnational house ongoing	2.304(0.794)*
impact type of dwelling rented (ref: Agree)	
Neither agree nor disagree	0.513(0.163)*
Disagree	0.636(0.234)
impact decision to buy a house (ref: Agree)	
Neither agree nor disagree	0.536(0.173) [†]
Disagree	0.631(0.238)
impact ability to pay their mortgage (ref: Agree)	
Neither agree nor disagree	0.868(0.279)
Disagree	0.495(0.175)*
impact ability to pay rent (ref: Agree)	
Neither agree nor disagree	0.627(0.210)
Disagree	0.405(0.140)**
impact neighbourhood choices (ref: Agree)	
Neither agree nor disagree	0.243(0.0970)***
Disagree	0.204(0.0858)***
impact leisure activities and vacations (ref: Agree)	
Neither agree nor disagree	0.758(0.263)
Disagree	1.016(0.332)
Gender (ref: Female)	
Male	1.607(0.453) [†]
Age	1.006(0.0133)
Marital status (ref: Married)	
Single never married	0.551(0.243)
Divorce/Separated/Widowed	0.296(0.163)*
Household type (ref: one adult no kids)	
One adult with children	3.208(2.259) [†]
Married Couple with no children	4.200(3.484) [†]
Married Couple with Kids	4.722(2.790)**
Other	2.500(2.038)

Employment (ref: Unemployed)	
Full time only	2.065(0.797) [†]
Part time only	0.727(0.360)
Both full time and part time	0.833(0.554)
Occupation (ref: unemployed)	
Machining, fabricating and repairs	1.096(0.522)
Transport equipment operation	4.500(3.050)*
Clerical and administrative assistant	1.108(0.845)
Construction	4.154(5.029)
Sales and Services	2.077(2.041)
Professional and managerial	2.700(1.232)*
Other	0.872(0.417)
Household Income (ref: Less \$20000)	
\$20000 – \$40000	3.824(3.280)
\$41000 – \$60000	3.391(2.845)
\$61000 – \$80000	13.65(11.62)***
\$81000 and over	26.00(21.33)***
I'd rather not say	3.640(3.020)
Immigration status at arrival (ref: visitor)	
visa student	1.467(0.936)
refugee	3.556(1.973)**
family and skilled worker & business class	2.047(1.113)
Other	1(1)
Year of entry to Canada	0.951(0.0164)**
*** p<0.001, ** p<0.01, * p<0.05, [†] p<0.1	

In the multivariate analysis we controlled factors tapping into respondents' perception of impact of transnational housing investment on homeownership (i.e. Model 1) and socio-demographic factors (i.e. Model 2). Table 5.4 shows the results of the multivariate analysis. In Model 1, transnational housing investment was statistically associated with homeownership status in Canada. Respondents who had bought a house in Ghana or completed the building of a house in Ghana were 2.40 times more likely to also have a house in Canada compared to those not engaged in transnational housing investment. Also, respondents with on-going housing projects in Ghana were

3.21 times more likely to have a house in Canada compared to those not engaged in transnational housing investment. In terms of the relationship between perceptions of the impact on transnational housing on life in Canada, respondents who said they neither agree nor disagree that transnational housing investment has impacts on neighbourhood choices in Canada were less likely to own a house in Canada ($OR=0.18$, $p<0.001$) relative to those who agree with the statement. Respondents who disagree with the statement that investing in housing project(s) in Ghana impacts on neighbourhood choices in Canada were also less likely to own homes in Canada ($OR=0.19$, $p<0.001$) compared to their counterparts who agreed with the statement. The association between homeownership in Canada and perceptions of transnational housing investment on leisure activities and vacations was marginally associated. Those who disagree with the statement that investing in housing project(s) in Ghana impact people's decision to engage in leisure activities were found to have higher odds of homeownership in Canada ($OR=2.05$, $p<0.1$) compared to those who agree with the statement.

In Model 2, we controlled for respondents' socio-demographic factors in addition to factors from Model 1 to estimate the relationship between homeownership in Canada and transnational housing investment in Ghana. After controlling for all factors, all the diagnostic statistics of the model indicated that the multivariate models were fit with both the key independent variable and control variables making significant contributions to explaining homeownership status in Canada. The Nagelkerke pseudo R^2 increased from about 20 percent in Model 1 to 60 percent in

Model 2. Our final model overall correctly classified about 86 percent of respondents as owning homes in Canada. Approximately 87 percent of respondents were observed and correctly predicted as owning homes in Canada (sensitivity), whilst 85 percent were observed as not owning homes in Canada and were correctly predicted to not owning homes (specificity).

We found that the relationship between homeownership in Canada and transnational housing investment remains statistically robust in Model 2. Specifically, respondents who have an on-going housing project in Ghana had higher odds of homeownership in Canada compared to their counterparts who do not engage in transnational housing investment ($OR=4.74$, $p<0.05$). Respondents who neither agreed nor disagreed with the statement on the impact of transnational housing investment on leisure activities were 6.12 times more likely to own homes in Canada compared to their counterparts who agreed with the statement. Also, those who disagreed with the statement on the impact of transnational housing investment on leisure activities had higher odds of homeownership in Canada compared to their counterparts who agreed with the statement. Marginal association was observed between homeownership status in Canada and perceptions about transnational housing impacts on neighbourhood choices and the ability to pay mortgage in Canada. Respondents who disagree with the statement that investing in housing project(s) in Ghana impact on the ability to pay mortgage were less likely to own homes in Canada compared to those who agree. People who neither agreed nor disagreed with the statement about the impact of transnational housing on neighbourhood choices in

Canada were less likely to own homes in Canada compared to those who agreed with the statement. Those who disagreed with the statement were also less likely to own homes in Canada compared to their counterparts who agreed with the statement.

With respect to the association between homeownership Canada and socio-demographic factors, we found that males were more likely to own homes in Canada compared to females. Income and immigrant status at arrival were also significantly associated with homeownership status in Canada. Respondents who had household income of \$81,000 or more were significantly more likely to own a home in Canada compared to those whose household incomes were less than \$20,000 per year. Interestingly, immigrants who arrived in Canada as refugees had higher odds of homeownership in Canada compared to their counterparts who first arrived in Canada as visitors. In a similar light, immigrants whose entry category into Canada were family, skilled worker or business also had higher odds of homeownership in Canada compared to those who arrived in Canada as visitors.

Table 5.4: Multivariate analysis of Ghanaian immigrants homeownership status in Canada (n=212)

VARIABLES	Multivariate	
	Model (1) Odds Ratio (Robust Std. Err.)	Model (2) Odds Ratio (Robust Std. Err.)
Transnational housing engagement (ref: Not engaged)		
Transnational house completed	2.404(0.949)*	1.815(1.417)
Transnational house ongoing	3.211(1.296)**	4.737(3.258)*
impact type of dwelling rented (ref: Agree)		
Neither agree nor disagree	1.012(0.474)	0.912(0.745)
Disagree	1.613(0.833)	0.536(0.442)
impact decision to buy a house (ref: Agree)		
Neither agree nor disagree	0.804(0.366)	0.540(0.419)
Disagree	1.178(0.679)	1.392(1.245)
impact ability to pay their mortgage (ref: Agree)		
Neither agree nor disagree	1.152(0.581)	0.797(0.692)
Disagree	0.519(0.283)	0.214(0.199) [†]
impact ability to pay rent (ref: Agree)		
Neither agree nor disagree	1.679(0.881)	2.433(2.322)
Disagree	0.753(0.441)	0.879(0.858)
impact neighbourhood choices (ref: Agree)		
Neither agree nor disagree	0.181(0.0968)***	0.199(0.175) [†]
Disagree	0.192(0.119)***	0.142(0.164) [†]
impact leisure activities and vacations (ref: Agree)		
Neither agree nor disagree	1.324(0.619)	6.119(4.882)*
Disagree	2.052(0.851) [†]	4.302(3.018)*
Gender (ref: Female)		
Male		3.273(1.918)*
Age		1.000(0.0363)
Marital status (ref: Married)		
Single never married		0.502(0.506)
Divorce/Separated/Widowed		0.778(0.941)
Household type (ref: one adult no kids)		
One adult with children		2.645(3.266)
Married Couple with no children		4.281(6.369)
Married Couple with Kids		2.498(2.872)
Other		4.807(7.295)

Employment (ref: Unemployed)

Full time only	1.236(1.993)
Part time only	0.224(0.387)
Both full time and part time	0.0814(0.156)

Occupation (ref: unemployed)

Machining, fabricating and repairs	1.377(2.435)
Transport equipment operation	2.812(5.680)
Clerical and administrative assistant	0.416(1.009)
Construction	0.437(1.100)
Sales and Services	1.025(2.326)
Professional and managerial	1.430(2.625)
Other	0.349(0.553)

Household Income (ref: Less \$20000)

\$20000 – \$40000	2.599(3.522)
\$41000 – \$60000	0.978(1.441)
\$61000 – \$80000	6.995(10.43)
\$81000 and over	50.89(78.68)*
I'd rather not say	1.677(2.398)

Immigration status at arrival (ref: visitor)

visa student	1.739(2.096)
refugee	18.25(20.65)*
family and skilled worker & business class	12.45(14.73)*
Other	4.919(7.800)

Year of entry to Canada0.931(0.0371)[†]

Nagelkerke pseudo R ²	0.198	0.598
Model chi-square (sig)	34.05**	126.08***
Sensitivity	69.37	86.49
Specificity	62.38	85.15
Overall percentage correctly classified	66.04	85.85
Observations	212	212

*** p<0.001, ** p<0.01, * p<0.05, [†]p<0.1

5.6 Discussion and Conclusions

In this study we examined the relationship between Ghanaian immigrant homeownership status in Canada and their participation in transnational housing investment. Most research seeking to understand immigrant integration in destination

tends to focus attention on only destination factors. This erroneously suggests that immigrants' transnational activities have no relationship with destination outcomes. The few studies that investigated immigrant remittances have also only focused on the origin area outcomes. Such endeavours ignore the reality of simultaneity of immigrant lives where actions in one location are potentially related to events in the other (Mazzucato, 2008a). This study is the first to investigate direct immigrant participation in housing investment in Ghana and its relationship with homeownership status in Canada. Previous studies examining homeownership status in Canada and transnationalism only investigated the relationship between the homeownership in Canada and the desire or intention to undertake transnational housing investment (Firang, 2011). This makes it difficult to gauge the relationship between actual participation in transnational housing investment and housing consumption outcomes. We navigate this by examining the relationship between self-reported transnational housing investment engagement and homeownership status in Canada.

The most important finding to emerge from this study is that Ghanaian immigrants who had on-going housing projects in Ghana were more likely to own homes in Canada. This finding was surprising because it seems at odds with evidence in the literature about the relationship between Ghanaian immigrant transnational housing engagement and activities in destination countries. For example, research from Australia shows that Ghanaians engaged in transnational housing investment in particular may take up to four different jobs in order to save money for financing the completion of a housing project in Ghana. Similar results found among Ghanaian

immigrants in other destination locations including The Netherlands, United Kingdom and the United States show that immigrants make many sacrifices in destinations and only start to enjoy certain things such as adequate housing after they have completed their housing projects in Ghana (Berger, 2002; Diko & Tipple, 1992b; Mazzucato, 2008b; Smith & Mazzucato, 2009). It is important to point out that the studies cited here about a relationship between transnational housing investment and housing consumption behaviours in other locations relied on qualitative research and therefore may not have been representative or captured a larger number of the target population in those areas. In spite of this, it is also important to note that immigrants originating from other countries and living in several western countries make similar sacrifices including forgoing adequate dwelling in order to finance housing in their origin countries (Erdal, 2012; Mohan, 2006; B Riccio, 2001). The reasons why Ghanaian immigrants in Toronto engage in this practice are explored in Chapter Six.

Despite the seemingly contradictory nature of the finding of simultaneity of homeownership in Canada and on-going transnational housing investment in Ghana with the literature noted above, other findings on the relationship between certain forms of transnational engagements and immigrant integration support our findings. For example, Portes Guarnizo and Haller (2002) find that transitional activities requiring substantial financial commitment — such as housing investment — are generally the preserve of economically stable immigrants. In addition, such immigrants tend to have large social networks and have achieved integration. Similar patterns of the relationship between economic integration and transnational engagement have

been made by other scholars. For example, in the field of social integration, Snel Engbersen and Leerkes (2006) found that transnational engagement did not impede integration. Immigrants simultaneously engaged in transnational activities were equally engaged in social networks in the destination country (i.e. the Netherlands). Also, in the field of political participation, Portes, Escobar and Arana (2008) demonstrate that transnational political engagement does not impede or interfere with destination country political participation and loyalties. Findings from these other fields of transnational engagements demonstrate how it is possible for Ghanaian immigrants to be integrated in housing in Canada and still have on-going housing projects in their country of origin.

We found that those who did not have any perceptions of the impact of transnational housing investment and those who disagreed that transnational housing projects impacted on leisure activities were more likely to own homes in Canada. Again, this finding — just like the one on simultaneity of transnational housing investment and housing integration in Canada — contradicts existing literature that has examined these relationships among Ghanaian immigrants in other countries (Berger, 2002; Diko & Tipple, 1992b; Mohan, 2006; Obeng-Odoom, 2010; Smith & Mazzucato, 2009) as well as among immigrants from other parts of the world (Erdal, 2012; Bruno Riccio, 2008). Migrants tend to sacrifice such leisure in order to meet their transnational home aspirations. However, Stodolska (2000) has demonstrated that immigrants' leisure participation changed after arrival in Canada with a general trend of an increase in participation in such activities. Stodolska explains that the observed

change in immigrants' leisure participation patterns after arrival in Canada is attributable to exposure to leisure opportunities and past latent demand for leisure.

The overall context of an expensive housing market in Toronto must be noted in the broader scheme of the findings of this study. Toronto's housing market is one of the most expensive in the country and has been witnessing increasing housing prices for decades (Moore & Skaburskis, 2004). Therefore the finding that immigrants with annual household incomes of \$81,000 or over were likely to own homes is particularly instructive. Generally, the role of income as an important factor influencing housing consumption outcomes has been well established (Moore & Skaburskis, 2004; Murdie, 2003, 2008). The findings on income in this study demonstrate that Ghanaian immigrants with annual incomes above the median income level in Canada are the ones who can afford to access homeownership.

We found that Ghanaian immigrants who enter Canada as refugees or refugee claimants were more likely to own homes in Canada. However, this finding was not surprising due to the phenomena of recency effects (Frenette & Morissette, 2006; Hum & Simpson, 2004; Mendez, 2009). The last to arrive in Canada in this immigration category from Ghana occurred in the early 1990s. This is more than the average of 10 years that immigrants tend to take to catch up to the level of Canadian-born residents in terms of homeownership and economic integration.

Study Limitations: This study relied on self-report data which is subject to social desirability bias. The occurrence of this bias is possible because engagement in

transnational housing investment is recognised as important within the Ghanaian community both in the diaspora and at home. The absence of an appropriate sampling frame made it impossible to use conventional sampling strategies in order to ensure a representative sample was obtained. However, this challenge was overcome by the adoption of targeted probability and non-probability sampling techniques to ensure all populations had a non-zero probability of selection as well as the adherence to best practices used in similar research. Also, the relatively small size of the sample used here requires caution in interpreting the generalisability of the results. However, our sample size is larger than previous quantitative studies that have researched the Ghanaian immigrant community in Toronto (Firang, 2011; Mensah, 2008) and comparable to other transnational engagement studies in Belgium, France, The Netherlands, Spain and United Kingdom (Beauchemin, Kabbanji, Lessault, & Schoumaker, 2010).

Conclusions: In this study we examined the relationship between Ghanaian immigrant homeownership status in Canada and their participation in transnational housing investment. Although we hypothesised that participation in transnational housing investment would have negative impacts on homeownership in Canada, our findings showed the opposite. Regardless of this, the findings of this study are important for a number of reasons. First, theoretically, it demonstrates the existence of a relationship between participation in origin and destination areas activities. Thus pursuing immigrant integration research requires the use of transnationalism theoretical perspectives which enable an appreciation of much broader factors that might be important in such endeavours. The findings also show that it is possible to

simultaneously engage in transnational activities and remain integrated in life of destination areas. The findings show that only immigrants with higher annual household incomes are likely to own homes. Facilities designed for those with lower incomes might be necessary for improving homeownership rates especially in an expensive housing market such as Toronto.

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CHAPTER SIX

OBLIGATIONS AND EXPECTATIONS: IMPACTS OF TRANSNATIONAL HOUSING INVESTMENT ON HOUSING CONSUMPTION DECISIONS IN CANADA

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6 OBLIGATIONS AND EXPECTATIONS: IMPACTS OF TRANSNATIONAL HOUSING INVESTMENT ON HOUSING CONSUMPTION DECISIONS OF GHANAIAN IMMIGRANTS IN CANADA

Abstract

Transnational housing investment is pervasive among Ghanaian migrants residing in different countries including Canada. For many, transnational housing investment has two prime significances; symbolic and practical utility. Investment in this endeavour requires substantial financial commitments over extensive periods of time with potential consequences for various aspects of immigrants' lives in their destination areas including their housing consumption. This paper examines the impacts of such long-term commitments on housing consumption decisions among Ghanaian immigrants in the Greater Toronto Area using in-depth interviews and focus group discussions. The findings show that although engagement in transnational housing is associated with constraints on immigrants' decision to enter homeownership, type of dwelling to rent and the neighbourhood choices, it was also associated with a sense of pride, success and integration into Canadian society. The paper concludes that a redefinition of the measures of immigrant housing integration in particular which narrowly considers destination parameters to one that includes transnational factors is critical in moving the debate on understanding immigrant integration in general forward.

6.1 Introduction

The salience of adequate housing consumption (particularly homeownership) as a marker of immigrant integration has been well established (DeSilva & Elmelech, 2012; Edmonston, 2005; Haan, 2007). The final manuscript in this dissertation presents narratives about the relationship between immigrant transnational housing investment in Ghana and associated impacts on housing consumption choices and behaviour (i.e. housing integration) in Canada. Transnational housing investment is a common practice among immigrants from several geographical regions of the world. More specifically, immigrants from countries such as Ecuador (Boccagni, 2013) Pakistan (Erdal, 2012), Nigeria (Osili, 2004), Ghana (Obeng-Odoom, 2010; Smith & Mazzucato, 2009) Philippines (Aguilar, 2009; Faier, 2013), Mexico (Bradley, Green, & Surette, 2007; Lopez, 2010) and Albania (Dalakoglou, 2010), to mention a few, are known to engage in various forms of transnational housing investment. Destination countries from where immigrants engage in these transnational housing activities are equally as varied. Regardless of the ubiquitous nature of this practice, the literature is silent on the relationship between housing consumption decisions in destination areas and engagement in transnational housing investment activities in origin areas.

Existing research demonstrate that transnational housing investment is a pervasive practice among various immigrant groups and this is rooted in the symbolic and practical importance of such housing for immigrants themselves and their benefactors in the origin areas. Aguilar (2009) shows that due to transformation of

ties between migrants and their families and communities accessioned by migration, transnational houses act as suitable memorials for sustaining connections. The houses further symbolise the presence of migrants in their origin communities (Dalakoglou, 2010). However, the practical importance and utility of transnational housing projects for dependents remain the most popular in the literature justifying such investments by various immigrant (Boccagni, 2013; Erdal, 2012; Obeng-Odoom, 2010).

Most of the literature espousing the practical utility of transnational housing investment undertake this exercise within the perspective of immigrants' contribution to their places of origin (Page & Plaza, 2006). Such efforts form part of extensive scholarly work that deal with broader debates about the migration-development nexus (Faist, 2008; Gundel, 2002; Nyberg-Sorensen, Hear, & Engberg-Pedersen, 2002; Piper, 2009; Sriskandarajah, 2002). Within this broader context, scholars are interested in investigating and explaining the causes, scale, and characteristics of migration flows. In this pursuit, complex relationships between migration and remittances are of salience (Sriskandarajah, 2002). This endeavour stresses the need for an understanding of the simultaneity of development processes (particularly socioeconomic development) and their linkages with diaspora migration processes. As a result, outcomes and events in one location are intricately linked to events in the other. Linkages are manifest through individual, household and community level livelihoods and development strategies; and through targeted remittances and investments (including housing) initiated by migrant diaspora and transnational communities (Gundel, 2002; Nyberg-Sorensen et al., 2002; Piper, 2009).

Despite the continued connections between immigrants and their origin areas after migration, the literature linking immigrants housing experiences in destination areas and transnational activities (particularly housing investment) in origin areas is still nascent. For example studies explaining the precarious housing situation of immigrants in different parts of Canada identify several factors contributing to this situation. These factors include lower incomes, prejudice of landlords, lack of information on housing market, limited availability of affordable housing and unemployment among others (Fiedler et al., 2006; Preston et al., 2009; Teixeira, 2009; Walsh, Hanley, Ives, & Hordyk, 2015). Consequently, immigrants engage in practices such as multiple dwelling households, couch surfing and crowding in order to meet their housing needs (Fiedler et al., 2006; Preston et al., 2009; Tanasescu & Smart, 2010; Teixeira, 2011, 2014). Although Preston et al. (2009) argues that retaining certain socio-cultural practices from immigrants' origin are important for the above observations, transnational engagements are rarely identified as part of these socio-cultural practices that could influence immigrant housing experiences in their destination.

Scholarship on how transnational ties may be useful in shaping the housing experiences of immigrants in destination areas including Canada is beginning to emerge. For example, the pre-migration ties of immigrant groups such as the Bangladeshis and Tamils have been found to influence movement into homeownership as well as rental experiences in Canada (Ghosh, 2007, 2015). These ties shape the entire spectrum of housing experience of immigrants from type and location of dwelling, to household type and among others. Similarly, the post-migration

transnational activities of immigrants are also beginning to receive some attention in the literature. Researchers have demonstrated how post-migration transnational engagements (particularly remittances) impact on housing consumption among immigrants in Canada (Ives, Hanley, Walsh, & Este, 2014; Kuuire, Arku, Luginaah, Abada, & Buzzelli, 2015).

Despite these efforts, there is a need for an expansion in scholarship on the impacts of transnational engagements on housing consumption choices in Canada to capture a broader spectrum of transnational engagements which involves substantial financial commitments. Transnational housing engagement is one such example and its impact on housing experiences of immigrants in Canada largely remains unstudied. Transnational housing investments involves substantial financial commitment — usually over extensive periods of time — with potential consequences for lives of immigrants in destination areas including their housing choices and outcomes. This study fills this research gap by addressing three main questions using emic perspectives from Ghanaian immigrants in Toronto. The questions addressed are:

- 1) What are the motivations for engaging in housing investment in Ghana?
- 2) What are the experiences of Ghanaian immigrants and their engagement with transnational housing investments?
- 3) What are Ghanaian immigrants' perceptions of transnational housing investment impacts on their housing consumption in Canada?

Ghanaian immigrants are selected for this research based on two primary rationale. First, Ghanaian immigrants belong to the broader 'Black' ethno-racial group which is known to have some of the lowest housing integration rates among immigrants in Canada (Darden & Kamel, 2000; Darden, 2015). Such broad ethno-racial categorisation gloss over the inherent differences in socio-cultural perspectives and practices — such as (transnational) housing investment — which might have implications for housing integration. Therefore, understanding the housing experiences of this group might have implications for broader appreciation of minority immigrant housing integration in Canada. Second, this group was selected due to the pervasiveness of transnational housing investment practices associated with members of this community in Canada (Owusu, 1998) and other parts of the world such as The United Kingdom, The Netherlands and Australia (Diko & Tipple, 1992; Obeng-Odoom, 2010; Smith & Mazzucato, 2009).

6.2 Reasons for Transnational Housing Investment

Varied reasons explain the desire of immigrants to engage in housing construction in their origin countries (Aguilar, 2009; Dalakoglou, 2010; Erdal, 2012; Grant, 2005; Obeng-Odoom, 2010; Smith & Mazzucato, 2009). An important precursor to the numerous reasons identified for why immigrants engage in transnational housing investment is the prevailing conditions in housing markets of origin countries (Arku, 2009; Konadu-Agyemang, 2001a, 2001b; Obeng-Odoom, 2010). These circumstances relate to homeownership challenges and the rental housing

environment. Particularly in developing countries including Ghana, homeownership is beyond the reach of many (Konadu-Agyemang, 2001b). This is the result of a culmination of various factors. Firstly, very limited opportunities for mortgage leading to homeownership exist in Ghana (Asiedu & Arku, 2009; Obeng-Odoom, 2010; Smith & Mazzucato, 2009). Since formal mortgage systems that can facilitate homeownership in Ghana are rather scarce, the result is that, individuals who desire to own homes have to undertake this expensive endeavour through innovative ways including remittances strictly for the purposes of transnational housing investment. This absence of a well-developed and formidable mortgage market is identified as major challenge facing an overwhelming majority of people whose housing projects sometimes get abandoned halfway and remain unfinished for many years due to lack of financial resources (Obeng-Odoom, 2010; Smith & Mazzucato, 2009).

Secondly, government involvement in housing is limited and this has been dwindling from the time of structural adjustment (Arku, 2006; Diko & Tipple, 1992; Konadu-Agyemang, 2001a). A state agency (State Housing Corporation) was for a very long time (from the 1950s to 1980s) the biggest contributor to housing stock in Ghana. A cut back of government involvement in lower and medium income housing provisioning from 1980s has exacerbated the housing availability deficit, especially in urban areas, leading to increased demand; pushing prices to astronomical levels. Additionally, rapid urbanisation rates — mainly from population growth and rural-urban migration — and persistent increases in prices of raw materials for buildings over the years have made homeownership goals of many Ghanaians a hard target to

reach (Obeng-Odoom, 2010). The combined effects of the above factors has created numerous challenges for cities in Ghana where many are exploited by landlords and rent facilities which were not originally designed as dwellings (Arku, Luginaah, & Mkandawire, 2012; Baiden, Arku, Luginaah, & Asiedu, 2011; Oosterbaan, Arku, & Asiedu, 2012).

Available evidence indicate that reasons for transnational housing investment are more social and cultural and less economic in nature (Erdal, 2012; Grant, 2005; Mazzucato, 2008; Obeng-Odoom, 2010; Smith & Mazzucato, 2009). Strong cultural driving forces pertaining to an established cultural obligation of providing housing for extended family forms part of the explanation for immigrant transnational housing investment. For example among Ghanaian ethnicities, it is an established cultural norm that children have the responsibility of providing for the needs (including housing) of their parents and other dependents. These responsibilities automatically lie in the hands of children who are perceived to have the financial resources for this investment, especially those who have migrated elsewhere. Therefore, the notion of “putting up a house” has numerous implications within Ghanaian cultural context (Obeng-Odoom, 2010; Owusu, 1998; Smith & Mazzucato, 2009). For instances, it determines the kind of funeral ceremony that would be organised in the event of the death of a person. In fact, putting up a house in an immigrant’s hometown is an important asset during funerals since these tend to be used as congregating grounds for the funeral. Funerals are very important ceremonies among Ghanaians and

investment in such property guarantees a respectable funeral ceremony desired by many people upon their death (Mazzucato, 2008).

Social reasons also underlie transnational housing investment by immigrants. Several studies suggest that immigrants owning homes in cities of developing countries is a sign of prestige, a status symbol and an indication of accomplishment (Berger, 2002; Erdal, 2012; Mazzucato, 2008; Obeng-Odoom, 2010). As a result, substantial resources are sometimes committed to these investments to make them very grandiose, and thus serving as vacation residents of immigrants (Erdal, 2012). In this regard, the types of transnational housing investment as well as their facilities have links with globalisation. Trends of globalisation associated with aspirations for the consumption of modern housing in major cities of developing countries contribute to desire of migrants to invest in homes in their origin countries (Asiedu & Arku, 2009; Grant, 2005, 2007).

Reinforcing the above social reasons is a personal reason for transnational housing investment. Immigrants who engage in such investments generally have intentions of returning to live in their origin countries (Berger, 2002), although this desire to return usually tend not to be fulfilled. The unfulfilled dreams to return has been referred to the as the myth of return (Sinatti, 2011). The myth of return suggests that though immigrants generally have the desire to return home and may take certain actions towards the attainment of this objective (including the building of transnational houses), returning to settle in origin areas never materialise. Thus,

transnational housing investments act as both practical and symbol gesture of the intention to return (Erdal, 2012; Sinatti, 2011). Constructing transnational houses reinforce return dreams as a realistic option regardless of the little chances of occurrence. For immigrants, these transnational houses act as proxy symbols of their constant presence in the community of origin (Dalakoglou, 2010; Erdal, 2012).

Whilst the cultural, social and even personal reasons dominate immigrant housing investment decisions, there is growing evidence that economic reasons also underlie such investments. For example, Smith and Mazzucato (2009), indicate that investing in housing in cities serve as an operating base from where business activities are undertaken upon return. Although most houses built by diaspora are occupied by relatives who pay no rent for living in such dwellings (Obeng-Odoom, 2010), few migrants are renting out their property for economic gains.

Immigrants, particularly Blacks, face tremendous challenges in their destination areas and lag behind in terms of access to labour market, educational attainment and housing consumption which affect their ability to integrate. Yet, Ghanaian immigrants engage in transnational housing investment which requires enormous financial resources over long periods. What is clear is that, immigrants' decision to invest in housing in their home countries is not a decision taken in isolation and therefore comes with challenges and sacrifices. Such engagements potentially reduces the amount of resources that otherwise could have been employed to facilitate housing consumption in order to improve overall wellbeing and housing integration in particular.

6.3 Theoretical Framework — Transnationalism and Immigrant Housing Integration

The umbrella concept of transnationalism captures several activities engaged in by immigrants in a destination and their origin areas. Basch, Schiller and Blanc (1994: 7) define transnationalism as “the processes by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement”. Some of these activities include remittances for upkeep, dependents, business and entrepreneurship engagements, political and civic activism and housing construction among others. The relationship between immigrant lived experiences in destination countries and their involvement in transnational activities has received considerable attention in studies due to the relationship of such activities with outcomes at destination areas with implications for integration.

For example, some scholars have examined how engagement in political and civic activism in origin countries enhance integration and civic engagements in destination areas (DeSipio, 2006, 2011; Gsir, 2014). In a study among Latino immigrants in the United States, DeSipio (2011) found that transnationally engaged individuals are more likely to be involved in United States civic and political activities than their non-transnationally engaged counterparts. Labour market participation is yet another area where studies have demonstrated how transnational activities enhance integration. Portes, Guarnizo and Haller (2002), discover that not only is there a correlation between immigrant (transnational) networks and engagement in transnational

entrepreneurship, but that even more importantly, the networks of transnational entrepreneurs are vastly extensive in size relative to those not involved in transnational business. These networks are relevant for initiating and sustaining successful labour market integration. The evidence from these sectors of immigrant integration demonstrate how other aspects of immigrant lives in destination areas including housing decisions and outcomes may be influenced by transnational engagements such as housing construction. Yet, very few studies have employed the transnational framework in immigrant housing integration.

In an attempt to understand the possible impacts of transnational ties on the housing consumption of immigrants, Ghosh (2007), for example, demonstrates that settlement patterns and housing consumption of immigrants start long before actual migration to Canada. Immigrants through interpersonal networks begin making housing arrangements before arrival, and this subsequently influence their housing trajectories. This study, however, fails to indicate how links with origin areas affect housing consumption after arrival. In addressing this concern, Owusu (1998), in a study among Ghanaian immigrants in Toronto found that housing consumption behaviour in general and homeownership in particular is influenced by the desire for homeownership in country of origin. This also fails to demonstrate whether actual engagement in transnational housing investment impacts on immigrant housing trajectories. Few studies have examined actual transnational behaviours and their impact on housing outcomes in Canada although these have been limited to remittance for dependents upkeep (Ives et al., 2014; Kuuire et al., 2015). Consequently,

the veracity of applying a transnational framework to explaining immigrant housing experiences using other forms of transnational engagement particularly housing construction with the aid of emic views has yet to be tested in the literature. By adopting a transnational framework in this effort at explaining immigrant housing experience, the study eschews methodological nationalism where scholars focus on only factors within immigrant destination areas (Schiller, 2005).

6.4 Methods

6.4.1 *Study Design*

We adopted a qualitative approach which enabled us to delve into immigrant housing consumption choices and how such decisions are influenced by transnational engagements particularly housing investment. Specifically, focus group discussions (FGDs) and in-depth interviews (IDIs) were employed since the primary intent was to offer explanations and insights to such factors that influence housing consumption decisions in Canada within the broad context of transnational engagements. The focus group discussion (FGD) method of collecting qualitative data which involves discussions in small groups in order to learn about socio-cultural practices and to process this information through the group (Berg, 2009). This technique allows for learning in a dynamic environment where multiple viewpoints are expressed. In-depth interviews on the other hand allowed for the gathering on information through one-on-one interaction. In this way the ideas of participants are not influenced by

comments from other people like in FGDs. In all 40 Ghanaian immigrants who reside in the GTA participated in three FGDs (n=23) and IDIs (n=17).

6.4.2 Respondent Selection and Data Collection and Analysis

Two groups of Ghanaian immigrants were recruited as participants for the FGDs and IDIs used in this study. Participants were categorised as either community leaders or ordinary members of the Ghanaian community in the GTA. Specific guidelines were adhered to in recruiting these participants. For community leaders, individuals who held leadership positions in hometown associations and well as those who hold some positions in churches were recruited (i.e. pastors, Church elders and deacons). Therefore, as community leaders with extensive experience in the Toronto housing market, they might have witnessed or experienced how transnational housing investments influence housing decisions in Canada through firsthand experience or contact with other Ghanaians. An additional requirement for selection of community leaders was that they should have been resident in the GTA for over 10 years. The long period of residence in GTA selection criteria for community leaders was to ensure that the study captures individuals who have an extensive experience in the Toronto housing market. The second group comprised members of the Ghanaian community who do not hold leadership positions in their faith organisations or hometown associations and are more than 18 years old. All participants in this study were born in Ghana.

Two of the three FGDs were undertaken within church premises whilst that third was conducted under a shed at a picnic event. Interviews were conducted at respondents' preferred locations and these include church halls, restaurants and participants homes. All interviews were recorded electronically with participants' consent and later transcribed. All interviews were conducted in English. However, respondents could express themselves in other Ghanaian languages if they desired. Participants in FGDs in particular constantly moved between English and other Ghanaian languages (usually Twi) in expressing their opinion on issues that were being discussed. This greatly minimised the loss of information and facilitated the expression of ideas and opinions. On average IDIs last for 35 minutes whilst the three FGDs lasted between one and half hours and two hours. The FGD and IDI guides used in this study cover four broader topic areas including housing experiences, perceptions of homeownership, transnational housing engagement and housing and integration (See Appendices D, E and F for FGD and IDI guides). Opening-coding techniques were employed in analysing transcripts (Crang, 2005). This involves assigning ideas besides texts or sentences as they emerge. The four broad topics covered by the FGDs and IDIs were used as the basis for developing and categorising emerging themes and subthemes.

6.5 Results

The analysis show that the factors influencing immigrant transnational housing investment in Ghana and the associated impacts on housing consumption decisions in

Canada are complex, multiple and interrelated at the individual, household and even broader community levels. Here, the paper highlights these key factors. First, the paper provides an analysis of motivations for transnational housing investments and shows how these investments are often involve dilemmas using illustrations from participants' experiences. The paper then concludes with a presentation of how housing consumption decisions in Canada are impacted by transnational housing investments. Direct quotations from FGDs and IDIs are used to illustrate and contextualize the study's analysis. A summary of respondent characteristics is provided in Table 6.1.

Table 6.1 Characteristics of FGD and IDI participants (n=40)

	FGD (n=23)			IDI (n=17)		
	Male %	Female %	Total %	Male %	Female %	Total %
Age groups						
18-30 years	17.4	4.3	21.7	17.6	11.8	29.4
31-45 years	13.0	17.4	30.4	35.3	35.3	70.6
46-60 years	21.7	8.7	30.4	0.0	0.0	0.0
60+ years	17.4	0.0	17.4	0.0	0.0	0.0
Marital status						
Married	39.1	21.7	60.9	29.4	17.6	47.1
Single/Separated	30.4	8.7	39.1	23.5	29.4	52.9
Educational attainment						
Less than high school	13.0	0.0	13.0	0.0	0.0	0.0
High school	8.7	8.7	17.4	11.8	23.5	35.3
Vocational/Trade school	8.7	4.3	13.0	23.5	23.5	47.1
College or higher	39.1	17.4	56.5	17.6	0.0	17.6
Role in community						
Church elder	13.0	8.7	21.7	11.8	0.0	11.8
Hometown association leader	8.7	0.0	8.7	5.9	0.0	5.9
Ordinary	47.8	21.7	69.6	35.3	47.1	82.4
Length of stay in GTA						
Less than 5 years	21.7	8.7	30.4	5.9	23.5	29.4

5 to 10 years	30.4	21.7	52.2	41.2	23.5	64.7
20 years and over	17.4	0.0	17.4	5.9	0.0	5.9
Length of stay in Canada						
Less than 5 years	21.7	8.7	30.4	5.9	23.5	29.4
5 to 10 years	26.1	21.7	47.8	35.3	23.5	58.8
20 years and over	21.7	0.0	21.7	11.8	0.0	11.8
Transnational housing participation						
Yes	47.8	13.0	60.9	35.3	29.4	64.7
No	21.7	17.4	39.1	17.6	17.6	35.3

6.5.1 Rationale for investing in housing in Ghana

There was a unanimous agreement among participants in both FGDs and IDIs that transnational housing investment is a widespread phenomenon among Ghanaian immigrants as well as other Africans living in Canada. Those who participated in the study further acknowledged that the phenomenon is common among immigrants living in other destination countries such as the US, UK and The Netherlands. Among the various reasons participants indicated for their engagement in transnational housing investment activities, the most prominent was related to cultural obligations. Nearly every participant indicated that in Ghanaian culture, responsible adulthood involves providing for the needs of parents and extended family members. Providing housing is a key component of this responsibility. This obligation naturally falls on the shoulders of the successful members of the household — migrants especially tend to be viewed as belonging in this category of successful people. To illustrate a participant explains that:

I think that our culture plays a role; home is always going to be your hometown no matter where you find yourself. Our culture stress that it is important you have a house in your hometown no matter what...even if you can't afford one here. In my culture, everybody knows that they must have something [a house] in his hometown. For those of us living outside Ghana, not having a house is considered disgraceful to your household.

The point was also reinforced by a respondent during an IDI when he indicates that “the property you have at home will give you a good reputation. Someone will see your house in Ghana and point a hand at it and say this man has done something useful”. It was overwhelmingly clear from FGDs and IDIs that owning a house in Ghana was a great source of happiness, pride, and satisfaction in life. To quote a participant, “it was a big relief when I completed that project”.

On the other hand, some of the participants who at the time of the study did not own homes indicated it was an issue of great concern to them. Some described their inability to own a house in Ghana as a constant source of “stress”, “anxiety” and “worry”. Such participants indicated that not owning a house in Ghana resulted in ridicule and people in their communities in Ghana often describe them as “unsuccessful in life”, “failed person” or “irresponsible to families” in Ghana. According to some participants this situation has frequently resulted in many “sleepless nights”.

Gender and age differences in expectations in housing provision responsibilities for parents and extended family exists and this emerged prominently in both FGDs and IDIs. Whilst all participants generally agreed that providing housing

for parents and extended family members was expected of both sexes, there was a general agreement that this expectation was usually greater for men than their female counterparts. Indeed, participants constantly stressed that these cultural expectations were bordered by the intersection of gender and age. Participants indicated that irrespective of age, males are expected to ensure the provision of suitable housing. For example, a male participant in FGD3 indicated that “not too long after my arrival in Canada some 15 years ago, I was constantly reminded of the need to build a befitting house in my village”. Another participant retorted that “as a man, the pressure from family members to build a house in Ghana increases substantially as you get older”. Participants in both FGDs and IDIs indicated that this increase in pressure to engage in transnational housing as immigrants get older is because parents of immigrants in particular desire a certain satisfaction in the success of their children whilst they are still alive. A transnational house is seen as a symbol of success.

Expectation of female engagement in providing transnational housing was generally described by participants as context dependent unlike the obligatory nature of male housing provisioning. A woman in her mid-thirties explains why:

I have three male siblings two of whom live in the U.S. My parents have never had a conversation with me about building a house in Ghana in our hometown...it is usually with my two brothers. I am married and they know that I and my husband have our own project in Ghana. But I have contributed some money to support my brothers in the building of the house in our hometown but it was only as a form of support.

The illustration above re-emphasises the cultural expectation of males to provide housing for their extended family.

Other factors beside the culture-laden motives of transnational housing engagement were also cited by participants. Prominent among these were the expectations of returning to settle permanently in Ghana and the desire to have suitable accommodation upon visits to Ghana. The expectation to return and settle permanently in Ghana was generally mentioned in anticipation of retirement. An older participant in FGD3 expressed his views as follows:

I have also realized that when I finally go on pension, the pension pay will not be enough for me to stay here (Canada) for long... all that money will be used for only rent payments. But that money can be used to establish a business in Ghana which can sustain me for a longer time. Because of this, I had to build a house in Ghana.

Even participants who are unsure of where they will spend their retirement indicated that the uncertainty is enough reason to invest in housing in Ghana as exemplified by this quote from FGD2:

I don't know whether I will live in Canada or return to Ghana after I go on retirement. I must build in Ghana now and make that decision when I am about to retire.

These illustrations underscore the fact that immigrants assess their retirement settlement intentions and use that to determine their engagement in transnational housing investments. However, it is interesting to note that most participants, particularly in the FGDs indicated that in experience of many people, this return rarely occurs. The only return events that most of these transnational houses end up hosting are the funeral ceremonies of the migrant who built them. As a result, some participants in focus groups jokingly described the transnational houses as “funeral

homes”. This is because in addition to hosting the funeral ceremonies of deceased migrants, they are important sources of accommodation during funeral ceremonies that may occur within the community. This is mainly the case of most transnational houses that are built in small towns and villages.

Besides serving as useful accommodation during ceremonial times, transnational houses serve as residence for migrants on their frequent visits to Ghana. Although many acknowledged that these visits usually tend to be short ranging from a couple of weeks to less than six months, the desire to live in their own houses during the period is an important motivation. As illustrated by a participant in a FGD1:

The main reason why people build in Ghana is that they want to have a place to stay when they visit home. If you have been abroad for long time and you return for a visit and don't have a house, someone will offer you a room. But this is a temporary measure and people expect you to own your own house.

The desire for migrants to live in their own houses during short visits to Ghana is also driven by expectations in society as illustrated by this IDI participant's experience:

I think that some of these are influenced by society. People think that you have travelled abroad and for that matter you ought to have a nice house in Ghana. For example, just this December I was in Ghana but I was staying in my in-law's house. They kept asking questions about the progress of my house... I told myself I have to complete my own house as soon as possible so that I can stay in it the next time I visit the country.

It was interesting to note how different stages of the life course are relevant for making decisions about transnational housing investment. Various activities in the

life course such as marriage, childbearing, employment and education among others usually involve a change in household size or change in locations, consequently affecting the housing decisions significantly. An IDI participant expressed how separation from his family influenced his decision to engage in transnational housing investment:

When I came to Canada, it took about eight years before my family joined me here, at that time to buy a house here in Canada was not my priority. I concentrated my efforts on building a house in Ghana for my wife and our children.

Among all the motivations cited for investment in transnational housing, anticipated economic benefits did not emerge as major theme. In the instances this theme was mentioned, participants indicated that it was not the primary motivation for the housing investment. What was however interesting to note was that immigrants acknowledged that economic considerations for constructing houses in Ghana are an emerging trend although on a very small scale. This underscores the popularity of socio-cultural factors relative to economic as motivation for engagement in transnational housing investments.

6.5.2 Transnational housing investment dilemmas

Irrespective of all the above motivations expressed in support of transnational housing engagement, participants' description of the actual process of constructing these facilities are filled with peculiar negative experiences. The two most prominent frustrations migrants face in their transnational housing investment efforts relate to

lack of trust and land litigations. Many participants cited personal experiences as well as the experiences of other people in the Ghanaian community in Toronto to explain these challenges of constructing transnational houses. In many instances, family relations and close confidants have squandered or absconded with substantial amounts of money remitted from migrants for the purpose of constructing houses. A participant in an IDI shared his knowledge on this topic:

I know a lot of people here in Toronto who gave money to family members to build houses for them and they were disappointed. These callous people take pictures of other people's housing projects and send to migrants as proof that building has been completed. People only come face to face with the fraud when they arrive in Ghana. It is hard to trust people with money these days including close relatives.

Although participants in both FGDs and IDIs acknowledged issues relating to trustworthiness as illustrated in the above quote are rampant, they indicated many people tend to have positive experiences. However, it is noteworthy that for many of the migrants, such disappointments did not deter them from pursuing their dream to own a house in Ghana as illustrated in this quote from FGD1.

My own best friend here in Toronto suffered this fate...people who have been disappointed don't give up. Many of them have been able to continue constructing their buildings using different strategies [by regularly visiting home or using different people] and others have made up their mind that because of the disappointment they won't build...but majority of people despite the disappointment try to build their houses. You can't close your mind on a project because of people's actions.

A participant in a focus group discussion summed up his thoughts about such disappointments and the persistence of his desire to construct a house in Ghana as follows:

....., even though I am here in Canada, my mind is in Ghana. I have been disappointed before, but I never give up and even if it should take more than a second time I will never give up because I want to die in Ghana and so I want to build a house there.

Continuing to pursue the dream of owning a house in Ghana despite disappointments points to the deep-seated nature of this desire. Many participants had strong reactions when discussing how many migrants are constantly being deceived by relatives and friends. These strong reactions were usually contextualised by citing the kinds of sacrifices that many migrants endure in order to save enough money to initiate the construction of a house in Ghana.

The other noteworthy peculiar situation cited by participants as a challenge in their transnational housing investment experiences border on land litigation. It is significant to note this challenge is common in urban and peri-urban areas of Ghana which are sites of rapid population growth and development. In particular, many of the participants in this study who were currently not engaged in transnational housing construction cited fears about land litigation as a reason for their non-engagement. Prospective homeowners are commonly faced with land litigations due to the selling of land to multiple buyers by landowners; as described by this participant in an interview:

The elders who sell the land to you might have also sold that same piece of land to about four other people. Usually, the richest among these people has the advantage because they can build quickly. If the case ends up in court, they will be required to pay a little compensation to the other claimant(s) of the land.

Those who are slowing in constructing their housing on litigated land run the risk of having the uncompleted building torn down. Tearing down of completed buildings on a disputed land has grave consequences for the perpetrator. Therefore, people who are unable to complete the construction of their house quickly enough stand the risk of getting it torn down by other claimant(s) to whom the same piece of land was sold. A participant in an interview narrates his experience:

The foundation and pillars of my house near Accra was demolished about five years ago and the case is currently in court. My land was sold to another person who lives in Belgium. There are many people in Accra who are hungry. So anyone can give them a little money and they will pull down a house under construction without hesitation.

Such cases end up in court and tend to stay unresolved for many years. The many years spent in court results in wasted resources mainly because it involves the hiring of the services of lawyers during the entire period. Importantly also, it results in delays in the achievement of homeownership dreams of such people.

6.5.3 Impact on housing consumption in Canada

Participants in both FGDs and IDIs indicated that transnational housing projects impact on many aspects of their lives in Canada including their housing consumption decisions and choices. In particular, it was clear from interviews that participation in transnational housing investment affects the type of tenure, type of dwelling and

neighbourhood choices of Ghanaian immigrants in the GTA. It emerged that in some cases participation in transnational housing investment does not only result in delay in achieving homeownership but may prevent some people from acquiring houses in Canada all together. This is because of the expensive nature of both ventures which require substantial financial resources. Also, in many cases housing projects in Ghana take many years to complete because they are usually financed directly from the pocket of the owner. On the whole, housing cost anything from \$80,000 to \$600,000 to construct. As indicated by an interview respondent “very few people can keep up with the payments on their mortgage here in Canada and also have projects in Ghana at the same time”. Consequently, many of the participants in this study tend to engage one of these options at a time. This is illustrated by a participant in an IDI who states that:

I know some people who have been living here in Toronto for over 30 years and still haven't bought a house. They said they wanted to complete the building of their houses in Ghana before buying one here. But the prices have increased so much now and they don't have the equity and initial down payment. They may never own homes here in Canada.

Again, the difficulty of concurrently paying mortgage in Canada and sending remittances for transnational housing purposes are highlighted by a respondent in the IDI:

When I first arrived, I wanted to make sure I finished building my house in Ghana before going for a mortgage for a house here in Canada. But I soon realised after the birth of my second child that I will live in Canada for the rest of my life. So I put a hold on the project in Ghana

and decided to buy a house here instead... I could not finance the two at the same time.

Under such circumstances, progress on the projects in Ghana are usually the ones migrants tend to sacrifice. Combining the payment of mortgage in Canada and constructing of a house in Ghana involves substantial financial resources which many indicated they are unable to provide. Under such circumstance, the construction of the house in Ghana tends to stall — a situation many indicated was a source of “worry” and “constant stress”. Thus, intention not to put the project in Ghana on hold is a reason most people preferred to finish constructing before entering homeownership in Canada.

Ghanaian immigrants who do not own homes in Canada but are engaged in transnational housing indicated that they sometimes adopt rental practices that will increase their disposable income to enable them finance their projects in Ghana. A participant in a focus group described how this is achieved:

Someone may decide to live in shared apartments to save the extra money on monthly rent and send this money to finance their housing project in Ghana... this is a common sacrifice many people make even if they know they will not get any benefit back. But at least they will get a piece of mind if that house in Ghana is completed.

Participants in the focus group suggested that a variant of this practice was not uncommon younger people and those without families (particularly children) who hope to complete their housing projects in Ghana. In addition to choosing dwelling arrangements that promote savings on rent, we found that some Ghanaian immigrants also make deliberate choices of neighbourhood to live. This sacrifice was

particularly common among those who wanted to own homes in Canada. The following quote from an interview illustrates this point:

Some neighbourhoods are expensive to stay. So one of the sacrifices you need to make when you want to build in Ghana is that instead of buying a \$700,000 house, you rather go find a neighbourhood where you can purchase a house for much lower price like \$150,000 house all because of the building you're putting up in Ghana.

The above sentiment was expressed by many people in both FGDs and IDIs. Participants indicated that housing prices in Toronto are generally expensive with much higher prices in desirable neighbourhoods making it difficult for average income earners to live there. In one of the focus groups, a participant drew the attention of his fellow participants to the role of income and other factors in determining neighbourhoods where people purchase their homes:

Your income level and family size are also important because if your income is low, you can't afford to live in an expensive neighborhood. Someone can sacrifice to live in a certain neighbourhood because he want his children to enjoy certain standard of life, even though it is quite expensive to buy a house in those neighbourhoods...this practice is becoming common among members of our community recently.

The above illustration indicates that some members of the Ghanaian community understand the importance of adequate and suitable housing within a nice neighbourhood for their personal welfare and the development of their families. The challenge of living in less desirable neighbourhoods was expressed by a woman in an interview:

I have lived in the Jane and Finch neighbourhood for the past 17 years and I have two sons. I don't allow my boys to play around in this

neighbourhood. I would have preferred a child-friendly community free of violence and stigma. But houses in the nice parts of Toronto are expensive and I can't afford it.

In spite of some of the challenges of living in less desirable neighbourhoods, many participants indicated they prefer to live in such locations for a couple of reasons. Participants indicated that large concentration of Ghanaians in such locations offers them a sense of belonging and support due to the presence of a large social network. Additionally, low rent charges in these locations makes it possible for them to save money on rent which is invested in housing projects in Ghana.

In addition to impacts on their housing consumption decisions in Canada, participants cited other aspects of their lives which were impacted by engagement in transnational housing investment. All participants indicated that these sacrifices however, tend to be more for migrants with double housing commitments. A participant in an IDI explains this in the following quote:

It all depends... the sacrifice is lesser if you only choose to have a house in one location...if you own a house here and you want to build at home as well then the sacrifice will be higher. It means that you have to take extra shifts, cut down your non-paid vacation days because you would need more money for your life here and your project in Ghana. So the sacrifice level depends on your choice at that particular point in time.

It emerged from interviews that recreation and vacation activities are the items most people sacrifice in the effort to save money for their housing projects. This is exemplified by a middle-age man who shared his attitude towards vacations in an interview as follows:

Instead of using my money to enjoy vacations and travelling on holidays at this point in my life, I am using it to build my house in Ghana. I can travel to Ghana frequently to enjoy my vacations in the future when the construction of the house is complete.

The above illustration was a commonly expressed view among participants who were currently constructing their houses. This sentiment suggests that migrants are willing to defer the enjoyment of these activities to the future in order to complete their housing projects.

Many also indicated that investment in housing in Ghana makes it nearly impossible for them to save money for emergency situations. According to participants, this was common knowledge among members of the Ghanaian community in Toronto. A participant in FGD1 who has living in Toronto for three years shared his experience:

... Until the construction of my house in Ghana is complete, I can't save any money. Everyone at home is looking up to me and expecting the completion of the house sooner than later. So everything I have goes into that project.

The sacrifices employed also extend to other daily necessities of life including automobiles. This is illustrated in the following IDI quote:

For a long time I couldn't own a car because my project in Ghana was at a stage where a lot of money was needed to move it to the next phase of construction... other people also make sacrifices like me. Some sacrifice by buying less expensive cars or even the type of food they eat. You must sacrifice to get what you want.

Despite these sacrifices, participants take delight in homeownership in Ghana.

Failure to own a house in Ghana means their migration dreams have not been fulfilled.

For some who did not yet own a house in Ghana, this was a source of “stress” and “embarrassment”. It is important to note that participants recognised the importance of homeownership in Canada. However, they were more concerned about homeownership in Ghana. As succinctly put by a participant in FGD3 “...but who in Ghana cares whether you own a house here or not?”

6.5.4 Housing ownership in Ghana and integration in Canada

It was fascinating to see how immigrants related their participation in transnational housing investment to their integration in Canada. Overwhelmingly, participants indicated that homeownership in Ghana was not only the fulfilment of a dream but it demonstrates how successfully they have integrated into Canadian society. In response to a question on whether homeownership in Ghana was a sign of successful integration in Canada, a participant in FGD1 remarked:

That house is the only way people in Ghana can see how good Canada has been to me. Everyone knows that constructing a house in Ghana is very expensive. So if someone is not financially stable, they will not be able to build a house...because of my house in Ghana, I can say I have been successful in Canada and I am very proud of it.

Along the same line, many respondents also indicated that the house in Ghana provides them with immense psychological satisfaction and allows them to live in Canada without worrying or as one participant puts it “...with a sound mind.” One other participant puts it in the following words:

I feel integrated not just because I have a Canadian passport but also because I have been able to fulfil my dream of owning a house in Ghana

through hard work here in Canada and that gives me a lot of happiness. So I now work even harder because I have the peace of mind to do so.

For others, the house in Ghana reduces pressure from family members which allows them to enjoy their lives in Canada. A participant in an interview shared his thoughts as follows:

The house I built in Ghana is the key to my happiness here in Canada. No one from Ghana bothers me any more so I am able to live here and do everything just like other Canadians. I feel integrated because of that.

These illustrations demonstrate how Ghanaian immigrants connect their integration in Canada with participation in transnational housing activities. For most participants, the two are intricately linked together. It was evident from both interviews that participants linked their successful integration to their ability to finance the construction of a house in Ghana.

6.6 Discussion

The impact of transnational ties on immigrant housing decisions and outcomes in Canada is an understudied area in efforts at understanding immigrant housing integration. The few studies that have undertaken this endeavour demonstrate connections between transnational ties (particularly remittances for dependents upkeep) and housing outcomes in Canada (Ives et al., 2014; Kuuire et al., 2015). This study adds to this growing body of literature by examining impacts of transnational housing investment on housing consumption decisions in Canada. Transnational

housing investments are a long-term commitment involving regular remitting of substantial amounts of money to sustain the project. The study highlights some of the ways in which this long-term commitment impacts on adequate housing consumption, the lack of which is known to have negative consequences for wellbeing and immigrant integration (Carter, Polevychok, & Osborne, 2009).

Similar to previous studies, we found that engagement in this specific type of remittance had a central influence on whether participants achieved homeownership sooner or later. Participation in transnational housing also had an influence on the dwelling types and neighbourhoods Ghanaian immigrants chose to reside. These decisions were among various strategies adopted in order to save money for financing housing projects in Ghana. As Ives and colleagues (2015) demonstrate, sending of remittances increases responsibilities in destination areas and affects various aspects of immigrant lives including housing security. Yet, the importance of adequate housing cannot be overstated. The fact that adequate housing is associated improved mental and physical health, stability in employment and improvement in children's educational outcomes — factors generally associated with immigrant integration (Carter et al., 2009) — suggests that any activity including transnational housing investment which negatively impacts on adequate housing consumption in Canada might have negative consequences for integration. However, such an analogy is too simplistic and runs counter to existing evidence in the literature.

For example, several studies have demonstrated a positive relationship between transnational engagements and immigrant integration (Gsir, 2014; Portes et al., 2002). Therefore, it may be argued that the challenges experienced by Ghanaian immigrants in their housing consumption decisions are not unique and maybe the result of multiple factors including an expensive housing market in Toronto and low incomes due to labour market access challenges. As demonstrated in manuscript 3, Ghanaian immigrants who have higher income levels and who were engaged in transnational housing activities were more likely to achieve homeownership in Canada. The significance of higher income as a determinant of housing integration perhaps speaks to broader issues about high and constantly increasing prices of houses in the GTA. Again, due to the expensive nature of the rental housing market in the GTA, other studies show that multiple immigrant households are common among different ethnicities (Ghosh, 2015; Preston et al., 2009). This strategy is usually adopted to minimise cost of rent and also as a strategy to achieve homeownership through mobilisation of financial resources from more than one household.

It cannot be said that the above explanations alone are responsible for the observations made in this study (that related to strains on housing consumption) and ignoring the potential influence of the desire to own a house in Ghana; neither can it be said that the independent effect of transnational housing activities alone is responsible for all the housing consumption strategies adopted by Ghanaian immigrants in the GTA. The evidence in this study must be examined against the

broader socioeconomic context of immigrants themselves as well as characteristics of the broader housing market within which they reside.

Although participation in transnational housing activities increased the strain on housing consumption in Canada, it is important to note that homeownership in Ghana was a source of happiness and pride for immigrants and a source of worry for those who did not own homes. Previous studies have established that transnational homeownership is a source of pride and prestige for immigrants and their families from various parts of the world (Aguilar, 2009; Dalakoglou, 2010; Smith & Mazzucato, 2009). This perhaps partly explains why many Ghanaian immigrants are persistent in the pursuit of their desire to own a house in Ghana.

Even more importantly, the study demonstrates that Ghanaian immigrants associated successful integration into Canadian society with their ability to build houses in Ghana. If immigrants maintain these connections with their families and kin in their countries of origin, then it is possible that maintenance of these ties will not only enhance their sense of belonging to their place of birth, but also contribute to stronger sense of community to their ethnic communities and mainstream society in their host country. From a theoretical perspective, this calls into question the conventional definition of successful integration. Traditional notions of successful immigrant integration usually employ measures that are strictly within the borders of host societies (e.g. homeownership in destination) and completely ignore external parameters. The findings in this study suggest that scholars should consider and

include other factors that may influence immigrants' sense of belonging in host societies — such as transnational housing investments.

The cultural connotations and symbolism associated with providing adequate housing for parents and extended family members cannot be overstated. In this regard, engagement in transnational housing investment is typical of many immigrants from various regions of the world (Aguilar, 2009; Dalakoglou, 2010; Lopez, 2010; Osili, 2004). Particularly among migrants from several African countries where people tend to have powerful ties to their families, providing a house for their kin is recognised as a cultural coming of age (Berger, 2002). Within this context providing housing transcends the standard rationales for which houses are constructed such as its primary role of providing shelter. It serves as a memorial of the achievement of an immigrant and acts as a constant source of connection between the immigrant and his kin. Within the community, transnational houses reminds others that the owners of such property are a part of their society (Aguilar, 2009). For some immigrants, it offers some psychological relieve as an option for a retirement resettlement destination. Studies have however demonstrated that for many immigrants who invest in transnational housing with the hope of returning to settle, this dream option often remains unfulfilled (Sinatti, 2015).

Evidence from this study shows that certain challenges exist in the process of constructing transnational houses. The manner in which houses are constructed in Ghana — i.e. the owner-construction model — means that informal arrangements

with relatives and friends have to be relied on during the course of the construction and this sometimes lead to disappointments. As Obeng-Odoom (2010) suggests, innovative strategies through established institutions might be useful in eliminating some of these challenges.

6.7 Conclusion

This study examined the impact on transnational housing investment in housing consumption decisions of Ghanaian immigrants in the GTA. Although we found that participants indicated that engagement in transnational housing construction influenced their decision to enter into homeownership, the type of dwelling rented and neighbourhoods they decided to reside, there is a need to be cautious at inferring direct causal links due to a couple of reasons. First, this study relied on qualitative techniques making the generalisability of the findings impractical. Second, the housing consumption decisions and strategies adopted by Ghanaian immigrants have been documented in studies among other ethnicities are therefore not peculiar to this group per se. Perhaps the more important factors that warrant attention by stakeholders relate to the expensive housing market in the GTA with ever escalating prices for both buyers and renters alike. Strategies targeted at easing the housing consumption burdens of minority immigrant groups should be pursued to ease housing consumption constraints.

As demonstrated in this study, transnational housing investment is an entrenched practice among members of the Ghanaian community in Toronto. Although the motivations for engaging in transnational housing investment are numerous and varied, the practice tends to occasion the enduring of some sacrifices in housing consumption and other inconveniences in order to achieve the dreams or obligations of owning a house in Ghana. Yet, as the study illustrates, immigrants associate their ability to fulfil the construction of their transnational dream house with successful integration in Canada.

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CHAPTER SEVEN

7 DISSERTATION OVERVIEW AND SUMMARY

7.1 Introduction

This dissertation examined the relationship between transnational engagements and housing experiences of immigrants in Canada. In this chapter, I provide an overview of the dissertation by summarising the key research findings and linking them to the research problem introduced in Chapter One. The first section provides a summary of the findings of the dissertation based on the objectives outlined in Chapter One. It provides a thematic integration of the four manuscripts and also indicates points of divergence. In the next section, I provide the overall contributions of the dissertation. This is followed by the limitations of the study and dissertation concludes pointers for future research.

7.2 Linking the findings back to the research problem

Chapter One of this dissertation provided the broad foundations on which this research is built. I demonstrated how international migration has been increasing across the world and how this forms a subsection of an increasingly interconnected and globalised world. Particularly, Chapter One also alluded to how migration to Canada will likely continue to increase in the foreseeable future due to the adoption of immigration inflows as the country's population growth policy. The increase in immigrant numbers naturally leads to a question of how such newer comers fit into

various aspects of the Canadian society. Within this context, housing integration (particularly homeownership) is recognised as one of the proxies for measuring immigrant integration into host societies (Darden, 2015; Edmonston, 2005; Haan, 2005).

As demonstrated in the introductory chapter and subsequently in the manuscripts, the interest in understanding immigrant housing integration (particularly homeownership) in Canada dates back to many decades even before the introduction of immigration policies which were friendly to prospective immigrants beyond the traditional origin areas of immigrants to Canada (i.e. Western Europe). These previous studies have demonstrated patterns of differential incorporation into housing in Canada over the years based on characteristics of immigrants (Darden, 2015; Haan, 2007). This quest for understanding immigrant integration is even more pressing as the immigrant population continue to increase with more diversity in terms of places of origin.

As noted in the introductory chapter however, the interest in understanding immigrant housing integration had previously focused on immigrant characteristics and the nature of the housing environment. This approach had generally ignored the importance of immigrant transnational links — a phenomenon which has many facets and is tremendously pervasive among many immigrant groups. Some transnational activities including sending of remittances and engagement in transnational housing activities among others involve financial commitments. It is not difficult to

comprehend how such commitments could have implications for host society integration — particularly homeownership which require substantial financial resources to achieve.

I argued in this dissertation that a transnationalism framework offers an additional useful theoretical and conceptual lens for conducting empirical research that aim to understand immigrant integration in all aspects of host societies including housing integration. I demonstrate the veracity of this proposition by examining the relationship between housing integration (homeownership) and immigrant transnational engagements (using remittance and transnational housing investment behaviours). Table 7.1 provides a summary of the wide range of themes addressed in this pursuit. It shows the key findings from the empirical studies and summarises some of the salient arguments advanced in the specific manuscripts and the dissertation as a whole. Although some of the findings are cross-cutting between the four manuscripts in the dissertation, many are peculiar to the individual manuscripts.

The most important finding to emerge from this dissertation is the establishment of the veracity of a transnationalism framework in understanding immigrant housing integration. The findings in all the manuscripts demonstrate some relationship between homeownership and transnational engagements (i.e. remittances and transnational housing investment). The salience of this finding is grounded in the triangulation perspective of the dissertation which relied on both secondary and primary sources of data, as well as the employment of both quantitative and

qualitative techniques in investigating the relationships between homeownership and transnational engagements. Although all manuscripts demonstrated some connection between homeownership and transnational engagements, the relationship between Chapters Three (manuscript #1) and Four (manuscript #2) especially deserve further elaboration.

Whilst Chapter Three examined the impact of remittance behaviour on the likelihood of homeownership at two discrete times whilst controlling for theoretically relevant factors, Chapter Four examined the impact of transitional behaviour on the rate of achieving homeownership at any point in time, controlling for theoretically relevant factors. In Chapter Three, remittance behaviours of immigrants were linked to homeownership only in the later year (i.e. after four years). Also, both remittance behaviour variables (i.e. remittance participation and remittance amount) were linked to homeownership and this relationship was observed to be negative. This implies that remittance behaviours have negative consequences for homeownership by end of the fourth year. In Chapter Four, I observed that only remittance amount (and not remittance participation per se) is an important determinant of homeownership at any point in time within the analysis period. The observed relationship between timing of homeownership and remittance amount is positive. In other words, higher remittance amount is associated with earlier homeownership attainment in Canada. These findings show some divergence in the relationship between homeownership dynamics and remittances.

Table 7.1: Thematic integration and summary of key findings and arguments from the four manuscripts

Summary of Empirical Studies			
<p>Manuscript 1: Homeownership status and remittance behaviour of immigrants in Canada.</p> <p>Key issues: homeownership status, remittance behaviour; what is the relationship between homeownership and remittances?</p> <p>Data and Method: secondary data, descriptive statistics and negative log-log regression analysis.</p> <p>Key findings (see below): (1), (2), (4), (7)</p>	<p>Manuscript 2: Survival analysis of homeownership and immigrants' remittance behaviour.</p> <p>Key issue: time to homeownership, remittance behaviour; what factors are important for immigrant homeownership any point in time?</p> <p>Data and Methods: secondary data, descriptive statistics and survival analysis.</p> <p>Key findings (see below): (1), (3), (4), (7)</p>	<p>Manuscript 3: Homeownership in Canada and transnational housing investment behaviours of Ghanaian immigrants.</p> <p>Key issues: homeownership status, transnational housing investment; what is the relationship between homeownership in Canada and transnational housing investment?</p> <p>Data and Method: primary survey data, descriptive statistics and logistic regression analysis.</p> <p>Key findings (see below): (1), (5), (7)</p>	<p>Manuscript 4: Transnational housing investments and housing consumption decisions in Canada.</p> <p>Key issues: housing decision, transnational housing investment, integration perceptions, housing experiences; how does transnational housing investment impact housing decisions in Canada?</p> <p>Data and Method: FGDs and IDIs, thematic analysis.</p> <p>Key findings (see below): (1), (6)</p>
<p>Key findings and associated arguments</p> <ol style="list-style-type: none"> 1) Housing integration (particularly homeownership and housing and neighbourhood choices) is associated with transnational engagements (i.e. either remittances or transnational housing investment behaviours). Although all manuscript demonstrate some form of association with between housing integration and transnational activities, from manuscripts one and two, the relationship within the broader immigrant population at the national level warrants further investigation — (reference Manuscript 1, 2,3 &4). 2) Relying on regression analysis using two discrete time points, remittance behaviours of immigrants is linked to homeownership only in the later year (i.e. four years after arrival). Both remittance behaviour variables of immigrants were linked to homeownership and the relationship was observed to be negative. Implying participation in remittance have negative consequences for homeownership by four years — (reference Manuscript 1). 			

- 3) In analysis using continuous time, only remittance amount (and not remittance participation per se) is an important determinant of homeownership at any point in time within the analysis period. The observed relationship between timing of homeownership and remittance amount is positive. In other words, higher remittance amount is associated with homeownership in Canada. This association may be a proxy for immigrant wealth status. Perhaps, wealth status of immigrants manifest through higher remittance amount maybe the reason for the observation— **(reference Manuscript 2)**.
- 4) The empirical evidence from manuscript one and two seem contrary at face value. However, if immigrants overall wealth status (disguised in extent of remittance participation for some immigrants) is the main determinant of homeownership, then findings in the two manuscripts may not be different after all. This is because participation in remittance over a period would have negative consequences for homeownership among the less wealthy as noted in Manuscript 1 but with a different effect for the more wealthy as observed in Manuscript 2. The nature of the relationship between homeownership dynamics and remittance behaviour require further probing— **(reference Manuscript 1 & 2)**.
- 5) The argument about the importance of wealth disguised and unveiled through transnational engagements may also be relevant in understanding the findings in Manuscript 3. This is because individuals who have ongoing transnational housing projects in Ghana were more likely to own homes in Canada. The argument for wealth as proxy for this observed simultaneity of housing engagement is further strengthened by the fact that only individuals whose household incomes were \$81, 000 and above owned homes in Canada. This finding about income also emphasises the expensive nature of the housing market in Toronto — **(reference Manuscript 3)**.
- 6) Transnational housing investment impacts on housing consumption choices in Canada in areas such as the decision to enter homeownership, type of dwelling to rent and neighbourhoods to rent or buy homes. Its impacts are also felt beyond decisions associated with housing consumption. Participation in transnational housing investment comes with constraints peculiar to this engagement. Regardless of its impacts and associated challenges, transnational housing investment is a critical element of Ghanaian immigrants' perceived success and integration into Canadian society. The salience of this practice is embedded within long held cultural practices as well as personal motivations — **(reference Manuscript 4)**.
- 7) Beside transnational behaviour, immigrant category of entry into Canada was a consistent determinant of homeownership in the quantitative empirical studies — **(reference Manuscript 1, 2 & 3)**.

Regardless of the seemingly inconclusive nature of direction of the relationship between remittance and homeownership at the wider immigrant population level, it provided justification to pursue the relationship between homeownership and transnational engagements using other forms of transnational fields. Chapters Five and Six took on this task by examining the relationship between housing consumption in Canada and transnational housing investment among immigrants from Ghana. The rest of this subsection is dedicated to summarising the objectives of the dissertation as outlined in Chapter One. I recount how the objectives were addressed and I submit the specific arguments presented in the respective manuscripts that address these objectives.

7.2.1 Objective one: To examine the impacts of remittance behaviour on housing ownership over time

To address this objective, the manuscript (Chapter Three) relied on data from LSIC. The factors that scholars generally identify as important for understanding immigrant homeownership trends broadly relate to immigrant characteristics (e.g. age, gender, marital status, recency, immigrant category etc.) and the housing market characteristics (e.g. availability of housing stock, housing prices, discrimination etc.). Although useful, these factors are limited mainly because of the exclusion of a transnational perspective. Excluding immigrants' own behaviours such as transnational engagements to an extent takes away the importance of agency in immigrants' housing consumption outcomes. The manuscript argues for the inclusion of transnational engagements (specifically remittance) to investigate immigrant

homeownership patterns in Canada. In this pursuit, negative log-log regression models were fitted to homeownership at two discrete time periods — two years and four years after arrival. The results show that immigrants' homeownership status is associated with participation over time. Transnational engagement through remittance to relatives living in country of origin resulted in lower odds of homeownership in Canada.

The association observed between homeownership and remittance in this study may be explained in at least four ways. First, sending remittances to dependents in other countries might result in depletion of overall financial resources of immigrants making it difficult for them to raise enough money to invest in homeownership. Second, moving permanently to another country usually involves a lot of financial resources and immigrants may borrow money in order to achieve this objective. In instances where immigrants have entered a kind of co-insurance agreements with relatives in origin countries, they may feel obligated to send remittances after their arrival in Canada (Taylor, 1999). Such circumstance, the need to save money to achieve homeownership is relegated to the back and may therefore prevent immigrants for entering into homeownership. Third, the negative relationship between homeownership and remittance observed in this study may be because immigrants have no intention of staying permanently and are using Canada as a transit point or a place to work, acquire wealth and return to their origin countries. Under such circumstances, immigrants will be less inclined to invest in homeownership. Finally, immigrants maybe pursuing homeownership in their countries of origin and as a result

homeownership in Canada soon after arrival is not the biggest priority (Aguilar, 2009; Dalakoglou, 2010; Erdal, 2012; Osili, 2004; also see Manuscript 4). Reasons such as fulfilment of cultural obligations by providing housing for extended family members, expectations of returning to origin countries, provision of security for the owner's old age, emotional significance, part of status symbol and economic benefits are often cited for transnational housing engagements. Details of this discussion provided in manuscript four.

Regardless of the above possible explanations, the most important argument this manuscript sort to make to the literature was to provide evidence for the inclusion of a transnational perspective in analysis of immigrant housing experiences in destination countries such as Canada. The results in this manuscript satisfy the stated objective and make an important theoretical contribution to the literature on understanding immigrant housing integration. Section 7.3 of this section provides further discussion of this contribution.

7.2.2 Objective two: To examine the impacts of remittance behaviour on timing of housing ownership

This objective addresses how transnational engagements may impact on transition to homeownership after arrival. Homeownership is associated with several benefits including increase in asset wealth, improvement in health, enhancement of employment stability, community and civic engagement among others. These benefits have also been found to be important for facilitating immigrant integration into host communities. As a result, earlier transition into homeownership after arrival is

expected to quicken the process of integration. Regardless of this, participation in transnational activities such as remittances have the potential to slow the time to homeownership of immigrants and hence the associated benefits which are critical for integration. In addressing this objective, it was hypothesised in Chapter Four that participation in remittances will lead to a slow accumulation of financial resources necessary for making down payments in order to acquire a house; thereby slowing the time to homeownership of such immigrants.

Applying survival analysis techniques and using selected socio-demographic variables as controls, it was found that immigrants who remit above the median remittance amount had faster transition to homeownership after arrival in Canada. This finding appears to contradict the findings in Chapter Three where participation in remittance resulted in lower odds of homeownership at two discrete time periods. However, the main distinction between the analysis in Chapter Three and the analysis relating to this objective is that the latter relied on continuous time.

In relation to the literature, this finding contradicts previous studies in other countries that show that participation in remittances results in lower probability of homeownership in destination countries (Bradley, Green, & Surette, 2007; Vono-de-Vilhena & Bayona-Carrasco, 2012). In light of the apparent contradictory findings on this objective, it is posited that the remitting above the median amount (i.e. \$1500) is a proxy for wealth which might be responsible for direction of the relationship between time to homeownership and remittance amount.

7.2.3 *Objective three: To explore the impact of transnational housing investment on housing ownership status*

This research builds on objectives one and two which both demonstrate the existence of a relationship between homeownership and engagement in transnational activities (i.e. remittances). This manuscript extends the understanding between homeownership and transnational engagements by examining a specific type of transnational engagement (i.e. housing investment). Specifically, objective is inspired by the lack of research on the impact of transnational housing investment on homeownership attainment in destination countries. A survey instrument specifically designed with the aim of addressing this objective was employed. The manuscript outlines some of the challenges of gathering quantitative data among immigrant populations in the absence of a pre-defined sampling frame. The sample population used in this study was obtained through an innovative combination of both probability and non-probability sampling techniques among Ghanaian immigrants in the GTA. This strategy is influenced by previous research which have adopted similar techniques in examining topics that have a transnational bearing (Beauchemin & González-Ferrier, 2011; Parrado, McQuiston, & Flippen, 2005). Descriptive and logistic regression models were employed to assess the relationship between homeownership status and engagement in transnational housing investment.

Similar to manuscripts one and two, the importance of incorporating a transnational perspective in understanding immigrant housing experiences was re-emphasised by exploring the impact of a specific type of transnational engagement —

transnational housing investment. Specifically, the results showed that Ghanaian immigrants currently engaged in transnational housing investment activities were more likely to own homes in Canada. This finding corroborates earlier research which demonstrate that immigrants who are integrated in destination areas also tend to be actively engaged in various forms of transnational activities with their origin areas (Gsir, 2014; Portes, Guarnizo, & Haller, 2002). Such findings demonstrate how it possible to be fully integrated in destination societies and remain actively connected with origin areas.

In addition to the significance of transnational housing investment in explaining Ghana immigrant homeownership in Toronto, a finding noteworthy in this manuscript is the role of income. It emerged that immigrants who earn \$81,000, which is above the median salary in Toronto (72,800), were more likely to achieve homeownership. This is suggestive of how an expensive housing market (such as the one in Toronto) is an important determinant of homeownership among immigrants in particular and the general population as a whole.

In addition to the theoretical contribution of this manuscript, as a practical contribution, it shows inequities in homeownership on the basis of wealth status. Thus, it suggests the need for programs that enhance the homeownership chances of lower income families to enable them enjoy the numerous benefits associated with homeownership.

7.2.4 Objective four: To investigate the motivations for transnational housing investment in areas of origin and its impacts on housing consumption choices in Canada

Regardless of the pervasiveness of the practice of transnational housing investment by immigrants of diverse ethnicities, the lack of research on how this endeavour impacts on various aspects of the immigrant housing experiences is the prime motivation for this manuscript. Immigrants from countries including Ghana, Nigeria, Albania, Ecuador, Philippines and Pakistan among others are known to engage in transnational housing investments (Aguilar, 2009; Boccagni, 2013; Dalakoglou, 2010; Erdal, 2012; Lopez, 2010; Osili, 2004; Smith & Mazzucato, 2009). This manuscript therefore examined how transnational housing investments impact on housing decisions and choices in Canada.

To address this objective, FGDs and IDIs were conducted among Ghanaian immigrants in the GTA. Thematic analysis of transcripts was employed to identify salient themes relating to motivations for transnational housing investment, challenges to transnational housing engagements, impact of transnational housing investment on housing in Canada and relationship of transnational housing investment to integration in Canada.

The manuscript demonstrates that similar to previous studies, the motivations for engaging in transnational housing investments relate mainly to symbolic and practical utility (Aguilar, 2009; Dalakoglou, 2010; Erdal, 2012). Irrespective of the benefits and utility associated with engagement in transnational housing activities

highlighted in this study, it was observed that the informal nature of the practice results in peculiar challenges. Regardless of the challenges, many immigrants persist in their quests to own homes in Ghana. The findings show that engagements in transnational housing activities impacts on the decision to enter into homeownership, the types of dwelling immigrants rent and neighbourhood choices. The findings also show that although transnational housing investments presents several challenges to the housing choices in Canada, participants in this activity associated it with their successful integration in Canada.

The paper concludes that a redefinition of the measures of immigrant housing integration in particular which narrowly considers destination parameters to one that includes transnational factors is critical in moving the debate on understanding immigrant integration in general forward. By examining the impact of transnational housing engagement on housing consumption decisions in Canada, this manuscript extends the findings from manuscript three which examined the impact of transnational housing investment on only homeownership.

7.3 Contributions of the study

This dissertation makes theoretical, methodological and practical contributions to the fields of housing studies, immigrant integration and transnationalism. The theoretical contributions of the dissertation are particularly in the areas of literature on immigrant integration as a whole and immigrant housing integration in particular. First, this dissertation demonstrates the relevance of including transnational

theoretical perspective in research on housing integration of immigrants. Research conducted in this area tends to ignore the potential relationships transnational engagements may have with housing integration in destination areas. As demonstrated in this thesis, there is enormous merit in applying a transnational theoretical perspective in investigating immigrant housing for at least two reasons. First, enough evidence exists to demonstrate that immigrants do not cut ties with their places of origin after migration. The connections immigrants maintain with their places of origin take many forms including the sending of remittances, housing investment, business and entrepreneurship and political and civic engagements among others. As demonstrated by this dissertation and several other studies, participation in these different transnational fields is related to integration in destination areas (Gsir, 2014; Ives, Hanley, Walsh, & Este, 2014; Portes et al., 2002). Second, scholars project that migration between various locations in the world will continue to increase (Castles & Miller, 2009; Samers, 2010). Along with this trend, it is expected that dual transnational lifestyles would also increase — mainly due to enhanced technologies, cheaper transportation between locations and growing popularity of dual citizenship. Under such circumstances, it is imperative for scholars and practitioners interested in immigrant integration to be armed with transnational theoretical lens in their studies. The evidence produced in this dissertation provides credence for this need.

Theoretically, the findings in this dissertation (particularly manuscript 4) call into question current conceptualisation of immigrant integration as whole. Most of the current discourse on immigrant integration tends to focus on factors within the

borders of destination countries such as labour market integration, educational attainment and homeownership among others. These parameters ignore immigrant preferences. As demonstrated in this dissertation and supported by findings in other research other than housing, it is possible for immigrants to achieve integration in destination areas whilst remaining actively connected to their areas of origin. As a result, new conceptualisation of immigrant integration needs to take such transnational connections into account. More importantly, as demonstrated in this dissertation through qualitative data, some immigrants associated their success in destination areas with their ability to earn incomes which can be used in transnational engagements such as housing investments. Current definitions and theorisation of integration do not offer room for these connections found in this dissertation. A redefinition of the measures of immigrant housing integration in particular which narrowly considers destination parameters to one that includes transnational factors is critical in moving the debate on understanding immigrant integration in general forward.

This dissertation also makes at least two main methodological contributions. First, it demonstrates the value of combining qualitative and quantitative methods in investigating immigrants' transnational engagement and its relationship with their integration in destination societies. Analysis of the large data set — such as LSIC — which gathered at the national level enabled an understanding of the relationship between remittance and homeownership dynamics as demonstrated in Chapters three and four. The value in using this large secondary data source lies mainly in the

ability to observe relationships at a broader population scale. The use of primary quantitative data specifically designed for the purposes of this dissertation also demonstrates how different sources of quantitative data may be used to address an overarching research objective. The survey conducted among Ghanaian immigrants in the GTA included questions on specific transnational activities, the kind that larger data sets like the LSIC are unable to capture. In this way, the primary survey helped to provide more insight on the relationship between homeownership in Canada and transnational engagements by using a specific type of transnational engagement. Finally, the use of qualitative methods helped to ground some of the findings observed from the quantitative analysis (particularly Chapter five) by providing useful information relating to the motivations, challenges and impacts of transnational housing investments on immigrant housing consumption.

Second, a significant methodological contribution of this dissertation relates to sampling of specific groups of immigrants for the purposes of undertaking transnational research. As acknowledged by scholars engaged in this kind of research, sampling such populations presents peculiar obstacles not usually encountered in many social science research (Arenas, Teruel, Rubalcaba, & Herrera, 2009; Beauchemin & González-Ferrier, 2011; Beauchemin, 2012; Mazzucato, 2008; Mezger & Beauchemin, 2010; Parrado et al., 2005). By combining probability and non-probability sampling techniques the dissertation demonstrates some of the ways in which to conduct research with transnational lens aimed at investigating a phenomenon within a specific immigrant group. The methodological approach outlined in the dissertation would be

a useful tool for researchers and who deal with phenomena that traverse multiple borders.

Finally, the dissertation also makes some practical contribution. First, the findings show the performance of immigrants in expensive housing markets. Particularly, the findings from both primary data sources (i.e. manuscript 1 and manuscript 2) demonstrate challenges in overall housing experiences and homeownership. Due to the expensive housing rental market in the GTA, many people adopt various strategies including multiple household dwellings and renting less desirable dwellings among others. Although some of these practices are associated with the desire to pursue transnational housing activities, the influence of high cost of rent cannot be eliminated. Further evidence of the expensive nature of the housing market in Toronto is demonstrated by the fact that immigrants who earn \$81,000 or more annually were more likely to achieve homeownership. These findings call for the need design facilities targeted at lower income households to improve their overall consumption suitable and adequate housing as a whole and increase their homeownership rates in particular.

7.4 Study Limitations

Regardless of the numerous contributions of this dissertation, it is not without limitations. For example, although this thesis was interested in housing integration, it only focuses mainly on homeownership which is one of the standards used in assessing housing integration. The notion of housing integration is broader and may include

other concepts other than homeownership. Notions of housing integration may also include other concepts such as ‘core housing need’ which is not examined in this thesis. Core housing needs assesses three main dimensions; affordability, suitability and acceptability of dwellings. It is possible that although immigrants might have purchased homes, the standards of such properties might fall short of the requirements of housing under the standards of core housing need. Under such circumstances, although immigrants may achieve homeownership, failure to meet these standards will mean immigrants are not integrated into housing of host societies. As demonstrated in previous research, some immigrants groups that achieve homeownership in expensive housing markets engage in multiple household dwelling practices (Ghosh, 2015; Preston et al., 2009). Such practices are associated with crowding and couch surfing in the presence of which core housing need standards are not violated and not reached.

Again, regardless of the longitudinal nature of the LSIC data, the period in which respondents were followed is short. Four years is not long enough to adequately assess housing careers. Housing careers — particularly homeownership decisions — unfold over longer periods as it tends to be affected by major life course events such as household formation (Yu & Myers, 2010). Additionally, housing careers take at least ten years to establish a pattern (Kendig, 1990). Immigrants in Canada who tend to take about two decades to achieve wage parity with Canadian-born who have similar qualification; the possible impact of such changes over extensive periods on homeownership decisions are not observable within the short span of the LSIC data.

In analysing longitudinal data, concerns about attrition are of salience because of its ability to bias study findings. This may occur when portions of the population that dropped out of the study over the course of the three waves are systematic or have peculiar characteristics instead of being random. Although the LSIC has a high attrition rate of over 20 percent, Statistics Canada used weighting mechanisms to try to adjust for this potential bias.

Although this dissertation relied on data specifically designed to capture a peculiar type of transnational engagement, the sample size is relatively small. Also, the challenges associated with sampling groups such as immigrants from a specific location makes it difficult to rely strictly on probabilistic techniques to obtain participants. These outlined challenges could potentially bias the findings of the study.

Finally, the conceptualisation of transnationalism employed in this dissertation (particularly in the Chapters Three and Four) did not tap into the frequency of transnational engagements. For an activity to be considered truly transnational, engagements in that particular endeavour should be on a regular basis. Due to the inherent nature of the key independent variables in Chapters Three and Four, there is a high possibility it included persons who might have engaged in remittance only once. Engaging in remittance once or a couple of times do not count as transnational engagement. Ideally variables which capture both the frequencies of remittance participation as well as average remittance per person would have been best suited for such analyses.

7.5 Directions for Future Research

Although the findings of this dissertation demonstrates that inclusion of a transnational perspective in investigating immigrant housing integration in destination areas advances our understanding of integration, this approach is still nascent. As a result, several areas warrant attention in future research. Among these, it is unclear whether relationships observed between transnational housing investment and homeownership in Canada observed among Ghanaian immigrants exists among other immigrants that engage in this practice. Research investigating this relationship using other populations from diverse geographical regions would be instructive in this endeavour. The pervasiveness of this practice among immigrants from different locations provides justification for pursuing such research. In pursuing this research with other immigrant groups, variables that tap into frequency of transnational engagement would serve as more appropriate instruments for measuring the relationship between transnational engagements and housing integration.

Although this research throws light on the impact of transnational housing investment on housing consumption decisions in Canada, it is unclear how such practices impact on other aspects of immigrant lives such as subjective and objective welling, psychosocial stress and educational outcomes of children among others. These aspects of immigrants' lives are important for understanding broader immigrant integration.

Specifically in the case of transnational housing investment, it unclear from this research whether second generation immigrants are engaged in this practices. Are transnational housing investments persistent and enduring within second generation populations? If yes, what are the consequences for housing outcomes in Canada?

Finally, it would be pertinent to investigate whether some of the relationships observed in this study exist between homeownership and remittance and housing investment behaviours also exist between homeownership and other transnational fields. As noted transnational fields extend beyond remittance sending and transnational housing investment and includes other forms as investment in businesses, stocks, and participation in political and civic activities among others.

7.6 Concluding comments

In this dissertation, I examined the relationship between housing integration in Canada and immigrant transnational engagements. I demonstrated that although previous research as generally not adopted this approach in the attempt to understand immigrant housing integration, enormous potential exists in this pursuit. Based on the findings from four manuscripts that relied on both secondary and primary data sources, and applying quantitative and qualitative analysis techniques, I showed specific theoretical and methodological advantages of this approach. The relevance of this approach is based on the fact that transnational lifestyles are a reality for many immigrants in Canada and across the world. As demonstrated in this dissertation, such cross-border activities have some relationships with host society integration

parameters. Incorporating transnational perspectives in research therefore, helps paint a more holistic picture of immigrant lives and integration efforts in host societies.

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APPENDICES

APPENDIX A: LETTER OF ETHICS APPROVAL



Western
Research

Research Ethics

Use of Human Participants - Ethics Approval Notice

Principal Investigator: Dr. Godwin Arku
 File Number: 103949
 Review Level: Full Board
 Approved Local Adult Participants: 0
 Approved Local Minor Participants: 0
 Protocol Title: Canadian Dream is House in Ghana: The influence of homeland ties on housing trajectories of Ghanaian immigrants in Toronto.
 Department & Institution: Social Science/Geography, Western University
 Sponsor:
 Ethics Approval Date: August 09, 2013
 Ethics Expiry Date: July 31, 2016

Documents Reviewed & Approved & Documents Received for Information:

Document Name	Comments	Version Date
Western University Protocol		2013/06/11
Instruments		
Instruments	Guide for in-depth interviews	2013/07/22
Instruments	Survey instrument	2013/07/22
Instruments	Guide for Focus Group Discussion	2013/07/22
Recommendations Form	Recommendations	2013/07/09
Letter of Information & Consent	LOI for FGD	2013/08/06
Letter of Information & Consent	In-depth Interview	2013/08/06
Letter of Information	LOI for survey	2013/08/06

This is to notify you that the University of Western Ontario Health Sciences Research Ethics Board (HSREB) which is organized and operates according to the Tri-Council Policy Statement: Ethical Conduct of Research Involving Humans and the Health Canada/ICH Good Clinical Practice Practices: Consolidated Guidelines; and the applicable laws and regulations of Ontario has reviewed and granted approval to the above referenced study on the approval date noted above. The membership of this HSREB also complies with the membership requirements for REB's as defined in Division 5 of the Food and Drug Regulations.

The ethics approval for this study shall remain valid until the expiry date noted above assuming timely and acceptable responses to the HSREB's periodic requests for surveillance and monitoring information. If you require an updated approval notice prior to that time you must request it using the University of Western Ontario Updated Approval Request form.

Member of the HSREB that are named as investigators in research studies, or declare a conflict of interest, do not participate in discussions related to, nor vote on, such studies when they are presented to the HSREB.

The Chair of the HSREB is Dr. Joseph Gilbert. The HSREB is registered with the U.S. Department of Health & Human Services under the IRB registration number IRB 00000940.

Signature

Ethics Officer to Contact for Further Information

Erika Basile	Grace Kelly	Shantel Walcott
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APPENDIX B: LETTER OF INFORMATION AND INVITATION TO PARTICIPATE (SURVEY)

Letter of Information (Questionnaire study)

I am Godwin Arku of the Department of Geography, Western University. We are currently conducting a study on transnational activities and housing experiences among Ghanaian immigrants in Canada. The purpose of the study is to explore the ways Ghanaian immigrants' decision to invest in housing assets in their 'homeland' (i.e. Ghana) affects their housing experiences in Canada. As a Ghanaian immigrant we would like to invite you to participate in the study, as it would assist us to explain *how* and the *extent* to which immigrants' *external ties* (i.e. ties with homeland/Ghana) influence their settlement, specifically their housing experiences—a key factor of integration into the Canadian society.

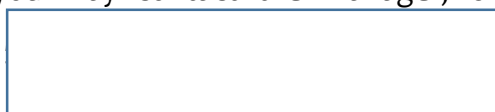
The purpose of this letter is to provide you with information on our research to help in your decision to participate or otherwise in this study. If you agree to participate in this study you will be asked to fill out a questionnaire. By completing the questionnaire you consent haven read and understood the nature of this study. The questionnaire covers topics such as housing decisions in Canada (e.g. rental, ownership), involvement in transnational housing in Ghana (own a house or not, type of house, motive, medium of acquisition), housing expectation in Canada and Ghana, and residential location, neighbourhood choice in the GTA, and housing acquisition in Ghana and its influence on sense of integration and belonging in the Canadian society. The questionnaire should take between 30 - 45 minutes to complete.

No personal information such as names will be recorded in the questionnaire. The information collected will be used for research purposes only. All information collected for the study will be kept confidential, and survey data will be aggregated in the reporting of the results. The research team members will be the only people to handle

the raw surveys. That is, all information will be kept in a secured locked cabinet and password protected computers and destroyed five years after the completion of the study. The findings would potentially be published in a journal after the information has been aggregated. The data collected for this study will not be used for any purposes other than those related to this project. Names of participants will not be used in any publications.

There are no known risks associated with your participation in the study, other than the potential discomfort of providing information relating to your socio-economic status and psychosocial distress. You will not be compensated for your participation in this research and there are no direct benefits for your participation. Participants may indirectly benefit from information on immigrant housing decisions from this study. Your participation in this study is completely voluntary. You may refuse to participate, refuse to answer any questions or withdraw from the study at any time. There is no penalty for withdrawing or not answering all questions. Filling out this questionnaire indicate that you are a Ghanaian immigrant and you are at least 18 years old. You may keep a copy of this information sheet.

If you have any questions about the conduct of this study or your rights as a research participant you may contact the Manager, Office of Research Ethics, Western University at

A rectangular box with a blue border, used to redact contact information.

If you have any questions about this study, please contact:

Godwin Arku, PhD

Teresa Abada Ph.D.

Vincent Kuuire
Ph.D Candidate

APPENDIX B: LETTER OF INFORMATION AND INVITATION TO PARTICIPATE (FOCUS GROUP DISCUSSION)

Letter of Information (Focus Group Discussion)

Introduction

I am Godwin Arku of the Department of Geography, Western University. We are currently conducting a study on transnational activities and housing experiences among Ghanaian immigrants in Canada. The purpose of the study is to explore the ways Ghanaian immigrants' decision to invest in housing assets in their 'homeland' (i.e. Ghana) affects their housing experiences in Canada. As a Ghanaian immigrant we would like to invite you to participate in the study, as it would assist us to explain *how* and the *extent* to which immigrants' *external ties* (i.e. ties with homeland/Ghana) influence their settlement, specifically their housing experiences—a key factor of integration into the Canadian society.

Participate and Anonymity

The purpose of this letter is to provide you with information on our research to help in your decision to participate or otherwise in this study. If you agree to participate in this study you will be asked to participate in a focus group discussion (FGDs). The FGDs will seek information on housing choices, transnational housing experiences, and impact of housing investment in another country on housing preferences (e.g. how do involvement in transnational housing affect housing choices; at what cost, for instance, in terms of prioritizing expenditures?). The in-depth FGDs (approximately an hour in length), will take place at the location of your choice, and will be digitally taped with permission.

No personal information such as names will be collected at the FGDs. The information collected will be used for research purposes only. All information collected for the study will be kept confidential and we will make all efforts to maintain anonymity. The

research team members will be the only people to handle the raw data. That is, all information will be kept in a secured locked cabinet and password protected computers and destroyed five years after the completion of the study. The findings would potentially be published in a journal after the information has been aggregated. Names of participants will not be used in any publications. The data collected for this study will not be used for any purposes other than those related to this project.

Risk and Compensation

There are no known risks associated with your participation in the study. Your participation in this study is completely voluntary. You will not be compensated for your participation in this research and there are no direct benefits for your participation. Participants may indirectly benefit from information on immigrant housing decisions from this study. You may refuse to participate, refuse to answer any questions or withdraw from the study at any time. There is no penalty for withdrawing or not answering all questions. Participating in a FGD indicates that you are a Ghanaian immigrant and you are at least 18 years old. You may keep a copy of this information sheet.

Contact Information

If you have any questions about the conduct of this study or your rights as a research participant you may contact the Manager, Office of Research Ethics, Western University at

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If you have any questions about this study, please contact:

Godwin Arku, PhD

Teresa Abada Ph.D.

Vincent Kuuire
Ph.D Candidate

APPENDIX B: LETTER OF INFORMATION AND INVITATION TO PARTICIPATE (IN-DEPTH INTERVIEWS)

Letter of Information (In-depth Interview)

Information

I am Godwin Arku of the Department of Geography, Western University. We are currently conducting a study on transnational activities and housing experiences among Ghanaian immigrants in Canada. The purpose of the study is to explore the ways Ghanaian immigrants' decision to invest in housing assets in their 'homeland' (i.e. Ghana) affects their housing experiences in Canada. As a Ghanaian immigrant we would like to invite you to participate in the study, as it would assist us to explain *how* and the *extent* to which immigrants' *external ties* (i.e. ties with homeland/Ghana) influence their settlement, specifically their housing experiences—a key factor of integration into the Canadian society.

Participation and Anonymity

The purpose of this letter is to provide you with information on our research to help in your decision to participate or otherwise in this study. If you agree to participate in this study you will be asked to participate in an in-depth interview. The interviews will seek information on housing choices, transnational housing experiences, and impact of housing investment in another country on housing preferences (e.g. how do involvement in transnational housing affect housing choices; at what cost, for instance, in terms of prioritizing expenditures?). The in-depth interviews (approximately an hour in length), will take place at the location of your choice, and will be digitally taped with permission.

No personal information such as names will be collected at the interviews. The information collected will be used for research purposes only. All information collected for the study will be kept confidential and we will make all efforts to maintain

anonymity. The research team members will be the only people to handle the raw data. That is, all information will be kept in a secured locked cabinet and password protected computers and destroyed five years after the completion of the study. The findings would potentially be published in a journal after the information has been aggregated. Names of participants will not be used in any publications. The data collected for this study will not be used for any purposes other than those related to this project.

Risk and Compensation

There are no known risks associated with your participation in the study. Your participation in this study is completely voluntary. You will not be compensated for your participation in this research and there are no direct benefits for your participation. Participants may indirectly benefit from information on immigrant housing decisions from this study. You may refuse to participate, refuse to answer any questions or withdraw from the study at any time. There is no penalty for withdrawing or not answering all questions. Participating in an interview indicate that you are a Ghanaian immigrant and you are at least 18 years old. You may keep a copy of this information sheet.

Contact Information

If you have any questions about the conduct of this study or your rights as a research participant you may contact the Manager, Office of Research Ethics, Western University at

A rectangular box with a blue border, used to redact contact information.

If you have any questions about this study, please contact:

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Vincent Kuuire
Ph.D Candidate

APPENDIX C: SURVEY INSTRUMENT FOR TRANSNATIONAL HOUSING INVESTMENT BEHAVIOUR

TRANSNATIONAL HOUSING INVESTMENT QUESTIONNAIRE

SECTION I: MIGRATION INFORMATION AND HOUSING EXPERIENCES IN CANADA

Immigration Background

- 1) In what year did you arrive in Canada? _____(year)
- 2) What was your immigration status when you **first** arrived in Canada?
 - ☐ Visitor
 - ☐ Visa Student
 - ☐ Refugee
 - ☐ Family class immigrant
 - ☐ Skilled workers and business class immigrant
 - ☐ Other, specify _____
- 3) Presently, what is your immigration status in Canada?
 - ☐ Visitor
 - ☐ Visa Student
 - ☐ Refugee
 - ☐ Family class immigrant (landed/citizen)
 - ☐ Skilled workers and business class immigrant (landed/citizen)
 - ☐ Other, specify _____
- 4) What are your long-term plans regarding your stay in Canada?
 - ☐ Stay in Canada permanently
 - ☐ Go to another country
 - ☐ Return to Ghana
 - ☐ Don't know
 - ☐ Other, specify _____

Neighbourhood and Dwelling History in Canada

- 5) How long have you lived in your current neighbourhood?

- ☐ Less than 6 months
☐ 6 months to less than 1 year
☐ 1 year to less than 3 years
☐ 3 years to less than 5 years
☐ 5 years to less than 10 years
☐ 10 years and over
☐ Don't know
- 6) Would you say this neighbourhood is a place where neighbours help each other or are friendly?
- ☐ No
☐ Yes
☐ Don't know
- 7) In the past month, have you done a favour for a neighbour? (e.g. picking your mail, lawn cutting, shoveling snow etc)
- ☐ No
☐ Yes
☐ Just moved into the area
☐ Don't know
- 8) In the past month, have any of your neighbours done a favour for you? (e.g. picking your mail, lawn cutting, shoveling snow etc)
- ☐ No
☐ Yes
☐ Just moved into the area
☐ Don't know
- 9) What type of dwelling do you currently live in?
- ☐ Single detached house
☐ Semi-detached house
☐ Townhouse/Row or terrace house
☐ Low Rise apartment (less than 5 floors)
☐ High Rise apartment (5 or more floors)
☐ Other, specify _____
- 10) How many people in total live in your dwelling? _____
- 11) How many of the people in your dwelling are your family members? _____
- 12) Please provide the following details of **ALL** the people living in your dwelling.

	Age	Sex	Relation to respondent
Person 1 (Respondent)			
Person 2			
Person 3			
Person 4			
Person 5			

Person 6			
Person 7			
Person 8			
Person 9			
Person 10			

- 13) How many bedrooms in total are in your current dwelling?
 # of rooms _____
- 14) Are any rooms in your current dwelling being rented to other people who are not your family members?
☐ No
☐ Yes
- 15) How many rooms in your current dwelling have been rented to other people who are not your family members?
 # of rooms _____
☐ Not Applicable

16) a). Have you (and your spouse) bought a house here in Canada?

- ☐ No
- ☐ Yes

16b) Please select the dwelling type which best describes your respective movement between dwellings since your arrival in Canada to present. For each move or change in dwelling, please check the appropriate dwelling type applicable.

[illegible]

- 17) Which of the following housing type **best** describe the length of stay at a dwelling? **Please check the period for which you stayed in a dwelling for the respective moves.**

Time in Canada	Number of moves									
	Arrival	1 st move	2 nd move	3 rd move	4 th move	5 th move	6 th move	7 th move	8 th move	9 th move
First 6 months										
6months – 2 year										
2+ – 4 years										
4+ – 6 years										
6+ – 8 years										
8+ – 10 years										
10+ – 15 years										
15+ – 20 years										
20+ – 25 years										
25+ years										

- 18) Where did you first live when you arrived in Canada?

- a) City, _____
 b) Neighbourhood _____
 c) Major intersection _____

- 19) Was your very first change in dwelling a move outside your neighbourhood in **QUESTION 18b** above?

- ☐ No
☐ Yes
☐ Not applicable (I have never moved) **skip to question 22**

- 20) For your very first move, would you **agree** or **disagree** that these factors were important in determining your decision to move out of your **first** neighbourhood of settlement? **For each row please check one option only.**

	AGREE	NEUTRAL	DISAGREE
A place of my own			
Proximity to workplace			
Proximity to school			
Unsafe neighbourhood (e.g. personal/children's safety etc.)			
Accessibility/availability of public services (e.g. buses)			
Change in marital status			
Change in household size			
Social composition and accessibility to family/friends			
Other, specify:			

- 21) Which of the following was the **most important** reason for your first move? **CHECK ONLY ONE**

- ☐ A place of my own
☐ Proximity to workplace
☐ Proximity to school
☐ Unsafe neighbourhood (e.g. personal/children's safety etc.)
☐ Accessibility/availability of public services (e.g. buses)
☐ Change in marital status
☐ Change in household size
☐ Social composition and accessibility to family/friends
☐ Other, specify: _____

- 22) What percentage of your monthly income do you currently pay as rent or mortgage in Canada?

- ☐ Less than 30%
☐ About 30% – 50%
☐ Over 50%
☐ I am lodging for free
☐ I finished paying my mortgage
☐ Don't know

Dwelling Satisfaction

23) For the next set of questions, I would like you to please rate your experiences at your current dwelling:

- a) Given your personal/family situation at the moment, how would you rate your current dwelling in terms of **suitability of living space** for you and your household? (e.g. number of rooms)
 - ☐ Very suitable
 - ☐ Somewhat suitable
 - ☐ Undecided/neutral
 - ☐ Unsuitable
 - ☐ Highly Unsuitable
- b) How would you rate your current dwelling in terms of **adequacy** of the condition of the house? (e.g. requiring major or minor repairs)
 - ☐ Very adequate
 - ☐ Somewhat adequate
 - ☐ Undecided/neutral
 - ☐ Inadequate
 - ☐ Highly inadequate
- c) Considering what you pay as rent or mortgage, how would you rate the **affordability** of your current dwelling?
 - ☐ Very affordable
 - ☐ Somewhat affordable
 - ☐ Undecided/neutral
 - ☐ Expensive
 - ☐ Very expensive
- d) How would you rate the suitability of your **neighbourhood** in which your dwelling is presently situated? (e.g. safety, noise levels etc)
 - ☐ Highly suitable neighbourhood
 - ☐ Somewhat suitable neighbourhood
 - ☐ Undecided/neutral
 - ☐ Unsuitable neighbourhood
 - ☐ Highly unsuitable neighbourhood
- e) Overall, how would you rate your **satisfaction** with your current dwelling?
 - ☐ Very satisfied
 - ☐ Somewhat satisfied
 - ☐ Undecided/neutral
 - ☐ Unsatisfied
 - ☐ Highly unsatisfied

Transnational Activities

- 24) Do you maintain any contacts or connection with Ghana?
- ☐ No
- ☐ Yes
- 25) Do you own property/investment in Ghana, other than a house?
- ☐ No (**skip to question 28**)
- ☐ Yes
- 26) If **Yes in question 25**, which of the following **best** describes your property? **Check as many as apply**
- ☐ Farm
- ☐ Retail business
- ☐ Investment in stocks
- ☐ Hospitality business
- ☐ Informal sector business, Specify _____
- ☐ Other, specify _____
- 27) How often do you send remittances to Ghana strictly for maintaining/running the property indicated in **question 26** above?
- ☐ Monthly
- ☐ Once every 2 months
- ☐ Once every 4 months
- ☐ Once every 6 months
- ☐ Once a year
- ☐ Once every 2 years
- ☐ Randomly
- ☐ Other, specify _____
- 28) Have you (and your spouse or other relative) ever bought land for the purposes of building a house in Ghana?
- ☐ No
- ☐ Yes
- 29) Have you (and your spouse or other relative) bought or built a house in Ghana??
- ☐ No, neither built nor bought a house in Ghana
- ☐ Yes, completed building or bought a house (**skip to question 33**)
- ☐ Yes, currently building a house in Ghana (**skip to question 33**)
- 30) If **No in question 29**, do you have any intentions of owning a house in Ghana?
- ☐ No
- ☐ Yes

- 31) If **No in question 30**, do you **agree, disagree** or are **neutral** about each of the following factors as important reasons preventing you from owning a house in Ghana? **For each row please check one option only.**

	AGREE	NEUTRAL	DISAGREE
Inadequate financial resources to buy/build a house			
Housing investment in Ghana is too expensive			
I won't return to Ghana			
I don't have family in Ghana			
I don't have anyone in Ghana to supervise this project			
I have concerns the house will not be adequately maintained			
I have concerns over land litigation			
Other, specify:			

- 32) Among the following, which do you consider the **most important** reason preventing you from owning a house in Ghana though you have the intention? **CHECK ONLY ONE**

- ☐ Inadequate financial resources to buy/build a house
- ☐ Housing investment in Ghana is too expensive
- ☐ I won't return to Ghana
- ☐ I don't have family in Ghana
- ☐ I don't have anyone in Ghana to supervise this project
- ☐ I have concerns the house will not be adequately maintained
- ☐ I have concerns over land litigation
- ☐ Other, specify _____

If No in question 29, then skip to question 46

Housing Projects in Ghana

Now, I will like to ask you some questions about your housing project(s) in Ghana.

- 33) If **Yes in question 29**, which of the following **best** describes your house or housing project in Ghana?

- ☐ I bought my house outright
- ☐ I am currently building my house

- ☐ I have completed the building of my house
- 34) How many houses or ongoing housing projects do you have in Ghana?
- ☐ One
- ☐ Two
- ☐ Three or more
- 35) How frequently do you send remittances to Ghana for the purposes of your housing project(s)?
- ☐ Monthly
- ☐ Once every 2 months
- ☐ Once every 4 months
- ☐ Once every 6 months
- ☐ Once a year
- ☐ Once every 2 year
- ☐ Randomly
- ☐ Other, specify _____
- 36) Where in Ghana is your (first) house or housing project located?
- | | |
|--------------------------------------|--|
| <input type="checkbox"/> Upper West | <input type="checkbox"/> Eastern |
| <input type="checkbox"/> Upper East | <input type="checkbox"/> Western |
| <input type="checkbox"/> Northern | <input type="checkbox"/> Volta |
| <input type="checkbox"/> Brong Ahafo | <input type="checkbox"/> Central |
| <input type="checkbox"/> Ashanti | <input type="checkbox"/> Greater Accra |
- 37) Which of the following **best** describes the location of your house or housing project?
- ☐ Accra
- ☐ Kumasi
- ☐ Other Regional Capital other than Accra and Kumasi
- ☐ Urban center other than a regional capital
- ☐ Rural Area
- ☐ Other, Specify _____
- 38) What type of housing is your (first) house or housing project?
- ☐ Compound house
- ☐ Self-contained/single storey
- ☐ Two-storey
- ☐ Multi-storey
- ☐ Other, specify _____
- 39) After you arrived in Canada, how long did it take you to send money to **start** building your (first) housing project in Ghana? _____ year(s).

40) How long did it take you to **finish** building your (first) housing project in Ghana?

☐ _____ year(s).

☐ Ongoing (uncompleted)

41) At different stages of your project, did you rely on any of the following sources of funding to help finance your housing project? **For each row please check one option only.**

Source of Finance	Yes	No
Personal savings		
Institutional Loans in Canada		
Institutional Loans in Ghana		
Borrowing from family/friends		
Sale of valuable property/assets		
Other sources:		

42) Which of the following sources of funding was **most important** for financing your housing project?

CHECK ONLY ONE

☐ Personal savings

☐ Loans in Canada

☐ Loans in Ghana

☐ Borrowing from family/friends

☐ Sale of valuable property/assets

☐ Other, specify _____

43) If applicable, where in Ghana is your **second** house or housing project located?

☐ Upper West

☐ Eastern

☐ Upper East

☐ Western

☐ Northern

☐ Volta

☐ Brong Ahafo

☐ Central

☐ Ashanti

☐ Greater Accra

44) Which of the following **best** describes the location of your **second** house or housing project?

☐ Accra

☐ Kumasi

☐ Other Regional Capital other than Accra and Kumasi

☐ Urban center other than a regional capital

☐ Rural area

☐ Other, Specify _____

45) What type of housing is your second house or housing project?

☐ Compound house

☐ Self-contained/single storey

☐ Two-storey

☐ Multi-storey

☐ Other, specify _____

Transnational Housing Impact on Choices in Canada

Please complete this section regardless of your current involvement in housing investment in Ghana.

Please indicate whether you **agree**, **disagree** or **neither agree or disagree** with each of the following statements.

46) Investing in housing project(s) in Ghana impact on the **type of dwelling people rent in Canada**.

☐ Agree

☐ Neither agree or disagree

☐ Disagree

47) Investing in housing project(s) in Ghana impact on people's **decision to buy a house** in Canada.

☐ Agree

☐ Neither agree or disagree

☐ Disagree

48) Investing in housing project(s) in Ghana impact on people's **ability to pay their mortgage** in Canada.

☐ Agree

☐ Neither agree or disagree

☐ Disagree

49) Investing in housing project(s) in Ghana impact on people's **ability to pay rent** for an adequate dwelling facility in Canada.

☐ Agree

☐ Neither agree or disagree

☐ Disagree

50) Investing in housing project(s) in Ghana impact on people's **neighbourhood choices** Canada.

☐ Agree

☐ Neither agree or disagree

☐ Disagree

51) Investing in housing project(s) in Ghana impact on people's **decision to engage in leisure activities** including the taking of vacations.

☐ Agree

☐ Neither agree or disagree

☐ Disagree

SECTION III: VIEWS ON INTEGRATION AND HOUSING CONSUMPTION

52) How would you rate your level of attachment to general Canadian society?

☐ Strongly attached

☐ Attached

☐ Neutral

☐ Not Attached

☐ Strongly **Not** Attached

53) Do you feel you belong in the neighbourhood you currently live in?

☐ Strongly agree

☐ Agree

☐ Neutral

☐ Disagree

☐ Strongly disagree

54) How would you describe the presence of people of Ghanaian origin relative to other ethnicities in your current neighbourhood?

☐ A lot

☐ Moderate

☐ Very few

☐ None

55) Do you feel that owning a house in Canada means you are integrated into the country?

☐ No

☐ Yes

56) Do you **agree** or **disagree** that each one of the following reasons plays a role in the desire to own a house in Canada? **For each row please check one option only.**

	AGREE	NEUTRAL	DISAGREE
A decent place to live			
Investment			
Obligation to my family in Canada (including children growing up in Canada)			
As sign of integration			
Personal progress or accomplishment			
Fulfillment of a dream			
Other, specify:			

57) Which among the following reasons do you consider as the **most important** for people wanting/owning a house in Canada? **CHECK ONLY ONE**

☐ A decent place to live

☐ Investment

☐ Obligation to my family in Canada (including children growing up in Canada)

☐ As sign of integration

☐ Personal progress or accomplishment

☐ Fulfillment of a dream

☐ Other, specify _____

- 58) Do you **agree** or **disagree** that each one of the following reasons plays a role in the decision **NOT** to own a house in Canada? **For each row please check one option only.**

	AGREE	NEUTRAL	DISAGREE
Canada is not my 'home'			
I'll move to another country			
I'll go back to Ghana			
Housing is expensive in Canada			
Lack of "down payment" (equity)			
Lack of a stable job			
Other, specify:			

- 59) Which among the following reasons do you consider as the **most important** for people **NOT** wanting/owning a house in Canada? **CHECK ONLY ONE**

- ☐ Canada is **not** my 'home'
- ☐ I'll move to another country
- ☐ I'll go back to Ghana
- ☐ Housing is expensive in Canada
- ☐ Lack of equity (lack of down payment)
- ☐ Lack of a stable job
- ☐ Other, specify _____

- 60) What are your perceptions of homeownership in Ghana and Canada? **CHECK ONLY ONE**

- ☐ Owning a house in Ghana is more important than owning a house in Canada
- ☐ Owning a house in Canada is more important than owning house in Ghana
- ☐ Homeownership in Ghana and Canada is equally important for me
- ☐ Homeownership in Ghana and Canada is **NOT** important for me
- ☐ Don't know

- 61) Assuming you had enough money to purchase or build one house, which location would you prefer to do so? **CHECK ONLY ONE**

- ☐ Canada
- ☐ Ghana
- ☐ Don't know/Not applicable
- ☐ Other, specify _____

- 62) Do you **agree** or **disagree** that each one of the following reason is important motivation to people for engaging in housing investment in Ghana? **For each row please check one option only.**

	AGREE	NEUTRAL	DISAGREE
Prestige ('big man status')			

Obligation to my immediate family (including where children grow up)			
Obligation to my extended family			
Investment			
A place to stay when I visit Ghana			
Obligation to my homeland community in Ghana			
Other, specify:			

63) Which of these motivations for investing in housing in Ghana would you consider as most important to you? **CHECK ONLY ONE**

- ☐ Prestige ('big man status')
- ☐ Obligation to my immediate family (including where children grow up)
- ☐ Obligation to my extended family
- ☐ Investment
- ☐ A place to stay when I visit Ghana
- ☐ Obligation to my homeland community in Ghana
- ☐ Other, specify _____

SECTION IV: WELL BEING

General Health

I want to know how your health has been in general over the last few weeks. Please read the questions below and each of the four possible answers. Check the response that **best** applies to you. Thank you for answering all the questions.

64) Have you recently:

a) been able to concentrate on what you're doing?

<input type="checkbox"/> Better than usual	<input type="checkbox"/> Same as usual	<input type="checkbox"/> Less than usual	<input type="checkbox"/> Much less than usual
--	--	--	---

b) lost much sleep over worry?

<input type="checkbox"/> Not at all	<input type="checkbox"/> No more than usual	<input type="checkbox"/> Rather more than usual	<input type="checkbox"/> Much more than usual
-------------------------------------	---	---	---

c) felt that you are playing a useful part in things?

<input type="checkbox"/> More so than usual	<input type="checkbox"/> Same as usual	<input type="checkbox"/> Less so than usual	<input type="checkbox"/> Much less than usual
---	--	---	---

d) felt capable of making decisions about things?

<input type="checkbox"/> More so than usual	<input type="checkbox"/> Same as usual	<input type="checkbox"/> Less than usual	<input type="checkbox"/> Much less than usual
---	--	--	---

e) felt constantly under strain?

<input type="checkbox"/> Not at all	<input type="checkbox"/> No more than usual	<input type="checkbox"/> Rather more than usual	<input type="checkbox"/> Much more than usual
-------------------------------------	---	---	---

f) felt you couldn't overcome your difficulties?

<input type="checkbox"/> Not at all	<input type="checkbox"/> No more than usual	<input type="checkbox"/> Rather more than usual	<input type="checkbox"/> Much more than usual
-------------------------------------	---	---	---

g) been able to enjoy your normal day to day activities?

<input type="checkbox"/> More so than usual	<input type="checkbox"/> Same as usual	<input type="checkbox"/> Less so than usual	<input type="checkbox"/> Much less than usual
---	--	---	---

h) been able to face up to your problems?

<input type="checkbox"/> More so than usual	<input type="checkbox"/> Same as usual	<input type="checkbox"/> Less than usual	<input type="checkbox"/> Much less than usual
---	--	--	---

i) been feeling unhappy or depressed?

<input type="checkbox"/> Not at all	<input type="checkbox"/> No more than usual	<input type="checkbox"/> Rather more than usual	<input type="checkbox"/> Much more than usual
-------------------------------------	---	---	---

j) been losing confidence in yourself?

<input type="checkbox"/> Not at all	<input type="checkbox"/> No more than usual	<input type="checkbox"/> Rather more than usual	<input type="checkbox"/> Much more than usual
-------------------------------------	---	---	---

k) been thinking of yourself as a worthless person?

<input type="checkbox"/> Not at all	<input type="checkbox"/> No more than usual	<input type="checkbox"/> Rather more than usual	<input type="checkbox"/> Much more than usual
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l) been feeling reasonably happy, all things considered?

<input type="checkbox"/> More so than usual	<input type="checkbox"/> Same as usual	<input type="checkbox"/> Less so than usual	<input type="checkbox"/> Much less than
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65) Compared to other people of your age, how will you rate your health?

- ☐ Excellent
- ☐ Very good
- ☐ Good

- ☐ Fair
- ☐ Poor
- 66) How satisfied are you with your health in general? Would you say you are.....
- ☐ Very satisfied
- ☐ Somewhat satisfied
- ☐ Not too satisfied
- ☐ Not at all satisfied
- 67) How would you describe your ability to cope with stress?
- ☐ Excellent
- ☐ Very good
- ☐ Good
- ☐ Fair
- ☐ Poor
- 68) Which of the following is the most important source of worry/stress to you?
- ☐ Renting a house in Canada
- ☐ Work circumstances
- ☐ Housing investment in Ghana
- ☐ Neighbourhood safety
- ☐ Adequacy of dwelling space
- ☐ Family responsibilities in Canada
- ☐ Other, specify _____
- ☐ Not Applicable
- 69) Are you worried or stressed about **not** presently owning a house in Ghana?
- ☐ No
- ☐ Yes
- ☐ Not applicable/presently have a home in Ghana
- 70) Are you worried or stressed about **not** presently owning a house in Canada?
- ☐ No
- ☐ Yes
- ☐ Not applicable/presently have a house in Canada
- 71) Did you ever feel stressed or are you feeling worried/stressed because of progress of work on your housing project(s) in Ghana?
- ☐ No
- ☐ Yes
- ☐ Not applicable/never had or presently **do not** have a house/housing project in Ghana
- 72) Have you ever felt stressed or do you feel worried/stressed due to your personal desire to invest in a housing project in Ghana?

- ☐ No
- ☐ Yes
- ☐ Not applicable/No desire to own a house in Ghana

73) Did you ever feel pressured or do you feel pressured by family and friends due to your **non-engagement** in housing investment in Ghana?

- ☐ No
- ☐ Yes

74) Have you ever taken up extra jobs or increased your work hours to enable you earn extra income mainly for purposes of financing a housing project in Ghana?

- ☐ No
- ☐ Yes

75) Would you say you feel psychologically satisfied because you own a house in Ghana?

- ☐ No
- ☐ Yes
- ☐ Not applicable/presently **do not** have a home in Ghana

76) Would you say you feel psychologically satisfied because you own a house in Canada?

- ☐ No
- ☐ Yes
- ☐ Not applicable/presently have a house in Canada

SECTION V: SOCIO-DEMOGRAPHIC INFORMATION

77) Gender: ☐ Female ☐ Male

78) Place of Birth in Ghana (indicate the town and Region) _____

<input type="checkbox"/> Upper West	<input type="checkbox"/> Eastern
<input type="checkbox"/> Upper East	<input type="checkbox"/> Western
<input type="checkbox"/> Northern	<input type="checkbox"/> Volta
<input type="checkbox"/> Brong Ahafo	<input type="checkbox"/> Central
<input type="checkbox"/> Ashanti	<input type="checkbox"/> Greater Accra

79) How many children do you have? _____

80) What is your ethnicity or main tribe in Ghana?

<input type="checkbox"/> Akan	<input type="checkbox"/> Mole-Dagomba
<input type="checkbox"/> Ga-Adangbe	<input type="checkbox"/> Other, specify _____
<input type="checkbox"/> Ewe	

<input type="checkbox"/> Guan <input type="checkbox"/> Gonja	
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81) Place of residence before coming to Canada _____

<input type="checkbox"/> Upper West <input type="checkbox"/> Upper East <input type="checkbox"/> Northern <input type="checkbox"/> Brong Ahafo <input type="checkbox"/> Ashanti	<input type="checkbox"/> Eastern <input type="checkbox"/> Western <input type="checkbox"/> Volta <input type="checkbox"/> Central <input type="checkbox"/> Greater Accra <input type="checkbox"/> Other country, specify, _____
---	--

82) What age were you when you first arrived in Canada? _____

83) What is your current age? _____ (years)

84) Before leaving Ghana what was your marital status?

<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Divorced/Separated	<input type="checkbox"/> Widowed
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85) What is your current marital status?

<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Divorced/Separated	<input type="checkbox"/> Widowed
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86) Which of the following **best** describes your household? **CHOOSE ONLY ONE.**

<input type="checkbox"/> One adult person living alone <input type="checkbox"/> One adult with children <input type="checkbox"/> Married couple - no children <input type="checkbox"/> Married couple with children	<input type="checkbox"/> Common-law couple - no children <input type="checkbox"/> Common-law couple with children <input type="checkbox"/> Two or more unrelated persons <input type="checkbox"/> Other (specify) _____
--	--

87) What was your highest level of education **completed** before coming to Canada?

<input type="checkbox"/> Primary/Elementary/No education <input type="checkbox"/> Some High/Secondary School <input type="checkbox"/> Completed High school <input type="checkbox"/> Some College/Trade School	<input type="checkbox"/> Completed College/Trade <input type="checkbox"/> Some University <input type="checkbox"/> Completed University <input type="checkbox"/> Graduate/Professional School
---	--

88) What is your current level of education?

<input type="checkbox"/> Primary/Elementary/No education	<input type="checkbox"/> Completed College/Trade
<input type="checkbox"/> Some High/Secondary School	<input type="checkbox"/> Some University
<input type="checkbox"/> Completed High school	<input type="checkbox"/> Completed University
<input type="checkbox"/> Some College/Trade School	<input type="checkbox"/> Graduate/Professional School

89) What did you do for a living before coming to Canada? Please be specific and give an example

<input type="checkbox"/> Unemployed <input type="checkbox"/> Civil servant <input type="checkbox"/> Teacher <input type="checkbox"/> Farmer <input type="checkbox"/> Business owner, Specify.....	<input type="checkbox"/> Student <input type="checkbox"/> Private sector, specify..... <input type="checkbox"/> Other, specify
--	---

90) Are you currently employed?

☐ No

☐ Yes

91) If **yes in question 90 is your job full time or part time?**

☐ Full time only

☐ Part time only

☐ Both full time and part time

92) How many jobs do you have?

☐ One

☐ Two

☐ Three or more

93) Which of the following best describes the job you current do? If you have more than one Job, please select one job description which best describes each of your other jobs.

Job Description	1 st Job	2 nd Job	3 rd Job
Machining, product fabricating, assembling, and repairing			
Transportation equipment operating			
Clerical and administrative assistant			
Construction			
Sales and Services			
Professional and managerial			
Other (specify)_____			

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94) Where do you currently live?

- a) City, _____
 b) Neighbourhood _____
 c) Major intersection _____

95) How long have you lived in this neighbourhood? _____ year(s)

96) What is the range of your **personal** annual income?

- ☐ Less \$20000
☐ \$20000 – \$40000
☐ \$41000 – \$60000
☐ \$61000 – \$80000
☐ \$81000 – \$100000
☐ Over \$100000
☐ I'd rather not say

97) What is the range of your **household** annual income?

- ☐ Less \$20000
☐ \$20000 – \$40000
☐ \$41000 – \$60000
☐ \$61000 – \$80000
☐ \$81000 – \$100000
☐ Over \$100000
☐ I'd rather not say

98) Any comments:

Thank you very much for your time.

Contact Information:

Vincent Kuuire

APPENDIX D: FOCUS GROUP DISCUSSION GUIDE FOR TRANSNATIONAL HOUSING BEHAVIOUR

Focus Group Discussion Guide for Transnational Housing

BROAD THEMES	CENTRAL QUESTION	PROBES
Migration Decision		
	1. What were the important considerations in people's decision to migrate to Canada?	<ul style="list-style-type: none"> Economic, education, refugee. What are people's general migration goals?
Housing Career Experiences		
	2. What are the general housing expectations people have before arrival in Canada?	<ul style="list-style-type: none"> Expectations of ease of finding accommodation, adequacy of place, affordability and suitability. Assessment of expectations since arrival What are the housing experiences of first/fresh arrivals in Toronto/Canada?
	3. In terms of experience of improvement or otherwise describe people's movement after arrival focusing housing conditions.	<ul style="list-style-type: none"> General comfort, suitability, satisfaction, affordability etc
	4. What issues impact on Ghanaian immigrant access to housing in Toronto/Canada?	<ul style="list-style-type: none"> What are the most important issues in this experience? Rent prices, mortgage payment, housing search, crowding, general housing/living conditions, etc Which do you think is the most important?

	5. Describe the avenues for pursuing a search for housing here in Toronto/Canada?	<ul style="list-style-type: none"> • Friends, family, newspapers/internet, housing agent? • Why the chosen route?
	6. What issues are important to consider in choosing a place to live in Toronto?	<ul style="list-style-type: none"> • Social connections, work, children's issues, friendliness of neighbourhood, safety, noise, aesthetics etc
	7. Does where you live impact participation in the larger society in any way?	<ul style="list-style-type: none"> • How so? Church activities, hometown association activities, sports activities, local politics etc
Perception of homeownership in Canada		
	8. Describe the views about owning a home here in Canada?	<ul style="list-style-type: none"> • Reasons for homeownership: • children's future, equity, comfort, prestige, achievement • Long-term plans to stay in Canada?
	9. Why do you think some people don't want to own a house in Canada?	<ul style="list-style-type: none"> • What are your views on this? • What reasons for this? Moving back to Ghana, too expensive, not enough money to invest in a house,
	10. Why do you think some people want to own a house in Canada?	<ul style="list-style-type: none"> • Living here permanently? Kids growing up here? Investment? Comfort?
Transnational housing activities		
	11. What are your reasons for investing in a housing asset in Ghana? 12. What drives Ghanaian immigrants to invest in housing asset in Ghana?	<ul style="list-style-type: none"> • Probes: family, "big man status", a place to stay when you visit, peer pressure, economic etc. • Do people consciously want to build in specific locations? Why?

	13. Describe the process of acquiring land and building Ghana.	<ul style="list-style-type: none"> • Challenges in land acquisition through to building processes etc • Details of how specific challenges at each stage are overcome • Do tithes affect the financing of housing project(s) in Ghana?
	14. How do people finance their housing project(s) in Ghana?	<ul style="list-style-type: none"> • Loans, savings, income from extra jobs, money from sale of valuable assets? • Rely on financial resources in Ghana or Canada? • What are relied on in Ghana? Or Canada?
	15. What are the feelings associated with housing ownership in Ghana?	<ul style="list-style-type: none"> • Feeling of accomplishment, happiness, satisfaction
	16. How do people perceive homeownership in Ghana vrs Canada?	<ul style="list-style-type: none"> • Prestige, peer pressure, expectations?
	17. Generally how much time do people spend living in their house in Ghana?	<ul style="list-style-type: none"> • How useful are these houses to immigrants and their families in Ghana? Funerals etc • What are the most important uses of your house in Ghana? Family meeting, ceremonial house, • Who live in the house? • Challenges you face with this asset?
	18. How does the decision to invest in housing asset in Ghana influence housing choices in Canada?	<ul style="list-style-type: none"> • e.g. the choice between renting versus homeownership? • How? In what ways? What to rent? Where to rent? Number of bedrooms?
	19. Do people have to make any sacrifices here in Canada because of housing projects in Ghana?	<ul style="list-style-type: none"> • What kinds of sacrifices? Number of jobs, length of working hours, tedious jobs, kids education, time for family, leisure etc
	20. Does the decision to invest in housing asset in Ghana affects (negatively) overall livelihoods here in Canada?	<ul style="list-style-type: none"> • If yes, in what ways? If no why?

	21. How has investing in housing asset in Ghana, affect overall expenditure management in Canada?	<ul style="list-style-type: none"> • In what ways? • Does it ease rent payment? Other illustrations?
	22. What are the reasons why people DO NOT invest in housing assets in Ghana?	<ul style="list-style-type: none"> • Money, litigation, supervision etc.
	23. Are there any pressures on people who do not have housing projects in Ghana?	<ul style="list-style-type: none"> • Yes: pressure from family, it's a dream, • No: waste of money, too expensive,
	24. Do you think the decision NOT to invest in housing asset in Ghana influence people's housing choices in Canada (e.g. renting versus homeownership)?	<ul style="list-style-type: none"> • How? In what ways?
	25. Do you think the decision not to invest in housing asset in Ghana affects (positively) people's overall livelihoods here in Canada?	<ul style="list-style-type: none"> • If yes, in what ways? If no why? • Number of jobs, length of working hours, tedious jobs, kids education, time for family, leisure etc
	26. By NOT investing in housing asset in Ghana, does it lead to better management of overall expenditures?	<ul style="list-style-type: none"> • In what ways? • Does it ease rent payment? • Any other illustrations? Leisure, children's wellbeing like education, leisure
Housing and Integration		
	27. What is people's sense of integration?	<ul style="list-style-type: none"> • What defines people's sense integration? • What does it mean to you? • What things make people feel integrated? • Do you feel integrated? • Belonging in neighbourhood • Employment

	28. What do you think about homeownership and integration?	<ul style="list-style-type: none"> • How do you perceive housing and integration? • Does it affect your sense of integration in Canada? • Probe: does it affect your sense of belonging and feelings of 'home' in Canada? • Can someone still be integrated in Canada whilst owning a house in Ghana?
	29. Why did you choose to invest in a house in Ghana instead of Canada? (if applicable)	
	30. Any plans to own a house in Canada? (if applicable)	<ul style="list-style-type: none"> • Probe: why?
	31. Houses in both locations: which location was first? Why in that order? Was it simultaneous? Which of the two do you cherish most? More comfortable about owning? (if applicable)	
	32. What other activities affect your overall housing needs?	

APPENDIX E: IN-DEPTH INTERVIEW GUIDE FOR TRANSNATIONAL HOUSING PARTICIPANTS

In-depth Interview Guide for Transnational Housing Participants

BROAD THEMES	CENTRAL QUESTION	PROBES
Migration Decision		
	1. Tell me about your migration experience from Ghana to Canada	<ul style="list-style-type: none"> Engaged in step-migration?
	2. What were the important considerations in your decision to migrate to Canada?	<ul style="list-style-type: none"> Economic, education, refugee. What were your migration goals?
	3. Given your experience now and looking back; how will you assess your migration decision?	<ul style="list-style-type: none"> Have you achieved migration goals? Why have you not achieved them yet?
Housing Career Experiences		
	4. What housing expectations did you have before your arrival in Canada?	<ul style="list-style-type: none"> Expectations of ease of finding accommodation, adequacy of place, affordability and suitability. Assessment of expectations since arrival How would you describe your housing experience from your first arrival in Toronto/Canada to the present?
	5. Describe how your current housing condition compared to when you first arrived in Canada.	<ul style="list-style-type: none"> General comfort, suitability, satisfaction, affordability etc

	6. What issues do you think have an impact on your access to housing?	<ul style="list-style-type: none"> • What are the most important issues in this experience? • Rent prices, mortgage payment, housing search, crowding, general housing/living conditions, etc • Which do you think is the most important to you?
	7. How did you initiate the search for housing here in Toronto?	<ul style="list-style-type: none"> • Friends, family, newspapers/internet, housing agent? • Why the chosen route?
	8. How many times have you moved residence in various cities in Canada and what were the reasons for the moves?	<ul style="list-style-type: none"> • Illustration on reasons for movement. • Noise, safety, comfort, work,
	9. What issues do you consider important in choosing a place to live in Toronto/Canada?	<ul style="list-style-type: none"> • Social connections, work, children's issues etc
	10. Does where you live impact your participation in the larger society in any way?	<ul style="list-style-type: none"> • How so? Church activities, hometown association activities, sports activities
	11. How do you feel about your current housing and the neighbourhood you live?	<ul style="list-style-type: none"> • Friendliness of neighbourhood, safety, noise, aesthetics
Perception of homeownership in Canada		
	12. What is your opinion about owning a home here in Canada?	<ul style="list-style-type: none"> • Reasons for homeownership: • children's future, equity, comfort, prestige, achievement • Long-term plans to stay in Canada?
	13. Why do you think some people don't want to own a house in Canada?	<ul style="list-style-type: none"> • What are your views on this? • What reasons for this? Moving back to Ghana, too expensive, not enough money to invest in a house,

	14. Why do you think some people want to own a house in Canada?	<ul style="list-style-type: none"> • Living here permanently? Kids growing up here? Investment?
Transnational housing activities		
	15. How regularly do you keep contact with people in Ghana?	<ul style="list-style-type: none"> • What drives you to keep making such contacts? • Hope of returning, have property/house, family
	16. What are your reasons for investing in a housing asset in Ghana since you arrived in Canada?	<ul style="list-style-type: none"> • Probes: family, big man status, a place to stay when u visit, peer pressure, economic etc. • Choice of location of housing project?
	17. Describes the process of acquiring land and building Ghana.	<ul style="list-style-type: none"> • Challenges in land acquisition through to building processes etc • Details of how specific challenges at each stage are overcome • Do tithes affect the financing of housing project(s) in Ghana?
	18. How did you finance your housing project in Ghana?	<ul style="list-style-type: none"> • Loans, savings, income from extra jobs, money from sale of valuable assets? • Rely on financial resources in Ghana or Canada? • What was relied on in Ghana? Or Canada?
	19. Do you feel good about your ownership (on-going) housing asset in Ghana?	<ul style="list-style-type: none"> • Probes: feeling of accomplishment, happiness, satisfaction
	20. Is the same way your friends also feel about homeownership in Ghana?	
	21. How do your friends and family perceive homeownership in Ghana vrs Canada?	<ul style="list-style-type: none"> • In your opinion what drives Ghanaian immigrants to invest in housing asset in Ghana? Prestige, peer pressure, expectations?
	22. How much time do you spend in your house in Ghana?	<ul style="list-style-type: none"> • How useful has this house been to you and your family? Funerals etc

		<ul style="list-style-type: none"> • What are the most important uses of your house in Ghana? Family meeting, ceremonial house, • Who live in the house? • Challenges you face with this asset?
	23. Do you think your decision to invest in housing asset in Ghana influence your housing choices in Canada (e.g. renting versus homeownership)?	<ul style="list-style-type: none"> • Probe: How? In what ways? What to rent? Where to rent? Number of bedrooms?
	24. Do you think you have made any sacrifices here in Canada because of your house/on-going project in Ghana?	<ul style="list-style-type: none"> • Probes: what kinds of sacrifices? Number of jobs, length of working hours, tedious jobs, kids education, time for family, leisure etc
	25. Do you think your decision to invest in housing asset in Ghana affects (negatively) your overall livelihoods here in Canada? If yes, in what ways? If no why?	
	26. How has investing in housing asset in Ghana, affect your overall expenditures management in Canada?	<ul style="list-style-type: none"> • Probe: in what ways? • Does ease rent payment? Other illustrations? • Probe:
	27. Do you have intentions of investing in another housing project in Ghana in the future??	<ul style="list-style-type: none"> •
Housing and Integration		
	28. What are your perceptions of integration?	<ul style="list-style-type: none"> • What defines people's sense integration? • What does it mean to you? • What things make people feel integrated? • Do you feel integrated? • Belonging in neighbourhood • Employment

	29. What do you think about homeownership and integration?	<ul style="list-style-type: none"> • How do you perceive housing and integration? • Does it affect your sense of integration in Canada? • Probe: does it affect your sense of belonging and feelings of 'home' in Canada? • Can still be integrated whilst owning a house in Ghana?
	30. Why did you choose to invest in a house in Ghana instead of Canada? (if applicable)	
	31. Any plans to own a house in Canada? (if applicable)	<ul style="list-style-type: none"> • Probe: why?
	32. Houses in both locations: which location was first? Why in that order? Was it simultaneous? Which of the two do you cherish most? More comfortable about owning? (if applicable)	
	33. What other activities affect your overall housing needs?	

APPENDIX F: IN-DEPTH INTERVIEW GUIDE FOR NON TRANSNATIONAL HOUSING PARTICIPANTS

In-depth Interview Guide for Non-Transnational Housing Participants

BROAD THEMES	CENTRAL QUESTION	PROBES
Migration Decision		
	1. Tell me about your migration experience from Ghana to Canada.	<ul style="list-style-type: none"> Engaged in step-migration?
	2. What were the important considerations in your decision to migrate to Canada?	<ul style="list-style-type: none"> Economic, education, refugee. What were your migration goals?
	3. Given your experience now and looking back; how will you assess your migration decision?	<ul style="list-style-type: none"> Have you achieved migration goals? Why have you not achieved them yet?
Housing Career Experiences		
	4. What housing expectations did you have before your arrival in Canada?	<ul style="list-style-type: none"> Expectations of ease of finding accommodation, adequacy of place, affordability and suitability. Assessment of expectations since arrival How would you describe your housing experience from your first arrival in Toronto/Canada to the present?
	5. Describe your current housing condition compared to when you first arrived in Canada.	<ul style="list-style-type: none"> General comfort, suitability, satisfaction, affordability etc

	6. What issues do you think have an impact on your access to housing?	<ul style="list-style-type: none"> • What are the most important issues in this experience? • Rent prices, mortgage payment, housing search, crowding, general housing/living conditions, etc • Which do you think is the most important to you?
	7. How did you initiate the search for housing here in Toronto/Canada?	<ul style="list-style-type: none"> • Friends, family, newspapers/internet, housing agent? • Why the chosen route?
	8. How many times have you moved residence in various cities in Canada and what were the reasons for the moves?	<ul style="list-style-type: none"> • Illustration on reasons for movement. • Noise, safety, comfort, work,
	9. What issues do you consider important in choosing a place to live in Toronto?	<ul style="list-style-type: none"> • Social connections, work, children's issues etc
	10. Does where you live impact your participation in the larger society in any way?	<ul style="list-style-type: none"> • How so? Church activities, hometown association activities, sports activities
	11. How do you feel about your current housing and the neighbourhood you live?	<ul style="list-style-type: none"> • Friendliness of neighbourhood, safety, noise, aesthetics
Perception of homeownership in Canada		
	12. What is your opinion about owning a home here in Canada?	<ul style="list-style-type: none"> • Reasons for homeownership: • children's future, equity, comfort, prestige, achievement • Long-term plans to stay in Canada?
	13. Why do you think some people don't want to own a house in Canada? 14. Why do you think some people want to own a house in Canada?	<ul style="list-style-type: none"> • What are your views on this? • What reasons for this? Moving back to Ghana, too expensive, not enough money to invest in a house, • Comfort, Living here permanently? Kids growing up here? Investment?

Transnational ties and Housing Career links		
	15. How regularly do you keep contact with people in Ghana? 16. What drives you to keep making such contacts?	<ul style="list-style-type: none"> • Hope of returning, have property, family
	17. What are your reasons for NOT investing in a housing asset in Ghana since you arrived in Canada?	<ul style="list-style-type: none"> • Money, litigation, supervision etc. • Tithes
	18. Are you worried that you do not have a housing asset in Ghana?	<ul style="list-style-type: none"> • Yes: pressure from family, it's a dream, • No: waste of money, too expensive,
	19. How do your friends and family perceive homeownership in Ghana vrs Canada?	<ul style="list-style-type: none"> • In your opinion what drives Ghanaian immigrants to invest in housing asset in Ghana?
	20. Do you think your decision NOT to invest in housing asset in Ghana influence your housing choices in Canada (e.g. renting versus homeownership)?	<ul style="list-style-type: none"> • How? In what ways?
	21. Do you think you would have made any sacrifices here in Canada if you had invested in housing asset in Ghana?	<ul style="list-style-type: none"> • What kinds of sacrifices? Number of jobs, length of working hours, tedious jobs, kids education, time for family, leisure etc
	22. Do you think your decision not to invest in housing asset in Ghana affects (positively) your overall livelihoods here in Canada? If yes, in what ways? If no why?	
	23. By NOT investing in housing asset in Ghana, do you think your overall expenditures are better managed?	<ul style="list-style-type: none"> • In what ways? • Does ease it rent payment? • Any other illustrations? Leisure, children's wellbeing like education, leisure
	24. Do you have any plans of investing in housing asset in Ghana in future?	<ul style="list-style-type: none"> • Yes: Reasons for answer — economic, familial, personal prestige.

		<ul style="list-style-type: none"> • No: settled in Canada, children will not return, no one to enjoy the house, no one to take care of the house
Housing and Integration		
	25. What are your perceptions of integration?	<ul style="list-style-type: none"> • What defines people's sense integration? • What does it mean to you? • What things make people feel integrated? • Do you feel integrated? • Belonging in neighbourhood • Employment
	26. What do you think about homeownership and integration?	<ul style="list-style-type: none"> • How do you perceive housing and integration? • Does it affect your sense of integration in Canada? • Probe: does it affect your sense of belonging and feelings of 'home' in Canada? • Can someone still be integrated whilst owning a house in Ghana?

APPENDIX G: NAMES AND ADDRESSES OF CHURCHES AND GROCERY SHOPS FROM WHERE PARTICIPANTS WERE RECRUITED

Name	GTA suburb
List of Churches	
Living Word Assembly of God	Toronto
Mckeown Worship Center	North York
Ghana Calvary Methodist United Church	Toronto
The Apostles' Continuation International Church	Toronto
Ghana Presbyterian Church	North York
The Church of Pentecost Canada, Brampton	Brampton
Christian Hope Ministry International	North York
Seventh-Day Adventist Church	Toronto
New Light Chapel International	Brampton
Christ Apostolic Church – Anim Temple	North York
The Church of Pentecost Canada, Mississauga	Mississauga
Christ Redeemer Church	Toronto
The Apostolic Church International – Toronto Assembly	North York
List of Grocery Shops	
India Africa Grocers Ltd	North York
New Kajetia Tropical Foods	North York
African Caribbean Grocery	Mississauga
Afrocan Foods	Brampton

CURRICULUM VITAE

Name:	Vincent Zubedaar Kuuire
Post-secondary Education and Degrees:	<p>University of Ghana Legon, Greater Accra, Ghana 2002-2006 B.A. (Hons)</p> <p>The University of Western Ontario London, Ontario, Canada 2009-2011 M.A.</p> <p>The University of Western Ontario London, Ontario, Canada 2011-2015 Ph.D.</p>
Honours and Awards:	Sumac Ontario Graduate Scholarship 2012-2013
Related Work Experience	Teaching Assistant The University of Western Ontario 2009-2015

Publications:

Kuuir, V.Z, Arku, G., Luginaah, I., Buzzelli, M. & Abada, T. (under review). Obligations and expectations: Impacts of transnational housing investment on housing consumption decisions of Ghanaian immigrants. *Housing, Theory and Society*.

Kuuir, V.Z, Luginaah, I., Arku, G., Abada, T. & Buzzelli, M. (submitted). Examining the relationship between homeownership status in Canada and transnational housing investment behaviour among Ghanaian immigrants in the Greater Toronto Area. *Social Science Research*.

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