

BARRIERS TO IMMIGRANTS SEEKING HOUSING IN A MID-SIZED CITY:
A CASE STUDY OF VISIBLE MINORITIES IN KELOWNA'S HOUSING MARKET

by

JOHN DOO JIN OH

B.A., The University of British Columbia, 2008

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF

MASTER OF ARTS

in

THE COLLEGE OF GRADUATE STUDIES

(Interdisciplinary Studies)

[Human Geography]

THE UNIVERSITY OF BRITISH COLUMBIA

(Okanagan)

August 2010

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Abstract

In trying to settle in Canadian cities, one of the many challenges faced by immigrants—particularly visible minorities—is difficulty finding housing. This may be especially true in mid-sized cities where little is known about the settlement experience of immigrants. The purpose of this study is to examine the housing experiences of visible minority immigrants in the mid-sized city of Kelowna, British Columbia. In particular, it focuses on the challenges and barriers visible minority immigrants face in one of Canada's most expensive housing markets. The role of race as a factor in the housing experience of these immigrants is also examined. The study also looks at strategies immigrants use to cope with housing barriers and makes recommendations on how their housing situation can be improved.

Data for this study was obtained from a questionnaire survey administered to 30 visible minority immigrants in the city of Kelowna. The questionnaire survey focused on the respondents' housing experiences and on the challenges, such as discrimination, that they faced. In addition to the survey, supplementary data was obtained from semi-structured interviews with 10 key informants in Kelowna.

Results from the study indicate that visible minority immigrants in the mid-sized city of Kelowna are experiencing severe difficulties in their housing searches and, ultimately, in their settlement process. The main housing barriers and challenges uncovered by this study were affordability, discrimination, and a lack of service support from social networks or community organizations. These factors often resulted in the respondents' housing search process and their attainment of adequate housing being hindered or prevented.

This study expands on the existing literature by emphasizing the importance of race in the housing experience of visible minority immigrants in a mid-sized city. In concurrence with other major Canadian studies, this study reiterates the notion that immigrants, especially visible minorities, are experiencing various challenges and barriers in the housing search process. Recommendations from this study conclude that there is a need for more social support in the form of affordable housing, and immigrant settlement services, and the need for a more welcoming community to help alleviate these barriers.

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Acknowledgements

First, I would like to thank my supervisor and mentor, Dr. Carlos Teixeira. Without him, I would not be here at this point completing my master's degree. Carlos' passion for what he taught and dedication to his students' learning process, inspired me to complete a degree in Geography, and, ultimately, this master's thesis. His infinite availability and encouragement are what guided me through this academic journey. Thank you Carlos for believing in me, and pushing me to new heights.

To my committee members, Dr. Shirley Chau and Dr. Lawrence Berg. I thank them for their support and guidance throughout my graduate studies, and introducing me to new ideas and perspectives that I will always value in my life. I thank you for your helpful comments and suggestions on the thesis, and also encouraging me to think critically.

A special thank you to my good friend, and fellow student, Jamie McEwan. We got through this together! Thanks for being there for me every step of the way. Your constant encouragement and hilarious sense of humour helped me get through the daunting times.

I am very grateful to the editors of this thesis, Ali Schick, Nick Brongers, Jeff Samuel, and Emily Donaldson. Ali's constant moral and editorial support helped me continue through from the beginning to the end. Nick was responsible for much of the graphic design of figures and the editing of the earlier versions of this thesis. Jeff, University of Waterloo, was a constructive editor to many of the chapters, and was always a eager to help me when I needed him. Emily Donaldson, the icing on the cake, helped polish the final draft of this thesis with ease and professionalism. My deepest thanks to all of you for your exceptional work.

My sincere thanks to all the immigrants and key informants who participated in this study. Your support and answers were instrumental to the successful completion of this thesis. Thank you everyone for your contribution.

Dedication

This thesis is dedicated to my loving parents, "Damien" Chang-Kyun Oh, and Jun-Sook Oh. They left everything behind in South Korea, and moved to a foreign country to provide for a better life for me. Much like the immigrants in this study, they struggled, and encountered countless obstacles during their settlement in Canada. Through a lot of blood, sweat, tears, and Teriyaki sauce, they accomplished what all immigrants dream of; to own a home; to make a good living; and see their children succeed. Without their endless love and support this thesis would not be possible. Thank you for sacrificing everything for me. I love you!

Chapter 1: Introduction

1.1 Introduction

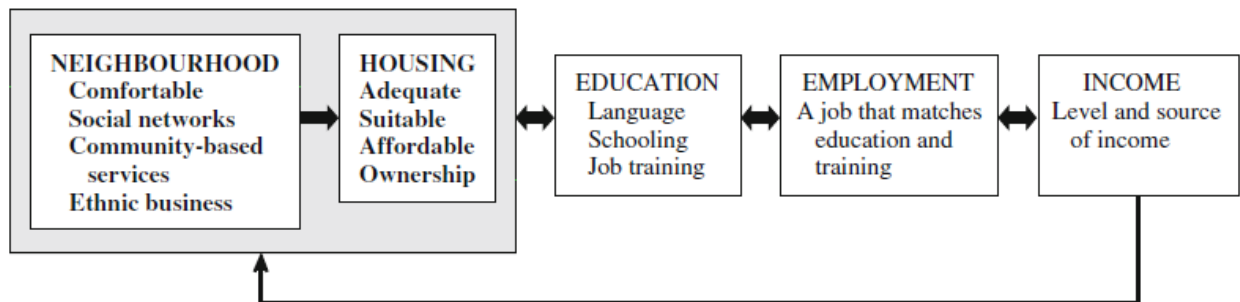
Kelowna is a mid-sized city in the Okanagan Valley of British Columbia. It is known as a vacation and retirement area for many Canadians, and as one of the most expensive housing markets in Canada. In a recent study, Kelowna was ranked the 38th most severely unaffordable housing market among major cities in six Western nations (Demographia, 2009).¹ However, despite its high housing costs, Kelowna has become one of the fastest growing cities in Canada. Most of this growth can be attributed to the internal migration of White Canadians, in addition to a small number of direct immigration from overseas. Other Canadian mid-sized cities, such as Victoria, Calgary, and Edmonton, have benefited economically, culturally, and socially from the attraction and retention of immigrants. However, mid-sized cities like Kelowna have had a more difficult time attracting and retaining immigrants, especially visible minorities (Walton-Roberts, 2005).

Researchers have recognized that housing is one of the most important elements in the successful integration of immigrants into a new society (Hiebert et al., 2008; Murdie & Teixeira, 2003; Teixeira, 2008; Teixeira & Li, 2009). Access to affordable, suitable, and adequate housing is seen to be a key factor in the path to homeownership, education, employment, and good income for immigrants (see Figure 1) (Teixeira, 2008; 2009; 2010). Given the importance of housing to immigrants' successful integration in Canadian society, scholars have noted that more

¹The six countries in this study included Canada, the United States, the United Kingdom, Ireland, Australia, and New Zealand. Kelowna was ranked the 19th most severely unaffordable housing market in the previous year. (Demographia, 2009)

studies need to be conducted on the housing experiences of immigrants, especially those who may be marginalized because of the colour of their skin (Teixeira, 2008).

Figure 1. The Importance of Neighbourhoods and Housing in Immigrant Integration



(Source: Teixeira, 2008)

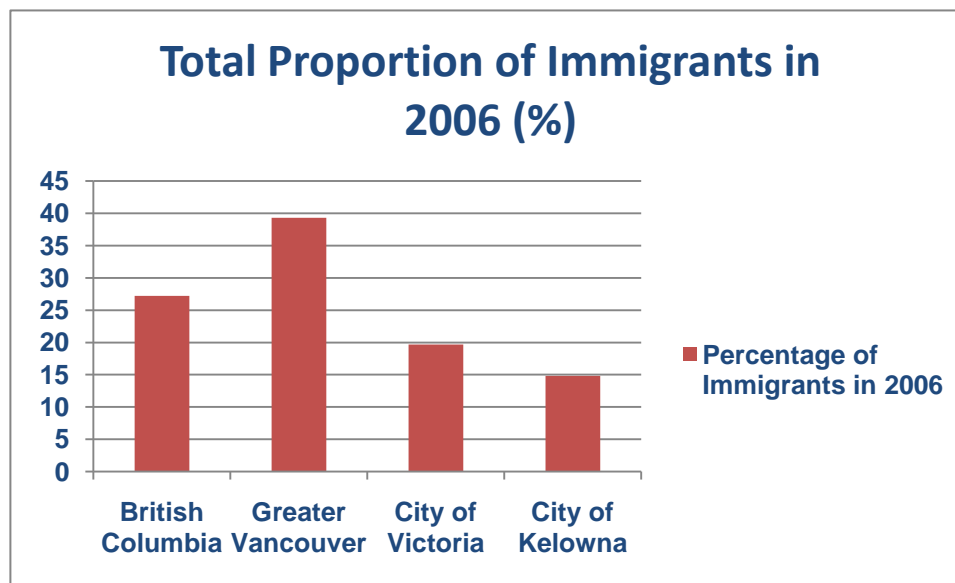
To date, there are few comprehensive studies on the housing experiences of visible minority immigrants in mid-sized cities in Canada. Canadian studies have been limited to examining the extent to which race is a factor in the housing experiences of visible minorities, and the extent to which these minorities experience discrimination during the housing search process. However, the literature shows growing evidence that visible minority immigrants are having difficulty attaining suitable, adequate housing in Canada's larger gateway cities—Vancouver, Montreal, and Toronto—where most housing research has been conducted (Dion, 2001; Hiebert & Mendez, 2008; Murdie, 2003, 2008; Preston, Murdie, & Murnaghan, 2007; Teixeira, 2006, 2008).

1.2 The Changing Face of Kelowna

According to the last Canadian census (2006), the Greater Vancouver district had the highest percentage of immigrants, at 39.3% of the total population, of all regions in British

Columbia. In the city of Kelowna, however, immigrants make up only 14.8% of the total population, a figure well below the British Columbia average of 27.2% (see Figure 2).. Traditionally, Kelowna's population has been supported through the internal migration of Canadian nationals rather than through international migration (Bahbahani, 2008). This migration trend however, seems to be slowly changing.

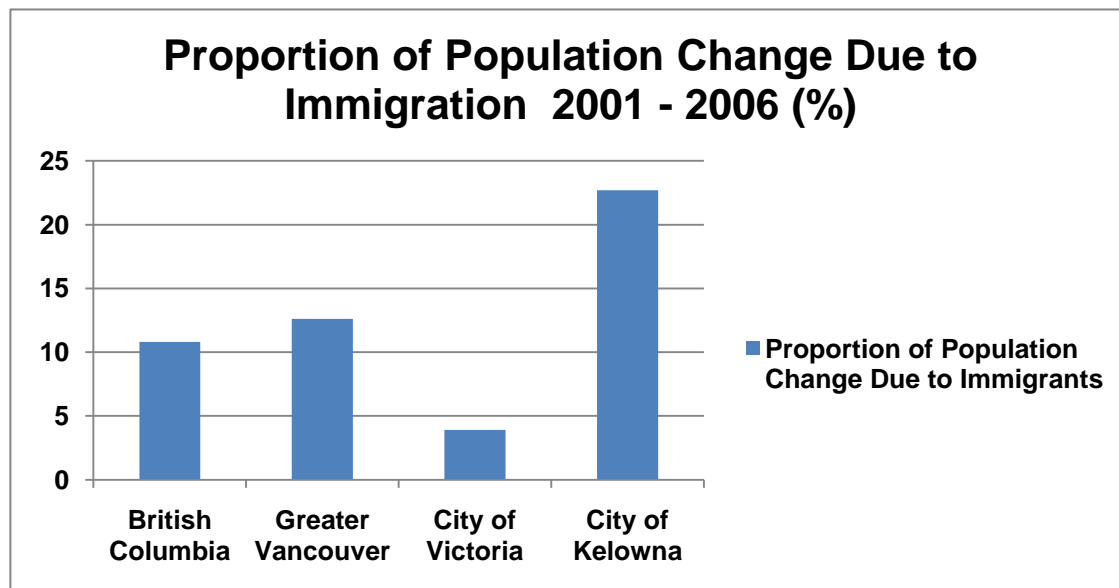
Figure 2. Total Proportion of Immigrants in 2006 (%)



(Source: Adapted from BC STATS 2006)

Despite its low proportion of immigrants in 2006 (14.8%), Kelowna boasted the highest proportion of population change due to immigrants from 2001 to 2006 (22.7%) in comparison to other major urban centres in British Columbia (Greater Vancouver scored 12.6% and Victoria 3.9%. See Figure 3). This data suggests that Kelowna is now beginning to attract more immigrants, but that the retention of these immigrants and the challenges that they face is still relatively unknown (Walton-Roberts, 2005).

Figure 3. Proportion of Population Change Due to Immigration 2001–2006 (%)



(Source: Adapted from BC STATS 2006)

There have also been significant changes in Canada's immigration trends, notably in the country of origin of its immigrants. Once dominated by white Europeans, immigrants to Canada now come mostly from Asia, Africa, and South America where the visible minority population is much more prevalent (Statistics Canada, 2008). The 2006 census estimated that there were over 5 million visible minority members in Canada, accounting for 16.2% of the total population. This is up from 13.4% in 2001, and 11.2% in 1996. From 2001 to 2006, Canada's visible minority population increased by 27.2%. This was five times faster than the 5.4% growth rate of the total population (Statistics Canada, 2008).

Nearly three-quarters (74%) of all visible minorities live in Canada's largest census metropolitan areas (CMAs): Toronto, Montreal, and Vancouver. Kelowna, on the other hand, has not been a popular destination for visible minorities. The city remains one of the "whitest" communities in all of British Columbia with only 6.1% of its population composed of visible

minorities, in comparison to the province's proportional percentage of 24.5% (BC STATS, 2008). The difference in settlement patterns among visible minority immigrants in major gateway cities and mid-sized cities—particularly in regards to housing—is relatively unknown. We do know, however, that these immigrants are experiencing challenges or barriers to settlement in the larger cities (Dion, 2001; Haan, 2005; Hiebert& Mendez, 2008; Murdie, 2003, 2008; Prentice, Askham&Engeland, 2008; Teixeira, 2006, 2008). Examination into cases of mid-sized cities, where information is lacking, must thus be explored further.

1.3 The Purpose of the Study and Research Questions

The principal aim of this study is to examine the barriers experienced by visible minority immigrants seeking housing in mid-sized cities where the ethnic composition is not as diverse as in large, major cities. Because only 6.1% of Kelowna's population is composed of visible minorities (versus 24.5% in British Columbia's overall population, a number four times greater), the city offers an excellent case study regarding the housing experiences of visible minority immigrants and the various barriers they may face. While non-immigrants may face the same housing barriers—like affordability, accessibility, and suitability—as their visible minority immigrant counterparts, the latter are considered to be more “at-risk” in terms of their core-housing needs (Hiebert, Mendez &Whyly, 2008; Hulchanski, 2004; Murdie, 2004). Unique factors that limit access to housing for these immigrants may include: language barriers (the inability to speak English fluently); the lack of a social support network (ethno-cultural community); a lack of knowledge about the functioning of the housing markets; institutional discrimination; and racial discrimination in the housing markets (Dion, 2001; Hiebert et al., 2008; Novac, Darden, Hulchanski& Seguin, 2004).

The purpose of this study is to examine the housing experiences of visible minority immigrants in relation to their housing search process and their housing outcomes. Using these experiences, the study will identify the barriers and challenges immigrants face in terms of their housing needs. The study will also examine the role and impact of race in immigrants' housing search process as well as the strategies they utilize to cope with the barriers they encounter. Finally, the study will make recommendations regarding how the immigrant housing experience in Kelowna can be improved.

The key research questions in this study are:

1. What barriers do visible minority immigrants face in negotiating Kelowna's expensive housing market?
2. What role does race play in the housing experiences of visible minority immigrants in the city of Kelowna?
3. What strategies do visible minority immigrants use to cope with the barriers to finding housing in Kelowna?
4. What recommendations would help reduce housing barriers for visible minority immigrants in Kelowna?

Through these questions, the study seeks to obtain a better understanding of the visible minority immigrant housing experience in a mid-sized Canadian city. It is hoped that the answers to these questions will help to facilitate and sustain future immigrant settlement in Kelowna and allow for the city's future economic, social, and cultural success.

1.4 The Structure of the Thesis

The thesis is divided into seven major chapters. Following this introduction (Chapter 1), Chapter 2 provides a review and discussion of the relevant literature pertaining to the current housing situation of immigrants and visible minority immigrants in Canadian cities. Another major area of discussion is the topic of discrimination and the role of race in the housing experiences of visible minority immigrants both within the Canadian and international context. This chapter provides contextual information for the chapters following it. It also provides a framework and guide to the data collection process. Chapter 3 discusses the study's methodology, including characteristics of the sample population and study area. The chapter also explains the data collection procedures and questionnaire survey design used in this study. Chapter 4 examines the migration and settlement experiences of the visible minority immigrants in the study. Chapters 5 and 6 are dedicated to answering the key research questions of this study. Chapter 5 explains the housing experience of visible minority immigrants in Kelowna, starting with the housing search process. It also looks at major challenges and barriers to housing experienced by these immigrants. Key challenges discussed are: affordability, access to housing information, discrimination, and the role that race plays in the housing search process. This chapter ends with an examination of the strategies immigrants use to cope with the barriers and challenges to housing in Kelowna. Chapter 6 is dedicated to the discussion of recommendations for the improvement of the housing process for visible minority immigrants in the city of Kelowna. Solutions will be sought to the issues of affordability of housing, settlement of immigrants, and the improvement of housing and immigrant services. This chapter also includes a section on the future of housing affordability that takes into account the impact of new government policies and taxes such as the Harmonized Sales Tax. The last chapter (Chapter 7)

concludes with a summary of the research findings, a discussion of the limitations of the study, and avenues for future research.

Chapter 2: Literature Review

2.1 Kelowna: An introduction

Canada is commonly recognized as one of the most desirable countries in the world to live in. Canada's aging population and its continued need for skilled workers has led the Canadian government to focus on ways to attract immigrants from other countries (Schmidt, 2007). Most of Canada's population growth in the past decade can be attributed to the increasing number of new immigrants entering the country. Among these immigrants, many are visible minorities who have chosen to live in Canada's largest cities, most notably Montreal, Toronto, and Vancouver (MTV). About 70% of all immigrants live in MTV, while the remaining immigrant population has settled in smaller mid-sized cities and rural areas (Statistics Canada, 2008)

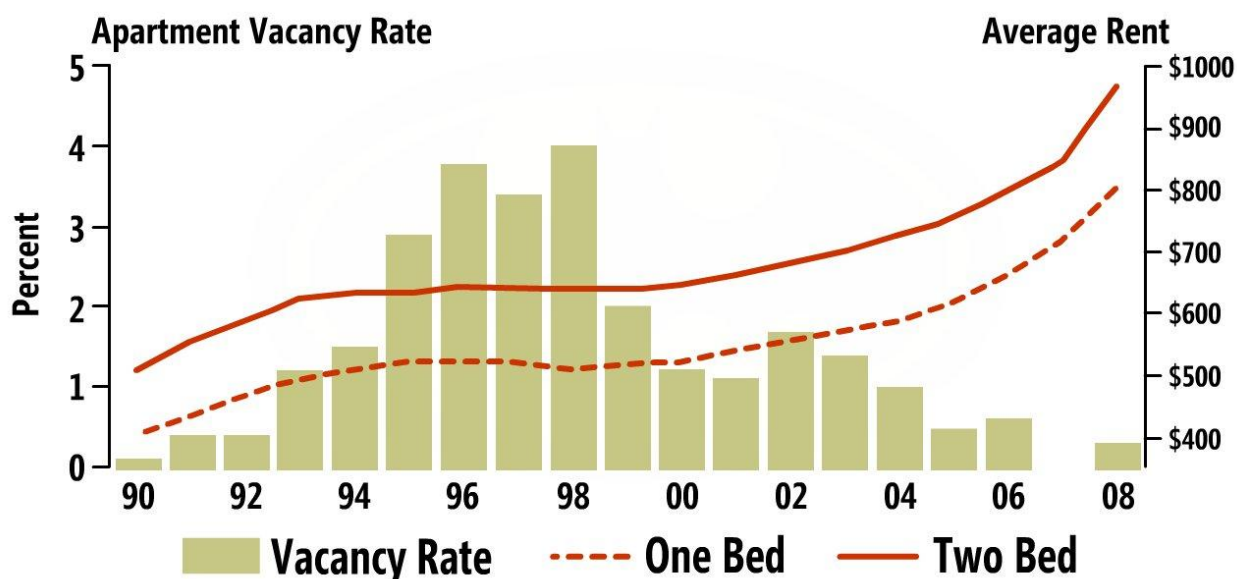
The city of Kelowna in British Columbia is one of these mid-sized cities. Despite being the third largest city in the province, Kelowna has a surprisingly small immigrant population of 15,840 (15% of the total population) and an even a smaller visible minority population of 6,515 (6.1% of the total population) (BC Stats, 2008). Kelowna's expensive housing market may be one of the reasons for the low percentage of immigrants, especially those who are not able to afford the high costs of living. Kelowna, nonetheless, has become one of the fastest growing cities in Canada. From 1991 to 2006, the city's population grew an astounding 45% (111,846 to 162,276) (Statistics Canada, 2008). This recent surge in migration to the region has placed pressure on homeownership and the rental housing market. From 2004 to 2008, the average cost to buy a home increased rapidly, going up by 44.3% (\$303,589 to \$545,000), making the area unaffordable for many residents and newcomers (Canadian Mortgage Housing Corporation (CMHC), 2008). In terms of rental housing, limited supply combined with high demand have

reduced vacancy rates in Kelowna to near zero percent in the past couple of years. The CMHC (2008) also reports that when vacancy rates decrease, rent prices increase (see Figure 4).

High vacancy rates during 1995 to 1999 resulted in the levelling off of rental housing costs to about \$600 per month for a two-bedroom dwelling and about \$500 per month for a one-bedroom dwelling. However, as vacancy rates began to decline in the years leading up to 2008, demand for rental housing pushed prices up to \$1,000 per month for two-bedroom dwellings and approximately \$800 per month for one-bedroom dwellings. With its costs having nearly doubled in the decade from 1998 to 2008, Kelowna's rental market is now affordable only

Figure 4. Vacancy Rates Push Up Rents in Kelowna

VACANCY RATES PUSH UP RENTS



(Source: Adapted from CMHC Kelowna Rental Market Report, 2008)

to select groups of people. Past studies have shown that in highly unaffordable and inaccessible housing markets such as Kelowna's, visible minority immigrants face major barriers both as home buyers and as renters (Hiebert et al., 2008, Murdie, 2004, Teixeira, 2008). Surprisingly,

rising housing costs have not slowed down Kelowna's population growth. Yet despite an increase in migration from larger multicultural gateway cities like Vancouver and Calgary, Kelowna's population remains racially homogeneous at 90% White (BC Stats, 2008).² Feelings of unease and being "out-of-place" are one reason visible minorities may avoid predominantly White areas such as Kelowna. A Statistics Canada Ethnic Diversity survey (2003) reported that over 2 million people felt uncomfortable or out of place most of the time or all of the time, because of their ethno-cultural characteristics. The study also concluded that visible minorities were more likely than non-visible minorities to have negative feelings because of ethnic characteristics such as skin colour, culture, language, accent, or religion. The creation of these kinds of White majority areas and the subsequent avoidance of them by minorities could be two factors contributing to the racial homogenization of Kelowna and ethnic concentrations in larger cities such as Montreal, Toronto, and Vancouver. While most studies dealing with the housing experiences of immigrants in Canada have primarily focused on the MTV cities (Dion, 2001; Ghosh, 2007; Hiebert et al., 2008; Murdie, 2003; Teixeira, 2008), other major urban centres, like Kelowna, must be studied to understand the underlying factors prohibiting the penetration of visible minority immigrants into mid-sized cities. Housing is a key issue in the search for the reasons why Kelowna does not attract and retain minorities (Walton-Roberts, 2005).

2.2 The Housing Situation of Immigrants and Visible Minorities in Canada

For immigrants, finding a suitable place to live is an essential part of their integration into Canadian society. Adequate and affordable housing is crucial to all households, but particularly to people undergoing adaptation and integration (Danso & Grant, 2000). Success in finding

² "White" refers to Caucasian, ie. a non-visible minority.

suitable housing is largely determined by the nature of the local housing market. However, immigrants tend to experience more difficulty with the housing process due to a lack of financial resources, high housing costs, a shortage of rental vacancies, and discriminatory practices in the housing market (Murdie, 2004; 2006, Teixeira, 2008; 2009; 2010).

According to a study by Prentice, Ashkam, and Engeland (2008) using 2001 census data, there were approximately 1.2 million (10.1%) households in Canada that were visible minority households that year. Among these households, approximately 80% were immigrant-led. Prentice et al.'s recent study (2008) reported that, on average, visible minority households were less likely to own their homes (only 53.5% had homeownership). However, it is interesting to note that visible minority households also tended to have higher household incomes. This was primarily due to the existence of larger households comprised of multiple workers, a situation more common among visible minority immigrants. However, larger households also meant higher shelter costs. The study also showed that visible minority households living in CMAs paid higher shelter costs than non-visible minority households while earning less household income. This has resulted in higher shelter-cost-to-income ratios (STIRs) for visible minority households (Prentice et al., 2008).

The challenges faced by the Canadian-born population in gaining access to affordable housing are compounded for newcomers. For many immigrants, especially visible minority households, core housing needs are often not satisfied. The core housing need model cites three key components for appropriate housing: adequacy, suitability, and affordability (BC Housing, 2010). Adequacy refers to the physical quality of the dwelling, including the structural integrity of the home and whether the dwelling is unsound or unsafe. Suitability refers to the appropriateness of the dwelling for accommodating a certain number of people in a household.

In other words, does the dwelling have enough bedrooms for the size and makeup of the household? Lastly, affordability refers to the maximum proportion of before-tax income that a household should theoretically spend on shelter. If housing costs 30% or more of the household members' total income and they are unable to rent an alternative housing unit (that meets the core-housing need standards) that costs less than 30% their income, that household is considered to be in core housing need and at a greater risk of homelessness (BC Housing; CMHC, 2008).

Prentice et al. (2008) reported that visible minority households are more likely to live below core housing need standards. Their study stated that 30% of visible minority households ended up using 30% or more of their total household income for housing, compared to 19% for non-visible minority households. They also added that more recent immigrants tend to be part of visible minorities and as such are more likely to experience poor housing conditions such as overcrowding and unaffordable housing costs.

Haan (2005) agrees that housing affordability has been a primary concern for many new immigrants as shown in the decline of immigrant homeownership levels in the past couple of decades. A household's income level often dictates how much money can be spent on mortgage or on rent. The amount of income left over is used to pay for other essentials such as food, clothing, transportation, and utilities (Hulchanski, 2004). Since 1981, income levels have decreased for immigrants in Canada, thus creating severe unaffordability in housing (Haan, 2005). On this issue, Preston et al. (2007) also notes:

Below-average household income was the main cause of affordability problems for immigrant renters whose housing costs approached the metropolitan average. Immigrant homeowners struggled with below-average incomes and above average housing costs as they attempted to buy housing in a period of rising prices. (p. 56)

In the past, immigrants have had higher homeownership levels than Canadian-born residents, but these roles have now reversed. Hann (2005) reported that as income levels for Canadian-born residents have increased, they have surpassed immigrant homeownership rates. Picot (2004) agrees that the income levels of immigrants have significantly decreased. In spite of Canada's economic recovery in the 1990s and the boom in recent years, entry-level earnings have fallen on average for full-time immigrant workers (Picot, 2004).

The bleak labour market conditions experienced by Kelowna's immigrant workers have been no different than those experienced elsewhere in Canada. The average and median incomes of Kelowna's immigrants proved to be lower than those of Kelowna's total population, indicating that Canadian residents earned higher incomes on average than immigrants in Kelowna (see Table 1). In addition, only 24.5% of the total Canadian working population of immigrants worked full time in 2005, as opposed to 34% of Kelowna's working population. These data suggests that, not only did Canadian residents have a higher income than immigrants in 2005, but that they were also engaged in more full-time employment.

Table 1. 2005 Income in the City of Kelowna

Total Income	Immigrants	Total Population
Population, 15+, with income	14, 695	85, 620
Total income median	\$22, 748	\$25, 134
Total income average	\$30, 629	\$33, 647
Employment Income	Immigrants	Total Population
Worked full year, full-time	3, 595	29, 130
Full year, full-time median	\$35, 995	\$38, 363
Full year, full-time average	\$43, 756	\$46, 355

(Source: Adapted from BC STATS - City of Kelowna 2008)

Low income levels, coupled with rising housing costs have produced an unsustainable housing environment for new immigrants in Canadian cities like Kelowna. Canada's housing

market is in its ninth year of continued house price growth. Prices have increased more than 90% from 1999 to 2007 (Statistics Canada, 2008) and mortgage and rental fees have risen to unaffordable extremes. Recent immigrants are spending more than 30% of their income on shelter (Hiebert et al., 2008; Murdie, 2003; Pruegger & Tanasescu, 2007). Although there are large numbers of immigrants buying homes, many of their housing experience include suffering from housing suitability and adequacy problems (Mattu, 2002; Murdie, 2003; 2004; Hiebert et al 2008). Low-income immigrants are forced to cope with issues of overcrowding, multi-family households, money pooling, and having to spend a high proportion of their income in order to own a home (Carter, 2005; Hiebert et al 2008; Prentice et al., 2008; Preston et al., 2007).

Studies have shown that, upon their arrival in Canada, most immigrants cannot afford to purchase a home and consequently resort to rental accommodation (Murdie, 2004; Hiebert et al, 2008). Even in the rental housing market, however, immigrants continue to endure extreme cases of core housing need. Immigrants who rent may also be at a greater risk of being homeless, or in dire core housing need due to their limited financial mobility (Hulchanski, 2004). The income and wealth gap between owners and renters is extremely polarized in Canada. Every year it widens by 1%, in large part due to high rental costs, the absence of tax concessions for renters, their limited financial mobility, and reductions in the quality of life for renters (Hulchanski, 2004). In addition, immigrant renters face even more obstacles when their lower income-levels (compared to their Canadian-born counterparts) and the discrimination by various sections of Canadian society are taken into consideration. This places many immigrants automatically in “at-risk” situations where the future offers limited potential for economic advancement and a greater danger of homelessness.

2.3 Discrimination: The Role of Race

Discrimination is a major barrier that immigrants face in today's strict housing market. Haan (2007) identifies homeownership barriers for certain racial groups that have been established by "gatekeepers" such as mortgage lenders, real estate agents, landlords, and neighbourhood residents. Several studies have shown that certain ethno-racial groups have identified discriminatory practices by these gatekeepers (Novac et al., 2004; Teixeira, 2006). Novac et al. (2004) reported that landlords have admitted to conducting discriminatory housing practices in regards to certain ethnic groups and people on social assistance. Landlords are also becoming more stringent in their rental occupant screening process when vacancy rates are low and there is competition for housing (Novac et al., 2004). Across Canada's 34 major centres, the rental apartment vacancy rate was 2.6% in 2007—a figure significantly lower than in the 1990s when the average was 4.3% (CMHC, 2008)—which made it easier for landlords to engage in discriminatory practices. In Kelowna, the situation remains critical for many visible minority immigrant households with potential core housing needs, especially as vacancy rates have plunged to near zero at 0.3% (CMHC, 2008).

White immigrants tend to make smoother transitions into Canada's homeownership and rental markets as they can avoid financial, racial, and other forms of discrimination (Haan, 2005; 2007; Prentice et al., 2008). Higher income levels also provide better mobility for migrants by allowing them to choose suitable and adequate homes. Visible minority immigrants (e.g. Jamaicans, Somalis, Vietnamese, etc.), however, continue to spend more than 50% of their incomes on housing, and often for relatively inferior housing stock (Murdie, 2004). Danso and Grant (2000) reported that visible minority immigrants, such as blacks and South Asians, have received the highest levels of discrimination in the housing market (Danso & Grant, 2000; Novac

et al., 2004). One study looked at discrimination in the housing market as it was perceived by Jamaican, Somali, and Polish housing seekers. As anticipated, the two visible minority groups claimed more personal and group discrimination than the white Poles (Dion, 2001).

The relevance of race, as perceived by the colour of an individual's skin is seen as a primary factor in housing discrimination (Danso & Grant, 2000; Dion, 2001; Teixeira, 2008). However, the topic of race in the Canadian literature, and how it relates to the housing search process and the housing outcomes of racialized immigrants have been largely understudied. With the exception of Dion's (2001) study on housing discrimination, there has been very little Canadian literature produced on the topic. The majority of studies dealing specifically with discrimination in housing have been published in the United States and in Sweden. (Ahmed & Hammarstedt, 2008; Ahmed, Andersson, & Hammarstedt, 2010; Galster, 1991; Ross & Turner, 2005; Yinger, 1998). Ahmed et al.'s (2010) Swedish study measured whether landlords discriminated against visible minority immigrants based on preference-based discrimination or statistical discrimination. They concluded that applicants from a minority group are more likely to face preference-based discrimination in the housing market than those from a non-minority group, even when more socio-economic information about the applicant such as employment, housing history, or household size is provided. Thus, discrimination tends not to be based on a lack of information, but rather the landlord's racist attitudes towards visible minority immigrants.

Ross and Turner's (2005) study also tested for discrimination in the housing markets of major metropolitan areas in the United States. In 4,600 paired tests across 20 cities, this study found mass cases of discrimination in both the rental and owner-occupied housing markets nationwide, particularly for Hispanics and African-Americans. Research in Canada, though

limited also suggests similar findings of discrimination based on race. Teixeira's study (2010) on recent immigrants notes:

[Immigrants] felt landlords had discriminated against them. In a landlord's market with very low vacancy rates, landlords tend to filter who gets rental housing and at what price. The country of origin, as well as the immigration status and ethnicity or race of the immigrants, have influenced some landlords' behaviours and decisions in the rental housing market. The issue of discrimination in accessing housing, as well as the role and impact of landlords as urban social gatekeepers, is an important one and clearly needs further research. (p. 47)

In Canada, specific studies on housing discrimination—whether self-perceived or institutionalized—have been seriously lacking over the past decade, however. More research, like that of Ahmed et al. (2010) and Ross and Turner (2005), must be conducted to understand the extent to which residents, especially socially marginalized groups such as visible minorities/immigrants, are experiencing discrimination in the Canadian housing market.

Race and ethnicity, however, can have both positive and negative impacts on housing experiences (Tomlins, Johnson & Owen, 2002). Belonging to certain ethnic or racial groups may have its benefits during the settlement process when support groups and social networks are available in the community to assist in the housing search process (Teixeira, 2008, Tomlins et al., 2002). On the other hand, some visible minority immigrants do not have the advantage of a social support network, especially in cities like Kelowna where the availability of diverse ethno-cultural networks may be reduced or absent. Therefore, Kelowna's predominantly White housing market and the racial boundaries that exist within the city may create a challenging environment for visible minority immigrants seeking housing.

2.4 Summary

On a national scope, immigrants in major Canadian cities are experiencing housing

difficulties. Thus far, several studies have been consistent in showing that immigrants, especially visible minorities, are in core housing need. Hiebert et al. (2008) and Mattu (2002) reported that many immigrants in Vancouver are spending at least 30%, and sometimes even 50%, of their household income on housing, even when they are living in substandard housing conditions. In Toronto, the picture is no different. Preston et al. (2007) described similar housing problems for immigrants in that city, with affordability being the key issue. Although these studies have shown that the housing careers of immigrants have been progressive, the data used in these studies were drawn from the LSIC (with the exception of Mattu, 2002) from 1996 to 2001. Much has changed in immigration and housing markets across Canadian cities since 2001. There is thus a need for further study of the housing experiences of more recent immigrant groups, especially visible minorities, that are more susceptible to being discriminated against in the housing markets. Particular attention needs to be paid to how immigrants are settling into regions (such as Kelowna) that have emerged into mid-sized cities. How mid-sized cities have responded, and welcome these newcomers, must also be monitored to ensure the successful retention and growth of these cities.

The Canadian literature on the housing experiences of immigrants is small, but significant. Many recent studies have explored the housing experiences of immigrants and refugees in major urban areas such as Toronto and Vancouver (Ghosh, 2007; Hiebert et al., 2008; Murdie, 2003; 2008; Teixeira, 2006; 2007; 2008). However, the study of the housing experiences of immigrants, refugees, or visible minorities in mid-sized cities has only recently become an area of interest in the Canadian literature (Carter et al., 2008; Teixeira, 2009; 2010; Wachsmuth, 2008). As immigrants and visible minorities continue to migrate out of the overcrowded major cities and into mid-sized cities like Kelowna, it is important to report on their

settlement and housing experiences in order to fill gaps and add to the growing body of literature on the housing experiences of immigrants.

Studies on the housing experiences of visible minority immigrants in Canadian cities have also been limited in quantity and in scope. Danso and Grant (2000) and Teixeira (2008) have studied black Africans in Calgary and Toronto, respectively, and Ghosh (2007) has reported on the experiences of South Asians in Toronto. Dion (2001), Mattu (2002), Murdie (2003; 2008), and Hiebert et al. (2008) studied on the housing experiences of immigrants including visible minorities. In recent works, Prentice et al. (2008) has been one of the few research teams to focus entirely on visible minority households and to include non-immigrant households.

Past studies (Danso& Grant, 2000; Dion, 2001; Teixeira, 2006; 2008) have shown that race does play a role in the housing experiences of visible minority immigrants in large cities such as Toronto. Racial discrimination was a common theme experienced by immigrants in these studies, one that compounded their housing barriers and challenges. Recent studies by Teixeira (2009; 2010) report that racial discrimination may not be a significant factor in the housing experiences of new immigrants in Kelowna. However, the issue of race and how it impacts the housing experiences and housing careers of these immigrants still remains unclear in the scope of mid-sized Canadian cities.

Findings from recent works suggest that although some immigrant groups experience progressive housing careers, many marginalized groups such as refugees and visible minorities are experiencing difficulty in their housing careers (Murdie, 2008; Teixeira, 2006; 2008). Immigrant households, in particular visible minority households, have reported being in core housing need, with affordability and adequacy being primary housing concerns (Hiebert et al.,

2008; Prentice et al., 2008; Preston et al., 2007). Specific study of visible minority households or comparative studies on visible and non-visible minority households is warranted to understand why housing barriers exist among certain immigrant groups. Furthermore, more research on discrimination in housing markets is needed so that the current housing situation of immigrants can be better understood. The study of mid-sized cities (considered the next frontier for immigrants) must also be emphasized in future research to ensure the successful settlement of immigrants in these regions.

Chapter 3: Methodology

The main objective of this exploratory study is to examine the housing experiences of visible minority immigrants in Kelowna. Data for this study was collected between August 2009 and December 2009 through 10 key informants³ and 30 visible minority immigrants.⁴ This chapter describes the research design of this study, including the procedures and instruments used in the collection of data and its analysis.

3.1 Study Area

According to the last Canadian census (2006), the City of Kelowna is part of the third largest Census Metropolitan Area (CMA) in British Columbia, the two largest being Greater Vancouver and Victoria (see Table 2).

Table 2. The Top Three Largest Census Metropolitan Areas in British Columbia

Census Metropolitan Areas in BC	Population
Greater Vancouver	2,116,581
Victoria	330,088
Kelowna	162,276

(Source: Statistics Canada, 2008)

The City of Kelowna was chosen as the study area for three reasons: (a) it has one of the most expensive housing markets in Canada and among several Western nations (Demographia, 2009); (b) the city carries one of the lowest proportions of immigrants (14.8%) and visible minorities (6.1%) in British Columbia, and one of the lowest levels in comparison to other

³A key informant is a person who is an insider to the topic of research and who can provide contextual information and answers to the research questions. For further explanation of key informants, see page 26.

⁴See the footnotes on page 2 and pages 24–25 for the definition of a visible minority immigrant.

Canadian CMAs (BC Stats, 2008; Statistics Canada, 2008); and (c) the city offers an opportunity for research on the housing experiences of visible minorities and immigrants in mid-sized cities.

The study area for this research project was restricted to the boundaries of the City of Kelowna (see Appendix A for a map of the city of Kelowna). In total, the Kelowna CMA has 23,715 immigrants and only 8,320 visible minorities. This city of Kelowna however, is home to 66.7% (15,840) of the CMA's immigrants and 79.4% (6,520) of the CMA's visible minority population (See Table 3). The focus of the study area was thus limited to the city of Kelowna, where the majority of the study population resides.

Table 3. Immigrants and Visible Minorities in the City of Kelowna and the Kelowna Census Metropolitan Area

	Total Number of Immigrants	Total Number of Visible Minorities
Kelowna CMA	23,715	8,320
Kelowna (City)	15,840 (66.7% of CMA)	6,520 (79.4% of CMA)

(Source: BC STATS, 2008)

The city of Kelowna has seen tremendous changes over the past two decades. From 1991 to 2006, this mid-sized city grew from 75,950 to 106,707, an increase of 28.8%. Despite being part of the third largest CMA in the province, Kelowna has a relatively small immigrant population of 15,840 (15% of the total population), and an even a smaller visible minority population of 6,515 (6.1% of the total population) (BC Stats, 2008). Increasing housing costs may be one of the reasons for the low percentage of immigrants and visible minorities in the city of Kelowna. From 2004 to 2008, average residential costs increased rapidly, going up by 43.9%

(\$303,589 to \$541,131), and making the area unaffordable for many local residents and newcomers, including immigrants (Canadian Mortgage Housing Corporation, 2009). However, the recession of 2009 in Canada decreased the housing demand in this once-booming market; in Kelowna, average housing prices fell to \$490,000. In addition, mortgage rates dropped from an already low 1.50% at the start of 2009 to 0.25% by the end of the year, thus making the housing market slightly more affordable for buyers (CMHC, 2009). Despite this relief, Kelowna's housing prices still made it one of the most expensive markets in the Western world in 2009. According to a the latest Demographia study (2009), Kelowna was ranked the 38th most "severely unaffordable housing market" among 272 housing markets in six Western nations.

Kelowna's rental housing market has seen similar changes. High vacancy rates during the period 1995 to 1999 resulted in the levelling off of average rental housing costs to about \$600 per month for two-bedroom dwellings and about \$500 per month for one-bedroom dwellings. From 2006 to 2008 vacancy rates dropped to near zero percent (CMHC, 2008). The high demand for rental housing pushed rental prices up to an average of \$1,000 per month for a two-bedroom dwelling and approximately \$800 per month for a one-bedroom dwelling in 2008. With rental costs nearly doubling in the decade between 1998 and 2008, Kelowna's rental market had become unaffordable to many residents. The recession of 2009, however, brought some relief to the rental sector as the vacancy rate grew to a healthier level of 3.0%. As demand for housing decreased during that period, so too did the average cost of renting a dwelling: \$900 for a two-bedroom dwelling; and \$750 for a one-bedroom dwelling (CMHC, 2009).

3.2 Sample

The sample for this study was drawn from the visible minority population of immigrants

living in the city of Kelowna. Eligible participants in this study met two criteria. First, in order to be eligible to participate in this study the participant had to be part of a visible minority; in other words, a person of colour, or what Statistics Canada describes as someone non-White and non-Aboriginal (2007). Second, the person had to be an immigrant, one that is foreign-born, and one who once was or still is a landed immigrant. In this study, there were no limitations on the length of time the immigrant had been in Canada due to the difficulty of recruiting participants and the limited time frame for data collection. Subjects (visible minority immigrants) excluded from this study included: (a) anyone under 19 years of age, (b) visible minority immigrants who cannot communicate in English, and (c) illegal immigrants.

Individuals from Kelowna's visible minorities likely to be included in this study were also those identified in the 2006 Canadian census as city's top 10 immigrant groups by population: (a) India, (b) Southeast Asia, excluding the Philippines, (c) Africa, (d) China and Hong Kong, (e) Central America, (f) Eastern Asia, specifically Korea and Japan, (g) The Philippines, (h) South America, (i) West Central Asia and the Middle East, and (j) The Caribbean and Bermuda (BC Stats, 2006).

3.3 Key Informant Interviews

Research interviews were conducted using a semi-standardized approach (Berg, 2007). Questions and topics for the interview were predetermined and were asked in a systematic and consistent order. However, the semi-structured interview process allowed the researcher freedom to digress from the predetermined questions, and allowed for further exploration of the subjects' responses. The semi-structured interview approach also allowed the researcher to adjust to the subject's perspective and to the content of the interview discussion. Adjustments to the interview

process were accomplished by reordering or rewording the questions, adjusting the level of language used for scheduled questions, or through unscheduled probes (adding and deleting questions) (Berg, 2007).

Semi-standardized interviews were conducted following a general interview guide approach with 10 key informants (see Appendix B for the interview guide). A key informant is an individual well versed in the social phenomenon that the researcher would like to study, and someone who is willing to tell the researcher what he or she knows (Babbie, 1999). The key informant is thus considered a knowledgeable “insider” to the research topic. In addition, a key informant may be able to vouch for the legitimacy of the researcher to potential participants of the study (Berg, 2007).

The purpose of the key informant interviews was to provide contextual background regarding the housing market and the housing situation of visible minority immigrants in Kelowna. The key informants for this research consisted of community leaders, immigrant settlement workers, immigrant employment workers, housing service providers, and non-governmental organization executives. Key informants were recruited through contacts with members of the community. A snowball sampling method was utilized to develop these contacts and to recruit participants for the questionnaire survey. Snowball sampling is a well-known sampling technique often used in qualitative research (Babbie, 1998; Teixeira, 2009). This method involves using informants or participants to identify additional cases who may be included in the study, especially when members of a special study population are difficult to locate (Babbie, 1998; Teddie&Tashakkori, 2009). Key informants for this study were also obtained through a community directory provided by Kelowna Community Resources, a local social agency.

Key informants were first contacted either in person, or by telephone, or by e-mail to introduce the researcher and the purpose of the study. Key informants were also given a letter by mail or by e-mail that explained the objectives of the study, and asked for their participation in the study. After agreeing to participate in the interview, a time and location (usually the workplace office of the key informant) was arranged. The duration of the interviews lasted approximately 20-40 minutes. The 10 key informant interviews were conducted from August 2009 to December 2009 in Kelowna. Each interview was tape-recorded, transcribed, coded, organized by theme, and analyzed by the researcher by selecting quotes.

During the key informant recruitment process, 10 organizations involved in immigrant settlement or housing were contacted for interviews. Out of these, 6 organizations accepted the invitation to be interviewed. Among these service providers, 9 key informants were selected for interviews (for a complete list of key informants contacted, see Appendix C).⁵ Because they worked directly with immigrants or in housing services in Kelowna, service providers were an important source of information for this study. Settlement services provided by organizations sometimes also assist immigrants in the search for and acquisition of housing. Thus, identifying what services were being provided for immigrants in Kelowna offered valuable contextual information in regards to the housing experience of Kelowna's visible minority immigrants.

Ethnic religious organizations were also contacted as potential key informants for this study. These included the Okanagan Chinese Baptist Church, the Kelowna Korean Presbyterian Church, the Okanagan Sikh Temple, and the Kelowna Buddhist Temple (see Appendix C for the full list of key informants contacted). Out of these four religious organizations, only one, the Okanagan Sikh Temple, had a representative available for an interview. The three organizations that did not participate were either too busy to do so or did not respond to the invitation for an

⁵ Among the 9 key informants interviewed here, some belonged to the same organization.

interview. Religious organizations were seen as likely locations for key informants for this study because they enable large social networks of faith-based ethnic groups (Agrawal&Qadeer, 2008). There was also the possibility that faith-based ethnic neighbourhoods existed in Kelowna which could provide information about the particular housing experiences of certain visible minority immigrant groups that live in well-integrated or isolated neighbourhoods. Places of worship such as churches and temples were also determined to be good sources for the study population because of the four major social functions they serve: (a) as places offering fellowship with fellow countrymen, (b) as places that maintain cultural traditions, (c) as places that provide social services for religious members and the local ethno-racial community, and (d) as places that provide social status and positions for immigrant groups (Min, 1992).

Each audio-recorded interview was transcribed verbatim into textual form(Babbie, 1998). These transcribed interviews were then analyzed by the researcher, who organized selected quotes according to themes. These themes included: (a) Kelowna's Housing Market, (b) Racial/Cultural Diversity in Kelowna, (c) Settlement Barriers, (d) Housing Barriers, (e) The Issue of Race and Discrimination, (f) Coping Strategies, (g) Homelessness, and (h) Recommendations for Housing.

3.4 Focus Groups

Initially, this study had proposed to conduct 3 to 4 focus groups with visible minority immigrants following the key informant interviews. These 3 to 4 focus groups would each have been made up of 6 to 10 participants, and were to be held during the months of August and September 2009. Attempts were made to organize the focus groups using the snowball sampling recruitment method. Key informants were asked to help recruit visible minority immigrants

within their community or organization. Kelowna Community Resources, for example, provided a list of 33 cultural groups that the researcher then contacted by mail. Each cultural group received a “contact letter” indicating the purpose of the study and an invitation to participate in the study’s focus groups. Out of the 33 cultural groups contacted, only one group responded to the letter. That group indicated that it did not want to participate in the focus groups.

In total, there were approximately 2 to 3 individuals who indicated potential interest in the focus groups. Due to the low level of interest in the focus groups, the researcher decided to change the method of data collection to a questionnaire survey where it was hoped participation would be greater.

3.5 Questionnaire Design

A survey of visible minority immigrants' housing experiences was conducted using a questionnaire that was to eligible participants in the study. The questionnaire was developed from the essential themes generated from the literature review and 10 semi-structured interviews with key informants. The questionnaire consisted of mainly structured questions, but also included some open-ended questions for further exploration into a topic.

The questionnaire consisted of seven sections to be answered by the respondents:

1. Housing History and Current Housing Status;
2. Settlement in the City of Kelowna;
3. The Housing Search Process;
4. Housing Experience in the City of Kelowna;
5. Discrimination in the City of Kelowna;
6. Recommendations for Housing in Kelowna;

7. Demographic Information (see Appendix D for the Questionnaire Outline).

The seven major sections of the questionnaire were also prefaced by a cover letter explaining the objective of the study and the rights of the respondent. This letter also served as the consent form for the respondent to participate in the study.

3.6 Sampling and Data Collection Procedures

Recruitment of the sample proved to be a difficult task for this study. Kelowna's relatively low visible minority immigrant population and the lack of established ethnic communities in the area are two factors that may account for the difficult recruitment process. In addition, community organizations and local government agencies, including Immigration Canada, either did not have or could not disclose lists of all visible minority immigrants living in Kelowna. Participants for the questionnaire survey were thus recruited mostly through the author's personal contacts and also through the help of local community agencies, religious organizations, and social clubs.

Two of the most important organizations providing services for immigrants in Kelowna, Kelowna Community Resources and the Kelowna Immigrant Society, were key sources for recruiting the sample. The researcher's personal contacts drew on friends and family in the area with a particular focus on the South Korean and East Indian population.

The researcher also contacted members of ethnic and religious course unions or clubs at the University of British Columbia Okanagan (UBC-O). Out of the 27 course unions listed for the 2009/2010 school year, the researcher identified only one—the Asian Student Association—that specifically promoted the congregation of a visible minority ethnic group. Other smaller

clubs at UBC-O were also identified for the purposes of recruiting participants. Out of 60 listed UBC-O clubs, the researcher contacted 4 that potentially fit the sample criteria: the ALL Pakistan and Indian Cultural Club, the Baha'i Club, the Korean Students Club, and the Muslim Students Club. These selected UBC-O course unions and clubs were then invited to participate in this study via e-mail.

Data collection for the questionnaire survey was primarily acquired through the online survey tool SurveyMonkey (www.surveymonkey.com). According to the Web information company Alexa, SurveyMonkey is the leading survey tool on the Internet. SurveyMonkey allows its users to quickly and easily create custom questionnaire surveys. It also allows for the questionnaire to be distributed online, such as via e-mail, and directed to a Uniform Resource Locator (URL). The website employs multiple layers of security to ensure that each account and all data remains private and secure. The company employs a third-party firm to conduct daily audits of its security, and the clients' data resides behind the latest in firewall- and intrusion-prevention technology (www.surveymonkey.com, 2009).

Data for the questionnaire survey were collected between October 2009 and December 2009 via SurveyMonkey. Some respondents expressed their preference to complete the surveys in hard copy, however. The hard-copy versions were then air-mailed or hand delivered. In total, there were 30 respondents for the questionnaire survey. Most of the respondents (22 out of 30) participated online via SurveyMonkey. The remaining 8 respondents participated using the hard copy questionnaire. Completed hard copies were mailed back to the researcher or left for pick-up at the Kelowna Immigrant Society. These 8 hard copy responses were then entered into SurveyMonkey by the researcher for electronic data analysis purposes. SurveyMonkey provided the researcher with graphs and charts in order to analyze individual responses. All responses

were then filtered and cross-tabulated in the data analysis, thus allowing the researcher to create custom data reports and custom charts and graphs.

3.7 Socio-demographic Profile of Questionnaire Sample

This section provides a detailed analysis of the 30 respondents in the questionnaire survey. The socio-demographic profiles that are examined include: (a) country of origin, b) immigration class and year of arrival, (c) household and age structure, and (d) educational attainment and income.

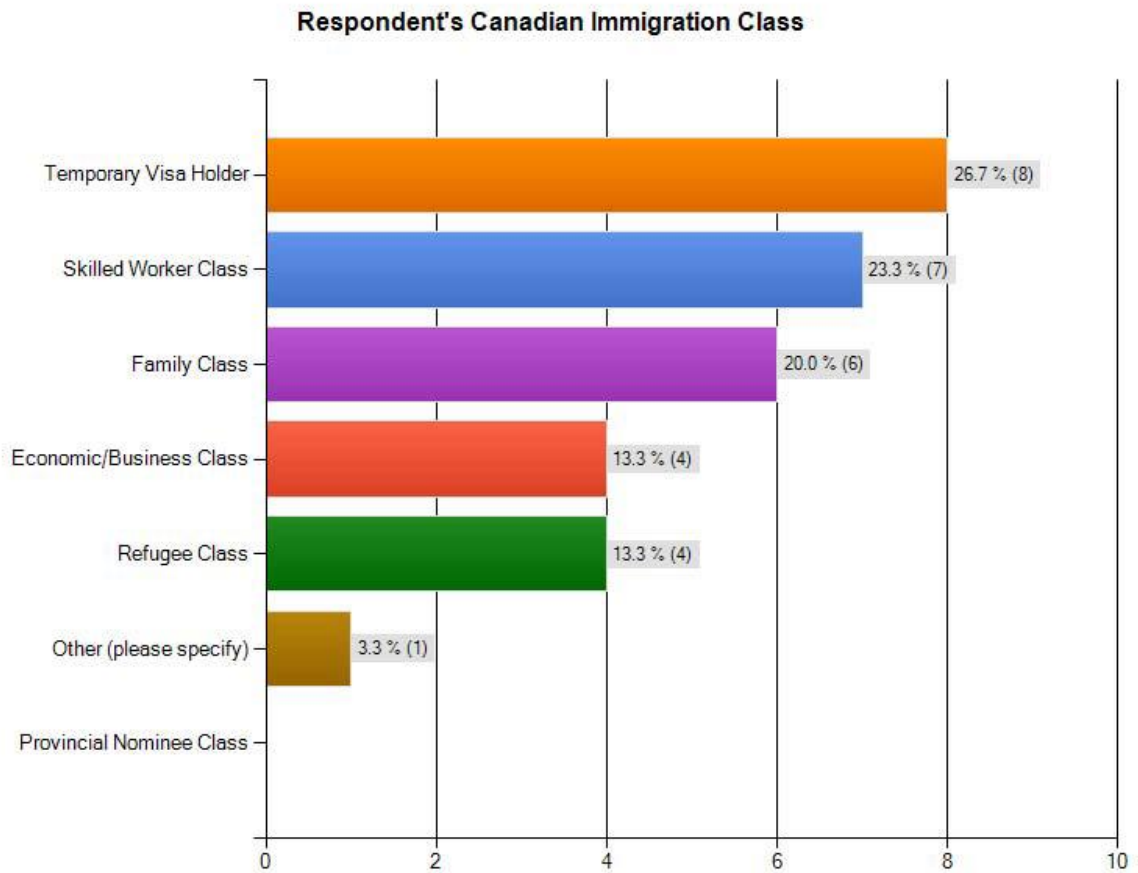
3.7.1 Country of Origin

Among the 30 questionnaire respondents, there was a 3:2 gender ratio of males to females, with 18 of the respondents (60%) being male and 12 (40%) being female. The respondents originated from 15 different countries with the vast majority hailing from the continent of Asia. The 25 Asian respondents (83.3%) included 6 from India, 5 from South Korea, 4 from the People's Republic of China, 3 from Taiwan, 2 from Iran, and one each from the Philippines, Malaysia, Cambodia, Nepal, and Israel. The remaining respondents included individuals from Jamaica, Yugoslavia, Mexico, and El Salvador.

3.7.2 Immigration Class and Year of Arrival into Canada

When asked to describe their current immigration status, the immigration class selected most often by the respondents was the temporary visa holder class at 8 respondents (26.7%), closely followed by the skilled worker class at 7 (23.3%), the family class at 6 (20 %), the economic/business class at 4 (13.3%), and the refugee class at 4 (13.3%) (see Figure 5). The one respondent who chose the “other” category gave an invalid response.

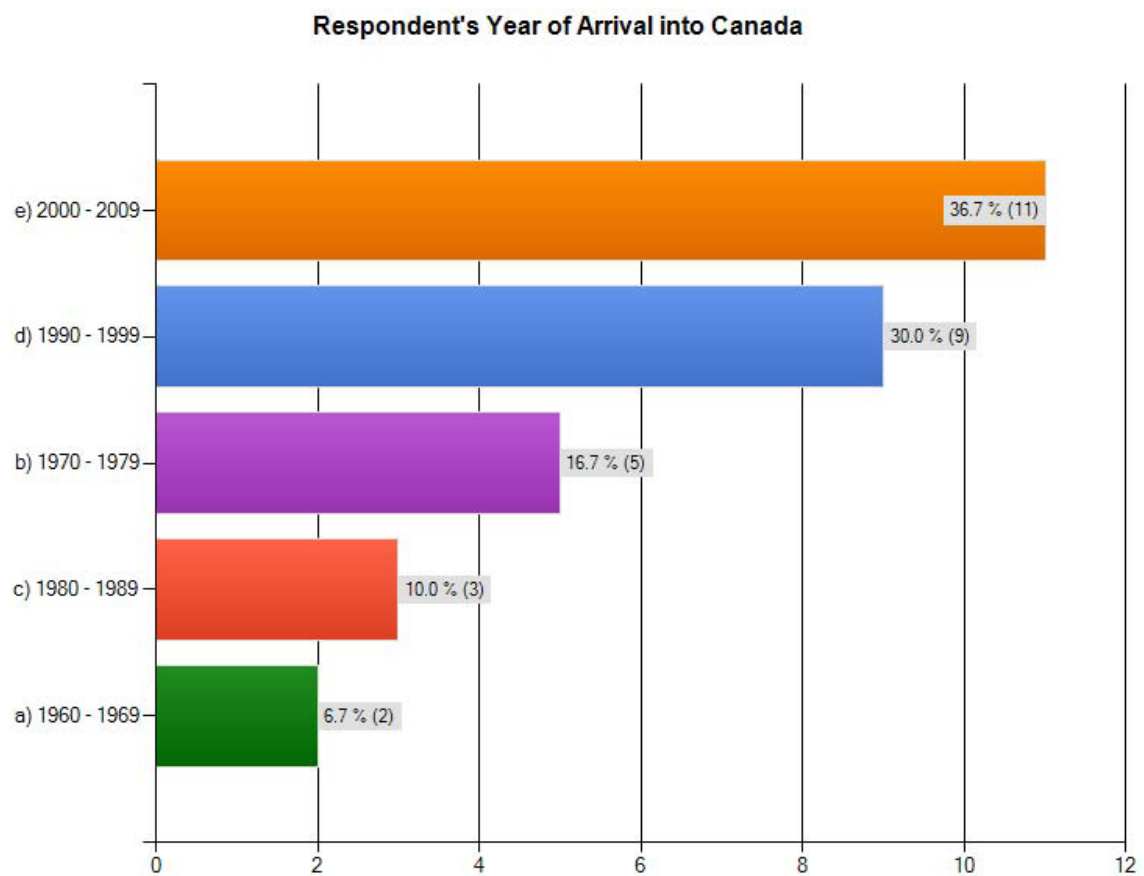
Figure 5. Respondents' Canadian Immigration Class



(Source: Questionnaire Survey, 2009.)

The majority of the respondents (66.7%) arrived in Canada between 1990 and 2009. The highest number of immigrants (11) arrived in Canada between the years 2000 and 2009. One-third of the respondents arrived in Canada between 1960 and 1979 (see Figure 6).

Figure 6. Respondents' Year of Arrival into Canada



(Source: Questionnaire Survey, 2009.)

3.7.3 Household and Age Structure

The average age of the respondents at the time of their arrival into Canada was 25. Most of the respondents (50%) arrived in Canada between the ages of 18 and 34. The average age of respondents at the time of the study was 41.

The household data indicated that 90% of all individuals lived with at least one other person. Only 10% lived alone. The immigrants in the survey surpassed the Canadian average number of persons in a household (2.5) with an average of 3.0 persons per household (Statistics

Canada, 2008). More than half of these households (17) carried 3 or more people. Out of the 30 respondents who represented 30 households, homeowners and renters were split at 15 for each profile. The most popular type of dwelling for homeowners was the single, detached home (12 out of 15). For renters, the most popular types of dwellings were apartments, condominiums, or townhouses (10 out of 15).

3.7.4 Educational Attainment and Income

The 30 respondents in the survey were highly educated sample in comparison to other samples. The majority of the respondents (66.7%), or two-thirds, reported having completed college or university. The second highest level of completed education was high school at 26.7% for a total of 8. One respondent's highest level of education was elementary school; another's was a trade school or diploma. Despite the high number of respondents having completed college or university, the income levels showed that some were making below the British Columbia average income of \$34,519 (BC Stats, 2008). Seven respondents made less than \$15,000 in 2008, while 4 were making between \$15,000 and \$30,000 a year. Another 7 respondents earned approximately the BC average income, placing themselves in the \$30,000 to \$45,000 per year bracket. Eleven respondents reported earning \$45,000 or more with 5 earning more than \$100,000 in 2008. Income may be an indicator of one's housing status and household structure.

3.7.5 Limitations of the Study

The main limitation of this study is its generalizability. Because of its small sample size, the study is limited and the results cannot be generalized to other visible minority immigrants. However, in the questionnaire survey the sample size of 30 subjects and 10 key informants

provided an exploratory study into the research questions. Other limitations of the study include volunteer bias and sampling bias.

Volunteer bias may have occurred due to the possibility that the people who agreed to participate and the people who refused to participate differ from each other in some ways (Teddlie&Tashakkori, 2009). A sampling bias may also have been present since the sample was not a random sample of the study population and thus was not equally balanced or objectively represented (Babbie, 1998; Creswell, 2009). In addition, because about one-third of the questionnaire sample was presented by community organizations, a sample bias may have occurred in the form of the over-representation of immigrants who were more “at-risk” in terms of settlement services and who were in need of more assistance from service providers (Teixeira, 2009). This group may also represent immigrants more inclined to use government or community services, as opposed to immigrants unaccustomed to government assistance like that available in Canada because they come from cultures where this does not exist.

The various elements mentioned in the socio-demographic profile could also create significant differences in responses. Factors such as the participant’s country of origin and immigrant class could be important differences that determine the level to which they successful settle in Canada. For example, refugees would not have the same support system available to them as an immigrant that entered Canada by means of a family sponsor (Murdie, 2008). In addition, skilled workers and economic class immigrants may be better prepared financially than those coming to Canada under sponsored or claimed refugee statuses.

3.8 Summary

The purpose of this chapter was to review and discuss the methods used to collect data

and the procedures taken in the sampling process. The discussion included an explanation of the sample and the study area. This chapter explained the semi-structured interview process with the key informants and the design of the questionnaire that was later administered to visible minority immigrants in the city of Kelowna.

The collection of data for this study began in August 2009 with the first semi-structured interview of a key informant and ended with the final questionnaire survey respondent in December 2009. In total, the data gathered for this study included 10 semi-structured interviews with key informants including community leaders, settlement workers, housing officials, and other community service providers in Kelowna. Transcribed interviews from the key informants were also analyzed by coding, organization by theme, and quote selection. The information gathered from these interviews spawned ideas for research themes and also helped to create questions for survey.

With the help of the leading online survey tool, SurveyMonkey, the study gathered 30 respondents, all visible minority immigrants, for the questionnaire survey. Using the analysis tools provided by SurveyMonkey, the statistical data was filtered and cross-tabulated to create custom data reports, graphs, and charts for the study.

Given the limited number of studies on the immigrant or visible minority housing experience in Canadian cities, more studies such as this one are needed to fill gaps in the literature. In particular, studies of smaller urban centres, such as the mid-sized city of Kelowna, are missing in the Canadian geographical literature. This study is a great addition to both the study of the visible minority immigrant housing experience in Canada and geographically speaking, the study of mid-sized cities in Canada. Despite its small sample size, results from this study provide an exploratory examination into these topics.

Chapter 4: Migration and Settlement in the City of Kelowna

4.1 Introduction

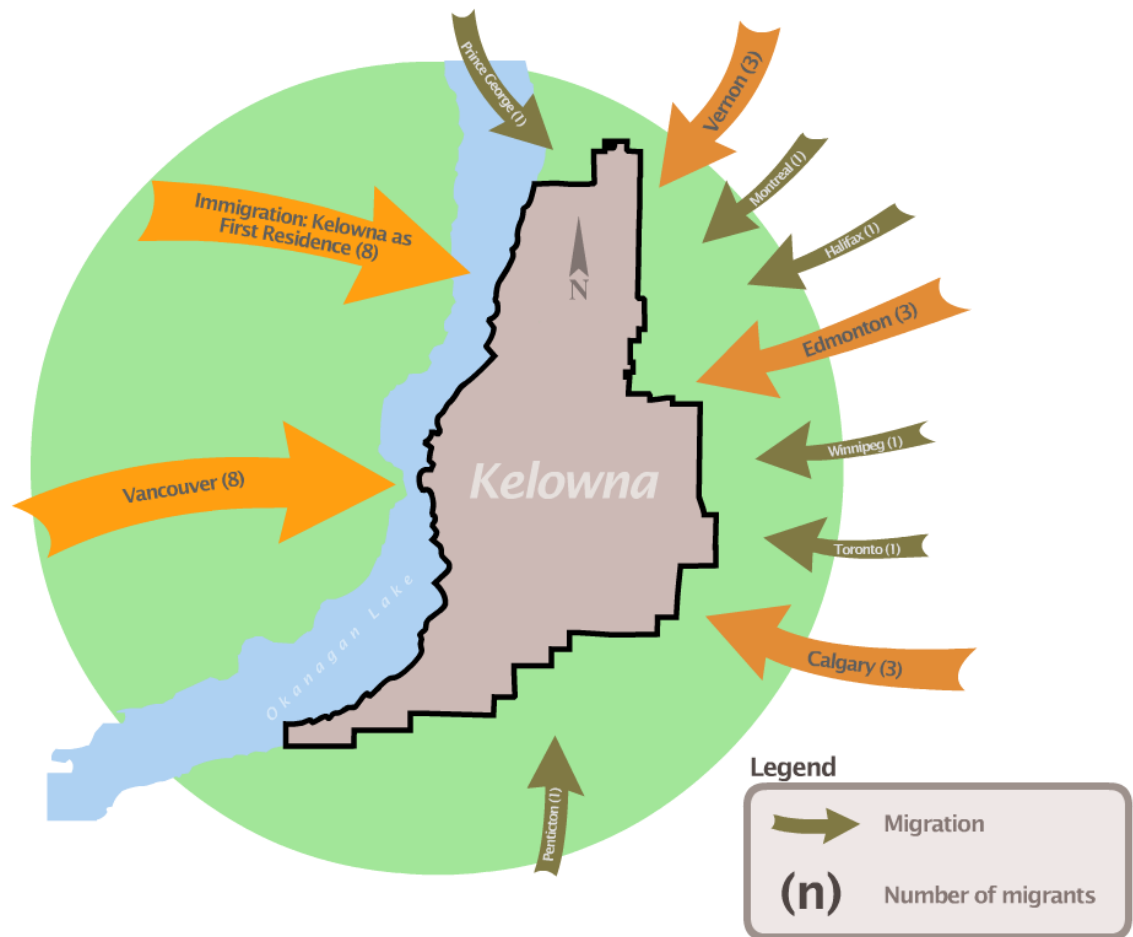
In the last few decades, Canada's flow of immigrants has steadily increased to record highs. Most of these immigrants have been visible minorities, coming from countries in Asia, Africa, and South America. These immigrants have most often settled in Canada's largest cities; more notably in "gateway" cities like Montreal, Toronto, and Vancouver. Many decades of migration and settlement into these cities has meant that research has focused on the settlement experiences of immigrants in these regions, and less so on Canada's mid-sized cities where new immigrants have only come to settle more recently (Hiebert et al., 2008; Murdie, 2003; Preston et al., 2007; Teixeira 2008; 2009). Several recent studies have focused on the settlement experiences of immigrants in mid-sized cities and the different challenges they have there in comparison to in the larger cities that have traditionally served as primary immigrant destinations (Carter, Morrish, & Amoyaw, 2008; Teixeira 2009, 2010; Wachsmuth, 2008). The settlement process in these cities is thus a relatively new topic in the Canadian immigrant literature and more research must be conducted to determine what sorts of barriers and challenges it poses to immigrants, in particular visible minorities. The purpose of this chapter is to examine the migration and settlement of 30 visible minority immigrants in the mid-sized city of Kelowna. This chapter provides a summary of immigrants' migratory trajectory to Kelowna and an analysis of their settlement—the barriers and challenges they experienced—in the city.

Kelowna is situated in the Central Okanagan, only 400 km east of Vancouver and 130 km north of the United States border. The city has undergone tremendous changes over the last few decades as its population has grown to approximately 107,000 from 75,950 in 1991. It is now

part of the third largest CMA in British Columbia and the fifth fastest growing metropolitan area in Canada (Teixeira, 2009; the Vancouver Sun, 2007). Its attractive landscape makes Kelowna a popular choice for both international tourists and Canadians retirees. According to the most recent Canadian census (2006), Kelowna continues to grow fast, but its population continues to grow old as well. Kelowna has the highest proportion of people aged 65 and older (19%), or nearly one person in five, compared to the national average of 14% (Statistics Canada, 2009).

Most migration to the City of Kelowna has been domestic, with only a small proportion (7%) coming from international locations (Bahbahani, 2008). Although international migration to Kelowna has been insignificant in the past, recent statistics show that Kelowna had the highest proportion of population change due to immigrants from 2001 to 2006 (22.7%) when contrasted against BC's two major cities : Greater Vancouver at 12.6% and Victoria at 3.9% (BC STATS, 2008). The 30 respondents for this study came from a variety of different countries, but with a particular concentration from Asian countries (83.3%). However, most respondents had not chosen the city of Kelowna as their first destination upon their arrival in Canada. Approximately three-quarters (73.3%) of the respondents reported that they had lived in another city prior to Kelowna. When asked where they lived prior to Kelowna, most reported coming from larger gateway cities such as Vancouver, Calgary, or Edmonton (see Figure 7). The rest of the respondents (16.7%) came from smaller communities in the Okanagan Valley such as Vernon and Penticton. Eight respondents (26.7%), however, chose Kelowna as their first residence upon arriving in Canada.

Figure 7. The Migratory Trajectory of Respondents to the City of Kelowna



As described in Chapter 2, the majority of the respondents (66.7%) for the study arrived in Canada in the two decades from 1990 to 2009. The most popular period of arrival for the respondents was between the years 2000 and 2009, when 11 of the surveyed immigrants arrived. One-third arrived between 1960 and 1979. From 2002 to 2008, however, Kelowna and much of Canada experienced a housing boom which saw prices in the rental and buyers' markets jump to unaffordable levels for many residents (CMHC, 2008). The vast majority of the respondents (90%) were present during this period, with more than half (56.7%) having arrived in Kelowna during the past decade. The average number of years settled in Kelowna was approximately 9.

Settling into a mid-sized city in the hinterland of British Columbia, Canada may prove to be a difficult task for immigrants. This trend is demonstrated in Kelowna where ethnic communities are not as diverse, dense, or prevalent as in more established gateway cities like in Vancouver or Toronto (Hou & Picot, 2003; Teixeira, 2009; 2010). Hou and Picot (2003) argue that an established ethnic community may have positive or negative effects on an immigrant's social or economic success. Many have argued that integration is difficult for members in ethnic communities and that successful settlement depends on factors such as the availability of supportive peers or a pre-existing ethnic community.

Ethnic communities are considered to be important factors in an immigrant's successful settlement and integration into a city. Some of the important roles ethnic communities play include: (a) providing fellowship with an immigrant's ethnic group, (b) maintaining cultural elements such as religion, language, traditions, etc., (c) providing areas where social services may be available for a specific ethno-racial community, and (d) providing social status, a place where one can feel "at home" or in a welcoming community (Min, 1982).

These four descriptions sum up some of the most important roles of an ethnic community. The importance of an ethnic community or a social network becomes especially important in terms of an immigrant's settlement and integration into his or her community. Understanding these settlement challenges is also a crucial first step in understanding the barriers to housing that immigrants face.

4.2 Settlement Barriers and Challenges

Settling in the mid-sized city of Kelowna may be a difficult process for immigrants and visible minorities given that there are no distinct established ethnic communities and

the infrastructure of formal and informal social support networks for immigrants are not as strong as they are in larger communities. When the immigrants in this study were asked if they knew anyone in Kelowna prior to their arrival, just over half of the respondents (56.7%) reported that they did not. The remaining 43.3% indicated that they knew a friend or family member before arriving. Overall, the respondents reported the lack of an existing social network in the community.

Having a social network that includes family, friends, or an ethnic community was a prime concern for the immigrants in this study. When the immigrants in this study were asked about their settlement experiences, about two-thirds (68.9 %) reported that they lacked of a social network in Kelowna (see Table 4). The absence of any social support structure from family, friends, or an ethnic community can inhibit an immigrant's successful settlement and integration into a city. One visible minority immigrant in this study went so far as to say, "I do not feel welcome in my community." Another added that "community support... [for visible minority immigrant's] is lacking."

Table 4. The Settlement Barriers and Challenges Experienced by Visible Minority Immigrants in Kelowna

Barriers and Challenges Experienced in Settlement in Kelowna	Visible Minority Immigrants N=30*	
	N	%
My social networks (friends, family, ethnic community) are lacking in Kelowna	20	68.9%
I did not receive any help from community organizations or agencies (settlement services)	19	63.3%
I did not have any information about Kelowna	18	60.0%
I have had difficulty finding a place to live in Kelowna	17	56.7%
I have had difficulty finding a job in Kelowna	17	56.7%
My education from overseas was not recognized in Kelowna	17	56.7%
My work experience from overseas was not recognized in Kelowna	17	56.7%
Banks or creditors did not provide me with credit or money loan	17	56.7%
I do not feel welcome in my community	15	50.0%

* The respondents in this category who reported 'True' to the listed settlement barriers and challenges was a sum of the respondents who reported 'True' and 'Somewhat True' in the questionnaire survey, 2009.
Source: Questionnaire Survey, 2009.

Without the help of a social network, the next logical source of assistance for an immigrant comes from community organizations and settlement agencies. The results from the survey showed that 19 out of 30 respondents (63.3%) did not use any of the services available from community organizations or settlement agencies in Kelowna. However, the key informant interviews identified two organizations that provided settlement services for immigrants and an agency that provided employment services specifically for immigrants. All organizations offered

limited support in translation services for a few select languages. Although services for immigrants were available in Kelowna, it was not clear in this study why some of the immigrants did not utilize the services provided by community organizations. Some, perhaps, did not know where to look for services, while others may have been inhibited from doing so because of a sense of pride. It is also important to note that some of the immigrants (10 out of 30) had lived in Canada for quite some time, having immigrated between 1960 and 1989, and thus, considered more "integrated and settled" as opposed to the more recent immigrants who were likely to use community services. Overall, the availability of settlement services in Kelowna is considered sufficient. However, the issue of how to access these services may be an area of concern for immigrants in Kelowna.

A lack of social networks and help from community organizations, respectively, topped the list of settlement barriers and challenges experienced by visible minority immigrants in Kelowna. Surprisingly, 18 out of 30 respondents (60%) also reported not having received any information about Kelowna during their settlement. This may be partly due to the two aforementioned settlement challenges, as more information would have been available had the respondents been better supported by a social network—such as an ethnic community—or had they used the services of a community organization.

Another challenge to the respondents' settlement was the search for housing. More than half (56.7%) of respondents experienced difficulty in finding a place to live in Kelowna. Not having the help of a social network can make the search for housing an even more difficult task for immigrants. Past studies have shown that the use of social networks, including friends, family, or an ethnic community, has facilitated a faster, more effective housing search for immigrants (Teixeira, 2006; 2008; 2009). Another factor to consider is the disuse of

community organizations and settlement agencies by the respondents in this study. Although housing-specific services are not provided for immigrants in Kelowna, settlement workers are there to help channel immigrants to appropriate housing providers or to aid them in their housing inquiries. Visible minority immigrants should take full advantage of the services available to them in order to ensure a successful housing search and eventual settlement in their chosen community.

Low income may be another reason why the search for housing was a difficult process for the immigrants. The unaffordability of many homes automatically limited their housing selection. In Kelowna's homebuyer and renter markets, the situation is especially difficult considering the high demand and high cost in both sectors. Although the 2009 recession relieved some of the pressures on Kelowna's housing market, the average cost of a home there—at \$490,000—is still one of the highest in Canada, while rental costs hover around \$900 per month (CMHC, 2009).

In order to alleviate their financial difficulties, many of the respondents looked to financial institutions for loans or credit. However, the survey showed that 17 out of 30 respondents (56.7%) were rejected by banks when they requested a loan or credit. With limited financial resources, immigrants can have a tough time settling into a community. This is especially the case if they cannot obtain a mortgage loan in order to purchase a home.

The respondents' financial constraints were not limited only to the housing market. Additional barriers and challenges to their settlement included struggles in the labour market, as 17 out of 30 respondents (56.7%) had difficulty finding employment. The employment problems encountered by the respondents were compounded by the fact that their overseas education or

work experience was often unrecognized (see Table 4). One immigrant employment officer emphasized the problems facing immigrant's in the labour market:

... [visible minority immigrants] could just go to major business and it's not equitable at this point ... I don't think they'd like the management positions being filled. For example, Superstore, they're very good at hiring immigrants, but still, at a management level, how many managers are immigrants or visible minorities? So we've got ways to go for sure....
... From an employment perspective there's certainly discrimination still out there. Canadian education and accreditation, Canadian work experience, or references.....
...you have people coming here as doctors and their credentials are not recognized, and you find them working menial jobs.

Visible minority immigrants are facing a multitude of settlement challenges in Kelowna. One employment officer commented on this issue:

In Kelowna, whether it be the colour of your skin or the fact that you're new to the country...[if] you don't have that network already, your education is from elsewhere, [and] your experience is from elsewhere, all of those things come together, so not just the physical colour of your skin . . . that go along with being a visible minority . . . [there are] other barriers that affect it for sure.

Without decent employment, visible minority immigrants may have difficulty settling into a city.

One housing service provider reiterated the importance of employment as a direct factor in housing affordability:

. . . where are the jobs here [in Kelowna] where you can afford more than a \$1,000 [per month on housing]. Homeownership is going to get near impossible for a first-time owner, if it isn't already. My wife and I were fortunate to get in four years ago. Because if we hadn't gone in four years ago [2005] we wouldn't have now. Not a chance. Before I went into this position I was in employment services and one thing that I noticed with employment is because we're not a port, we're a railway hub, there's no places here that can afford to pay \$20 an hour, there really isn't. There's nothing here. There's the odd service type-place like the hospital, Telus, Shaw... that can maybe pay a few people at that rate, but enough to sustain an economy of 100,000 people?⁶

Another settlement worker agreed:

⁶Telus and Shaw are national telecommunications companies in Canada that have higher average wages than the minimum wage in British Columbia of \$8 per hour.

... there's no main or big industry in Kelowna, like saw mills, automakers, or manufacturers, where people start getting \$25 to \$30 . . . so here's this part, the tourism [service] industry and people are working on \$10, \$12, \$14 an hour. And the way the inflation rate is, it's not even enough money to support the family. In Kelowna, an average family you need \$5,000 to \$6,000 a month to survive in Kelowna, so saving enough money to buy a house is very tough, no matter who that is.

Table 4 shows that in all of the settlement experiences at least half of the surveyed immigrants experienced challenges in each category. Not surprisingly, this resulted in half of the respondents feeling unwelcome in the community. Furthermore, barriers in the housing market and labour market often lead to a difficult settlement in a new community. The following chapter will further examine what other barriers and challenges visible minority immigrants experience in Kelowna's housing market.

4.3 The Greatest Settlement Challenge: The Lack of Social Networks

Survey respondents were asked which, out of all of their settlement challenges, was the greatest. The most common response, given by 11 of the respondents (36.7%), was the lack of a social network. Some pointed to the lack of an ethnic community, or the lack of family or friends, but both are equally important to ensuring easier settlement into a community (Teixeira, 2009; 2010). One settlement worker maintained that Kelowna is “. . . still not like Vancouver, and . . . that's a challenge for [visible minority immigrants], and that way they're pioneers. [Visible minority immigrants] . . . would rather be with people where they're not the minority because it is a real minority in Kelowna.”

Settlement in Kelowna may have been especially difficult for new immigrants (e.g. the immigrants in this study that arrived between 2000 and 2009) as their level of language may not

have been at the same level as that of immigrants who had lived in Canada for a longer period of time. One key informant reiterated the importance of language, stating “. . . the big barrier, in my opinion, is language... English as a second language.”

Given that most immigrants in this study had difficulty in their settlement in Kelowna, the issue of a lack of infrastructure in sparse ethnic communities becomes apparent. Social networks in ethnic communities offer opportunities for ethnic entrepreneurs, for families to be bound together, and for the development of further community resources and economic survival strategies (Hou& Picot, 2002; Tomlins et al., 2002). These social networks, however, seem to be largely missing for many visible minority immigrants in Kelowna, and this can have a negative impact in the areas of employment, housing, and other components of their settlement.

4.4 Summary

The respondents in this study faced several challenges in their settlement into the city of Kelowna. The most pressing challenge for visible minority immigrants was the lack of social networks such as family, friends, and more importantly, an ethnic community. The importance of social networks in the form of ethnic communities was emphasized in this chapter as an essential element in the settlement process. Ethnic communities, however, are largely missing from Kelowna’s urban landscape. As a result, most of the immigrants in this study experienced multiple settlement challenges in areas of employment and attaining adequate housing. Many respondents had difficulties with employment due to their foreign education or work credentials being unrecognized by employers. This resulted in fewer job opportunities for the respondents, or lower-paid positions when they did find employment. Consequently, a low income has

detrimental effects on the housing search process, especially in an expensive housing market like Kelowna's.

Community organizations and settlement agencies were also under-utilized by the respondents in this study. Settlement agencies can have a lasting impact on the successful integration of immigrants in a community. However, the organizations that provided settlement services in Kelowna had limited resources in the areas of translation and housing services. Although more research is needed to assess and analyze the effectiveness of settlement programs in Kelowna, there is always a demand for more immigrant services due to the shortage of support from social networks. Without the support of social networks or community organizations, many visible minority immigrants feel 'lost' in Kelowna and may have a lesser chance of successful integration. The next chapter explains how these settlement barriers and challenges play a role in the housing experience of the respondents.

Chapter 5: The Housing Experiences of Visible Minority

Immigrants in Kelowna

5.1 Introduction

Housing is seen to be one of the most essential factors in an immigrant's settlement and integration into a city (Teixeira & Li, 2009). Yet little is known about how immigrants, especially visible minorities, are managing in their housing experience in Canadian cities. This is especially the case in smaller communities that have grown into mid-sized cities.

The purpose of this chapter is to examine four main aspects in the housing experience of visible minority immigrants living in Kelowna:

1. The housing search process
2. Barriers and challenges in the housing experience
3. Discrimination
4. Coping strategies to deal with housing barriers and challenges

Based on the questionnaire survey conducted with 30 visible minority immigrants and information gathered from the key informant interviews, this chapter will examine these four aspects of the immigrant housing experience in Kelowna.

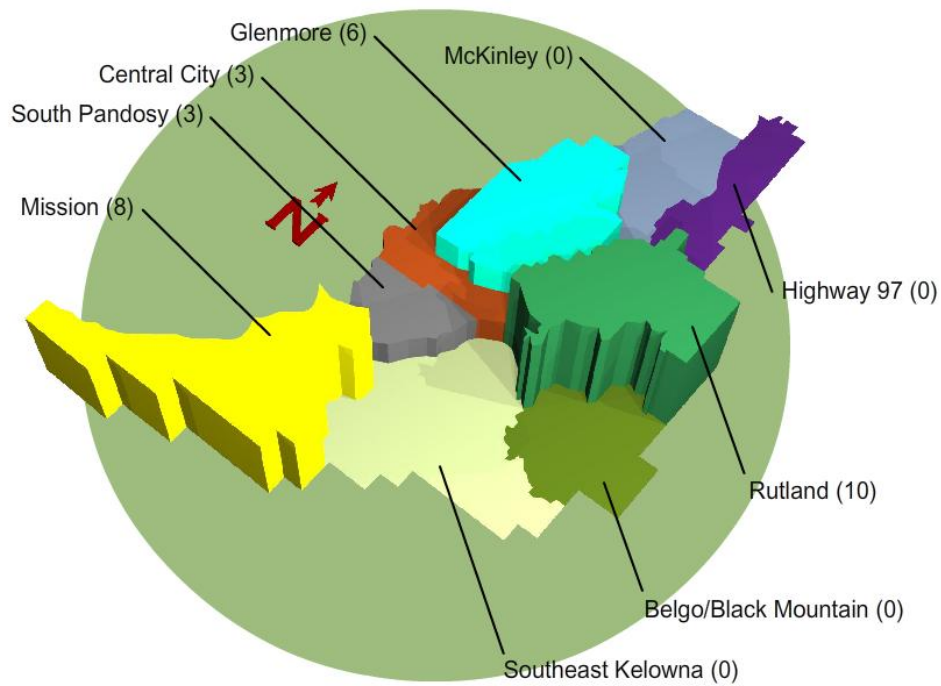
In order to better understand an individual's housing experience, it is important to also have a basic grasp of their housing history and housing profile. Respondents' housing profiles showed a diverse range of household structure, housing history, and housing status. On average, the participants in the questionnaire survey (n=30) had lived in the city of Kelowna for

approximately 9 years. Most of the respondents (65.5%) reported having moved at least once during their housing career in Kelowna. Approximately half of all respondents (53.3%) lived in single-detached homes, while the remaining respondents lived in apartments, condominiums, or townhouses. In the case of homeowners, 80% lived in single detached homes, while in the case of renters, 66.7% lived in apartments, condominiums, or townhouses.

The household data indicated that 90% of the respondents (27 out of 30) lived with at least one other person. Only 10% lived by themselves. The visible minority immigrants in this survey also managed to surpass the Canadian average for number of persons in a household (2.5) with an average of 3.0 persons per household (Statistics Canada, 2008). More than half of these households (17) have three or more people.

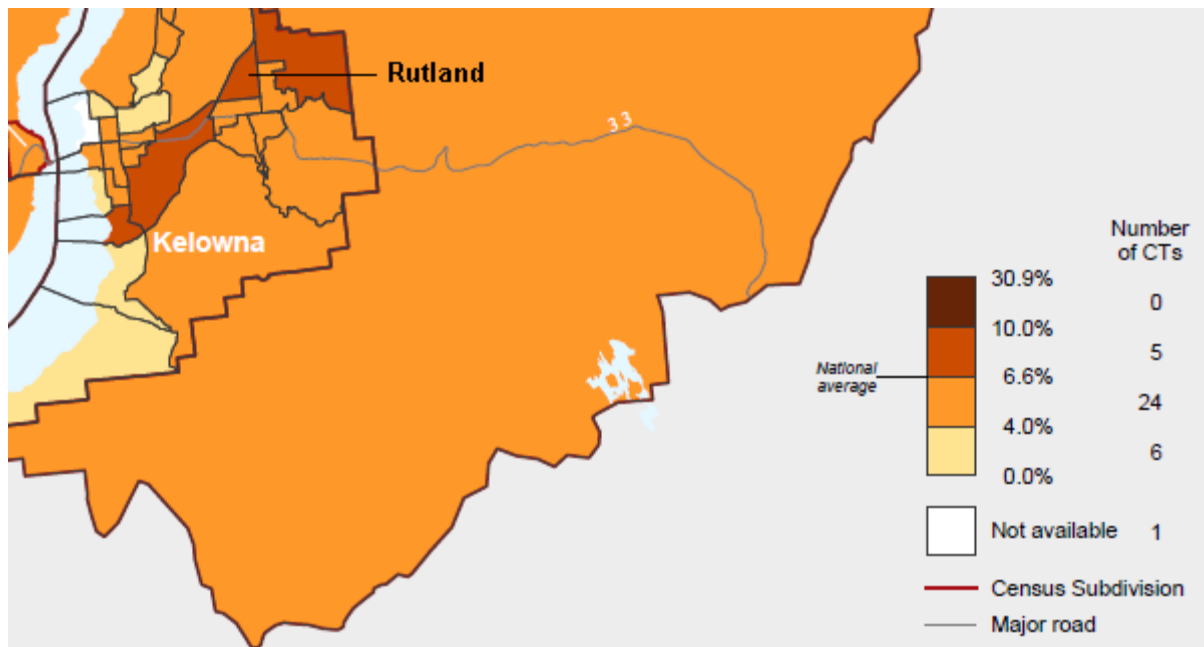
The respondents lived in three main residential areas in Kelowna: Rutland, Mission, and Glenmore. Rutland, where 10 of the respondents resided (33.3%), was the most popular area of residence, followed by Mission with 8 (26.7%), and Glenmore with 6 (20%). None of the immigrants, however, lived in the more rural areas of Kelowna, and few lived in Kelowna's expensive downtown core (see Figure 8 below for the complete listing of the respondents' areas of residence).

Figure 8. Respondents' Area of Residence in the City of Kelowna (n)



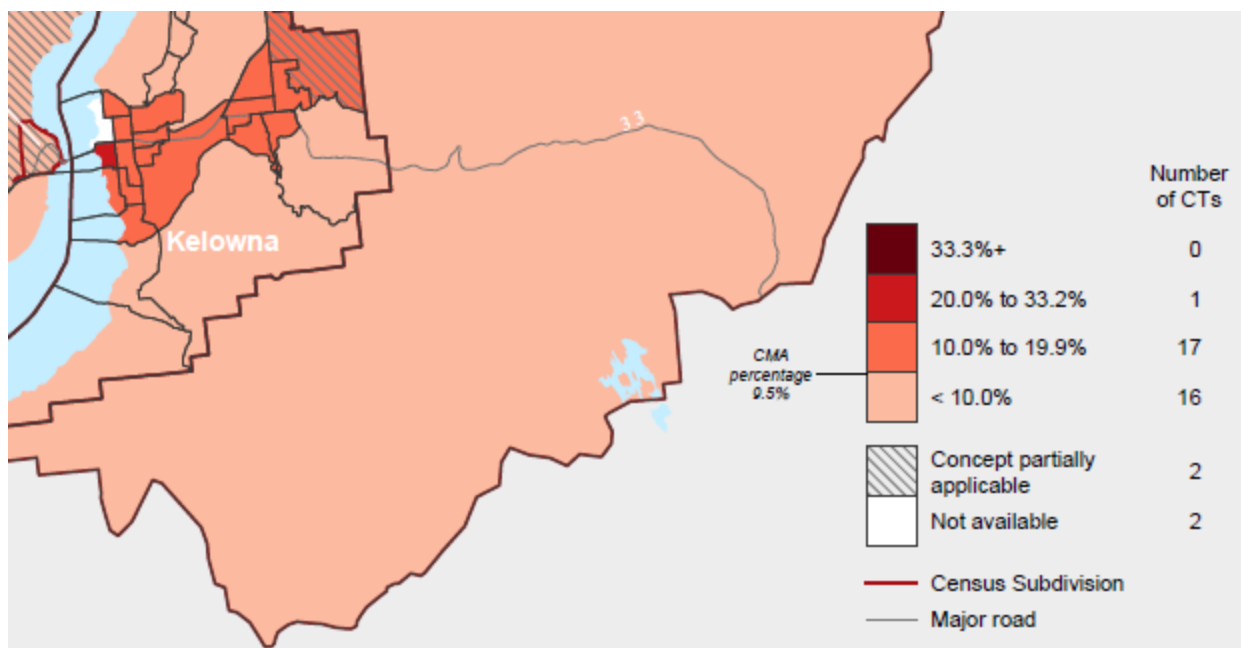
According to the 2006 Canadian census, Rutland, where one-third of the surveyed immigrants lived, had one of the highest unemployment rates as well as one of the lowest income rates in Kelowna for that year (see Figure 9) (Statistics Canada, 2006). In addition, the aforementioned respondent areas had higher averages in terms of the percentage of their populations being considered low income (10%–19.9%) than the national CMA average percentage (9.5%) (see Figure 10).

Figure 9. Kelowna's Unemployment Rate for the Population 15 Years and Older



Source: Statistics Canada, 2008

Figure 10. Percentage of the Population Considered Low Income After Tax in Kelowna (2005)



Source: Statistics Canada, 2008

5.2 The Housing Search Process

Access to adequate, affordable, and suitable housing is a basic necessity for Canadian households (CMHC, 2010). The search for quality housing is considered an important first step in an immigrant's settlement into a new city. However, immigrants and visible minorities sometimes have a more difficult time with the housing search process due to particular barriers and challenges.

Most participants in the study reported that they lacked a social network in Kelowna, and reported this to be their greatest challenge. Previous studies have found social networks (friends, relatives, ethnic community) to be important resources in the housing search process (Teixeira, 2009; 2010; Tomlins et al., 2002). It can thus be argued that the absence of such social networks in the respondents' lives (68.9%) was a prime factor in their housing search difficulties in Kelowna. Other settlement challenges, such as a failure to access available community organizations (63.3%) and a lack of knowledge about Kelowna (60%), may also have contributed to difficulties the respondents experienced in their housing search.

Kelowna's lack of services—especially in comparison to what is available in larger cities such as Vancouver—can make the search for housing especially difficult. The immigrant service providers consulted in this study did not specifically focus on housing in their settlement services which may have added to immigrants' difficulties finding a home in Kelowna's expensive, low-vacancy housing market. The two organizations in Kelowna that did provide housing services focused on rental housing rather than home buying. Moreover, the rental housing services were offered to all marginalized Canadian residents, with no particular focus on visible minorities or immigrants. The combination of a lack of both housing-specific settlement services for

immigrants and immigrant-specific services from housing service providers, underlines the need for an expansion of services to address the housing needs of visible minority immigrants.

The housing search efforts of the visible minority immigrants in this study were measured by the number of homes inspected during these searches, as well as by the length of time each respondent took to find their current residence. The difficulty of finding a place to live in Kelowna was evidenced by the high number of respondents (18 out of 30, or 60%) that reported taking an average of over two months to find their current residence. The other 12 respondents (40%) were quicker in their housing search, having taken approximately 2 weeks to find their current residence. In total, the average length of time it took for respondents to find their current residence was approximately 6 weeks (see Table 5). During their housing search period, the 30 respondents inspected a total of 166 homes, an average of approximately 5.5 homes per respondent (see Table 5).

Table 5. The Housing Search Process of Visible Minority Immigrants in Kelowna's Housing Market

The Housing Search Process in Kelowna's Housing Market	N=30
Average duration of the housing search	6 weeks
Average number of homes inspected	5.5
Total number of homes inspected	166

(Source: Questionnaire Survey, 2009.)

Survey respondents were asked what sources they used to find housing in Kelowna. The most widely used source for housing searches were media such as newspapers, magazines, and the Internet (see Table 6). About three-fifths of the respondents (70%) used media sources to

access information regarding Kelowna's housing market for both rental and homeownership. Some cited the Internet as the most important resource in their housing search. One respondent stating, "[it is]. . . the easiest method of searching for new housing" and "I don't know who would not use [the] MLS⁷ [website] when they search for their house." The importance of print media was also apparent. As one respondents noted:

Newspapers and the Internet were very helpful in finding a place to live. . . . real estate paper provides all the listings. We viewed the one that we thought would fit our needs best, and bought it without looking at others. It suited us very well.

Overall, most of the immigrants surveyed seemed to prefer searching for housing independently, without the help of formal/professional housing services.

The respondents' lack of a social network was again evidenced by the sources used in their housing search: only 11 respondents (36.7%) used friends from their ethnic background, and only 7 respondents (23.3%) used relatives (see Table 6). Recognizing the importance of social networks, one respondent recommended, "immigrants . . . should do a house search with friends who are. . . experienced in housing or they'd better rent a place first and make friends." The same respondent thought the most important source to use was friends because "friends you could trust" while "realtors were not helpful to new immigrants. They just wanted to do business... The realtor didn't help me solve my issue [regarding] the house I bought. I envy my friends who live in Vancouver. They have organizations to give information to help them solve issues." Other homeowners, however thought real estate agents had been an important source in their housing search. In fact, 8 out of 15 homeowners relied on this source during their housing

⁷ MLS refers to the Multiple Listing Service (www.mls.ca) which is owned by the Canadian Real Estate Association and the National Association of Realtors ®. The Website mls.ca, now called realtor.ca, provides listed properties by real estate brokers for its clients.

search process, while 5 out of the 8 respondents thought it was the most important source they used.

Table 6. The Most Important Housing Search Sources Used by Visible Minority Immigrants

Most Important Housing Search Sources Used by Respondents	Visible Minority Immigrants N=30*	
	N	%
Media (the Internet, newspapers, magazines)	21	70.0%
Friends from own ethnic background	11	36.7%
Real estate agents	8	26.7% [*]
Relatives	7	23.3%
Government or NGOs	6	20.0%

*The respondents in this question were able to answer more than one source when indicating the housing search sources they used.

(Source: Questionnaire Survey, 2009.)

Most of the visible minorities in this study found the housing search to be a time-consuming process. The reasons respondents gave for their housing search difficulties varied from settlement challenges and barriers to entering into an expensive housing market in the midst of a housing boom. Respondents' concerns indicated that the lack of a social network was a key factor in their housing search difficulties. Housing search method preferences were mixed among the group of respondents. Some preferred friends and their ethnic community, while others preferred to single-handedly conduct their housing search through the use of media sources such as newspapers and the Internet.

In many cases, informal sources of information about housing were more prevalent, and preferred, among the surveyed immigrants. In the housing search process, government or non-governmental organization (NGO) sources—such as settlement agencies—were seldom used, with only 6 out of 30 respondents (20%) using these services (see Table 6). As noted in Chapter 4, most of the respondents (63.3%) had not used any services from community organizations in Kelowna. The reason why these immigrants did not use the services that were available are unclear since this study did not explore the level of access and availability of services provided to visible minority immigrants in great detail. However, cultural factors may have played a role in respondents' reluctance to use government or NGO services, as some immigrants are not accustomed to receiving particular types of social services. In addition, the level of use of such services may also differ between new immigrants and more established immigrants, with the latter feeling less inclined to use services as they become more settled.

5.3 The Housing Experience: Barriers and Challenges in Kelowna's Housing Market

Research has shown that immigrants, in particular visible minorities, have been experiencing challenges and barriers in the housing markets of Canadian cities (Dion, 2001; Hiebert et al., 2008; Preston et al., 2007; Teixeira, 2006; 2008). Challenges, such as the lack of affordable housing or access to and availability of suitable housing, have been common themes in these cases. The housing experiences of visible minority immigrants in mid-sized cities like Kelowna have been studied far less than immigrants' experiences in larger cities.

Finding a place to live in one of Canada's most expensive housing markets can be a difficult experience for new residents. Kelowna's expensive housing market was strongly emphasized in the responses given in the questionnaire survey. When immigrants were asked about their housing experience, with an emphasis on barriers and challenges, almost all of the respondents (93.3%) felt that the cost to purchase a home was too high in Kelowna (see Table 7). Affordability was the biggest issue for the 30 respondents, whether they were homeowners or renters in Kelowna's housing market. In fact, when respondents were asked if they spent 30% or more of their income on housing, nearly three-quarters of the respondents (22 out of 30) reported spending this amount. According to CMHC (2004), this places the 22 respondents in this study in core housing need. Serious affordability problems were also evident, as 7 of those in core housing need were spending 50% or more of their income on housing. When a household spends such a high proportion of its income on housing, it is forced to neglect other expenses and is put at risk of homelessness (Human Resources and Skills Development Canada, 2010).

A large majority of the respondents (80%) felt that rental costs for housing were also too high in Kelowna. In terms of their frustration with the rental market, 63.3%, or 19 out of 30 of the respondents, said that there was not enough rental housing available, which made it even more difficult to find adequate, suitable and affordable housing in Kelowna.

Respondents had lived in Kelowna an average of 9 years, meaning that most had lived there during the housing boom of 2004 to 2008, a period when average housing prices rose to record highs (from \$303,589 to \$541,131), and rental housing vacancy rates were near zero (CMHC, 2008; 2009). Rental costs also rose to record highs during this period to an average of \$1,000 per month for a two-bedroom apartment. Although the 2009 recession eased some of the

tension in the Kelowna housing market, costs in the rental and homeownership markets were still well over 2004 levels and thus unaffordable for many residents.

Table 7. Barriers and Challenges Experienced by Visible Minority Immigrants in Kelowna's Housing Market

Barriers and Challenges Experienced in Kelowna's Housing Market	Visible Minority Immigrants N=30*	
	N	%
The cost to purchase a home is too high (unaffordable).	28	93.3%
Rental costs are too high (unaffordable)	24	80.0%
There is not enough rental housing (low vacancy)	19	63.3 %
I have experienced other forms of discrimination (e.g. gender, income, religion)	18	60.0%
I have experienced racial discrimination while searching for housing	17	56.7 %
I did not have any information about housing laws, regulations, or procedures	16	53.3 %
The houses in Kelowna are not suitable for my household	15	50.0%
Banks or creditors did not approve me for a mortgage	13	43.3 %

* The respondents in this category who reported "true" to the listed housing barriers and challenges was a sum of the respondents who reported "true" and "somewhat true" in the questionnaire survey.
(Source: Questionnaire Survey, 2009.)

According to one settlement service worker who was a key informant in the study, affordability is the greatest challenge for immigrants in Kelowna's housing market, something the worker noted, "if [immigrants] have entry-level jobs, trying to come up with money to pay

for the monthly rental, it can really be a problem.” Another settlement worker concurred: “I think the price is the biggest [factor]. Affordability [and] availability—a lot of people don’t want to rent to strangers.”

The selection of houses available to the immigrants in this study was limited due to financial constraints. The expensive housing market, and barriers from financial institutions led many to settle for substandard housing or unsuitable homes. About half of the respondents claimed that their current residence was not suitable for their household (see Table 7).

The affordability and accessibility of suitable housing was a concern for the respondents in the survey, as the cost and availability of a home were singled out as two of the greatest challenges and barriers in their housing experience. When purchasing a home, many Kelowna residents would be able to get a mortgage from a bank. For immigrants, however, the process is less straightforward as mortgage approvals are often denied due to unrecognized, foreign, or low credit ratings common among newcomers to the country. Just under half of the respondents (43.3%) reported being denied a mortgage for housing from a bank or creditor (see Table 7). A settlement worker in Kelowna agreed that immigrants are faced with financial barriers in the housing market:

It’s a lot harder for immigrants to purchase [a home] because it’s hard for them to get a mortgage [or] credit rating, it’s huge for anybody. They don’t take credit ratings from other countries, so if you haven’t built [your credit rating] here then, and if you’re a newcomer, then tough luck. You don’t get the same breaks that Canadians get, as far as percentage down. The rules are all different.

Another settlement worker noted another common financial challenge for immigrants in Kelowna:

I have had clients who haven't been able to get a credit card. So if you can't get a credit card you can definitely not get a mortgage so maybe they weren't at that stage yet, but credit in general is an issue for sure.

5.3.1 Lost in Translation: The Challenge of Obtaining Housing Information

When the respondents were asked about their housing experience, many felt that understanding housing rules, regulations, and procedures were the most difficult aspect of their ordeal. Just over half of the respondents (53.3%) reported not having any information on the local housing laws, regulations, or procedures regarding how to buy or rent (see Table 7). This lack of understanding further demonstrates that most of the respondents received little assistance from community organization professionals. They also lacked the support and guidance of a well-established social network in Kelowna. Access to information about housing is also a concern for immigrants. Because English is not the first language of many immigrants and visible minorities in the region, many had trouble reading and understanding the housing rules or asking for assistance thus rendering the information inaccessible and ineffective.

Translation services at Kelowna's settlement agencies were often limited to select languages spoken by service workers. Regardless, most of the immigrants in this study (63.3%) did not use settlement services (see Chapter 4, Table 4), thus creating further difficulty in understanding Canada's housing rules and customs. Frustration with the lack of information (access and translation) was evident in the respondents' responses:

"We do not know any rules about the housing customs, so we need information."

"I need more accessibility to information—perhaps in languages other than only English."

"I would appreciate that the government or community organizations give more information or lectures in my mother language. Someone should also accompany me to do the housing search."

"The government should provide a translator for settlement (e.g. school, bank)."

5.4 Discrimination in Kelowna: A White Housing Market

What is the role of race in the housing experiences of visible minority immigrants in mid-sized cities such as Kelowna? In most studies to date on the subject, immigrants' ethnic social networks were shown to play an important role in their access to housing (Haan, 2005; Hiebert & Mendez, 2008; Teixeira, 2008; 2009). However, some studies suggest that racial, or other forms of discrimination, play a subtle role in the housing experience of immigrants in Canadian cities (Hiebert & Mendez, 2008; Teixeira, 2009).

During their housing search, 60% of the respondents reported experiencing some form of discrimination (e.g. gender, income, race, religion, or household structure). More specifically, racial discrimination was reported to have been experienced by over half of the respondents (56.7%), pointing to the fact that race or ethnic background does, to some extent, play a role in a visible minority immigrant's housing experience (see also Table 7). However, one must question the extent to which race or ethnic background help or hinder an immigrant's housing search in a mid-sized city in comparison to a larger gateway city. Visible minority immigrants in mid-sized cities like Kelowna seem to have a more difficult time than immigrants in larger centres like Vancouver for two main reasons. First, mid-sized cities like Kelowna lack pre-existing social networks for immigrants, especially visible minorities. For example, when respondents were asked if they received assistance from an ethnic community with regards to their housing search process, about three-quarters of the respondents (76.7%) claimed that they did not. Again, this may be due to the immigrants' lack of a social network or established ethnic community in

Kelowna. Social resources, such as a strong ethnic community, that are available in cities like Vancouver, would assist immigrants and visible minorities in their housing search while simultaneously providing services in their own language. Second, less racially diverse communities like Kelowna—which is predominantly White—may be less welcoming to visible minority immigrants. As a result, the chances an immigrant may encounter racial discrimination may be higher during the housing search. Residents of gateway cities may also be more open to the idea of visible minority immigrants as neighbours and renters. One settlement worker agreed that in a place like Toronto, “there’s a higher level of sophistication . . . [it’s a place] where people have lived there done that. It’s not like that ‘oh my gosh, you’re different’ [reaction people have here].” Another key informant added that Kelowna is a “. . . town full of prejudice” and that often the “. . . visible [minorities] are going to get hit [discriminated against] right away.”

One housing informant commented on the implications of the lack of racial diversity in Kelowna:

I think when you go into a community that has the least percentage of visible minority immigrants you’re going to have some sort of issue as far as discrimination or a lack of understanding of particular cultures. I know that here there are several organizations that have identified that this is an issue, and have partnered with the province and the federal government to help educate the community to help overcome some of that. So I can’t say it’s not here. Part of it is that’s what happens when you have one particular dominant ethnicity, and then any other ethnicity comes outside of that community. So I think you’re going to find that naturally.

When one key informant was asked what sort of warning she would give to a visible minority immigrant looking to settle in Kelowna, she replied:

I would say I would let them know it’s a rural community and that you will truly be a visible minority and that will have its challenges when you come to Kelowna. and But

Kelowna is a beautiful place and it's worth it, just know that there are the challenges that you will have to face.

When the respondents were asked if being a visible minority (or a person of colour) had been a barrier in their housing experience, 12 out of 30 (40%) responded that it had been. Some of the respondents specified:

"The people renting would not like me because I am Asian. Most would not rent to me for no good reason."

"They don't like me and my family because we are not from this country and I have many children."

"Sometimes it was hard to deal with realtors or people selling because of my accent and the way I look because I am Latino."

"I think because I am Asian they don't want to rent to me because of the way I look or my cooking."

"Even though there was vacancy I could not get an apartment."

"When I searched for my first place, some landlords (non-age restriction buildings) just say no to children or more than four people."

When the respondents were asked if other members in their ethnic community received discrimination in housing in Kelowna, 9 out 30 respondents (30%) stated that members in their ethnic community did experience discrimination. Some respondents shared stories of discrimination experienced by members of their ethnic community in Kelowna:

"In the past, [members of my ethnic community] have been discriminated by landlords as well, and find difficulty in housing. Some other Sikhs have faced discrimination while looking for housing. That is why we stick together, and use our own realtors and community members for help."

"Chinese people in Kelowna get discriminated [at] work or in searching for [a] house."

Despite signs that discrimination outside of this small sample exists, more than half of the respondents (56.7%) did not know if other members of their ethnic community had experienced discrimination in their housing search. The remaining 13.4% reported that no discrimination was experienced by members of their ethnic community.

Key informants, on the other hand, have seen discrimination occur in Kelowna's housing market. One housing authority revealed:

[If a landlord] wants to be discriminatory, they do so. I think they do it in a very discreet and quiet way, but I think discrimination happens anyway. When a market has a higher vacancy rate then it puts the renter in a stronger position. I think the low vacancy rate makes it difficult for anyone that's not a middle-aged, white, Anglo-Saxon with no kids. Because even people with children are discriminated against. As renters will want to rent to a couple, but if they have children they don't want to rent to you, and so there's a whole group of people that would be to renters that are tenants that have challenges when there's very low vacancy.

Another settlement worker, who agreed that the competitive housing market was a tough environment for visible minority immigrants, added:

I still generally think people that are visible minorities, as well as women, have difficulty getting rental accommodation. When there is a very low vacancy rate, and landlords get very picky, and then I find that anyone that doesn't meet their criteria find it difficult to find a place to live.

To better understand the role of race in the housing experiences of visible minority immigrants in Kelowna, the subjects were asked additional questions regarding their perceived experience of discrimination. Discrimination comes in many forms and for many reasons. In order to document the different types of discrimination and the level of occurrence, the questionnaire survey asked the respondents to elaborate on the discrimination they experienced in the city of Kelowna. Table 8 shows a list of 12 types of discrimination from which the respondents had the option of choosing to best describe their experience. The top three forms of discrimination experienced by the respondents revolved around their status as a visible minority immigrant. The first and most frequently reported form of discrimination was culturally based. About three-quarters of the respondents (76.7%) reported this experience, followed by

discrimination based on language or accent (63.3 %), and then discrimination based on ethnicity (60%) (see Table 8).

Table 8. Discrimination Experienced by Visible Minority Immigrants in Kelowna

Discrimination Experienced in Kelowna	Visible Minority Immigrants N=30*	
	N	%
On the basis of culture	20	76.7%
On the basis of language or accent.	19	63.3%
On the basis of ethnicity	18	60.0%
When dealing with landlords and real estate agents ⁸	17	56.7%
When searching for housing	15	50.0%
In the neighbourhood	13	43.3%
On the basis of income level	10	33.3%
When dealing with the bank	9	30.0%
At work	9	30.0%
On the basis of income source (e.g. social assistance)	6	20.0%
On the basis of gender	5	16.6%

* In this category, the respondents who reported experiencing the above forms of discrimination in Kelowna was a sum of the respondents who reported experiencing the discrimination "often" and "sometimes" in the questionnaire survey.

(Source: Questionnaire Survey, 2009)

Immigrants also cited experiencing discrimination from landlords and real-estate agents during their housing search process. In total, 17 respondents reported experiencing discrimination from so-called "housing gatekeepers"—landlords and real estate agents (see

⁸ This category is a combination of renters' and homeowners' experience dealing with landlords and real estate agents, respectively.

Table 8). Discrimination experienced by renters was similar to that experienced by homeowners. Half of the respondents stated that they experienced discrimination during their housing search in Kelowna. More than half of the renters (60%) reported experiencing discrimination from their landlord, while just over half of the homeowners (53.3%) reported experiencing discrimination from realtors. Discrimination of tenants by landlords could also be reversed. As one housing service provider explained:

[Discrimination is] not necessarily landlord to tenant. It can be tenant to landlord. I had a Punjabi couple that were willing to rent, and once the [potential tenant] looked and saw that it was [a visible minority immigrant's] house, they said no. So it doesn't have to be landlord, it can be the tenant too. [Discrimination is] just there.

Even after settling into their homes, 13 out of 30, or 43.3% of the respondents reported experiencing discrimination in their neighbourhood (see Table 8).

Another factor compounding the challenge of affordability for the respondents was the issue of discrimination. Financial barriers, including employment barriers, were exposed as discrimination based on the respondents' income (33.3%), when dealing with the bank (30%), and when respondents were at work (30%) were noted (see Table 9). Some of the discrimination visible minority immigrants face in the workplace was explained by one settlement worker:

I think the major challenge is how to first find a job and some barriers are the language, and sometimes employers take advantage of visible minorities because they think they might not be able to express themselves in English . . . or they don't know their rights.

Another employment officer also explained:

[Visible minority immigrants] have what they feel is a work contract, where the contract has been verbally discussed, and when they get there it's totally something different. You know, maybe that person would do that to any person, but my guess is that if that person has a lesser English language level people they feel they can take advantage. So people have gone into situations where "X" amount of dollars, or "X" job description, and it was totally different.

Extreme cases of racial discrimination have also occurred, as the same employment officer revealed:

I had a client who went to work, and his co-workers wrote in the area in which he worked racial slurs all over the wall... I have clients who feel that they have to change their names because they feel they don't get that same kind of reception so they change their name. All sorts of things.

These extreme cases of discrimination are rare, yet pockets of discrimination appear in all areas of the communities where visible minority immigrants try to integrate. This is an issue that needs to be addressed.

Discrimination was reported to be a key contributing factor to the housing experience, and the living experience in general, of the visible minority immigrants in this study. The examples provided by the key informant interviews and the results from the questionnaire survey point to the fact that discrimination may be a much more significant problem than was reported in past studies. The respondents reported high occurrences of discrimination based on ethnicity, culture, and language. For many of the respondents, discrimination mostly occurred during their search for housing, but for others it occurred in their neighbourhood, at work, or even at the bank.

The role of race was shown to be a strong factor in the housing experience of visible minority immigrants in this study. Living in a mid-sized city with little or no ethnic community to rely on for social support may have hindered the respondents' search for housing. In addition, the city of Kelowna, with its homogeneous White culture, can often be a spawning ground for racial discrimination that may, in turn, deter visible minority immigrants in their access to

housing, employment or other services.

5.5 Strategies for Coping with Barriers to Housing

Using the set of coping strategies provided in the questionnaire survey, the respondents selected the ones they used to cope with their housing barriers and challenges (see Table 9). Affordability being the main concern, most of the respondents selected strategies that involved ways to help them manage their income. The coping strategy used most often—by 21 out of 30 of the respondents (70%)—was borrowing money from the bank.

Table 9. Strategies Used by Visible Minority Immigrants to Cope with the Barriers to Accessing Kelowna’s Housing Market

Strategies Used to Cope with the Barriers to accessing Kelowna’s Housing Market	Visible Minority Immigrants N=30*	
	N	%
Borrowing money from the bank	21	70.0 %
Spending less money on other essentials such as food and clothing	18	60.0 %
Borrowing money from friends and family	16	53.3 %
Living with friends or family to share housing costs	16	53.3 %
Working more than one job	15	50.0 %
Working overtime	15	50.0 %

* The respondents in this category who reported “true” to the strategies for coping with housing barriers listed above was a sum of the respondents who reported ”true” and “somewhat true” in the questionnaire survey.
(Source: Questionnaire Survey, 2009)

Another strategy, employed by 18 out of 30 of the respondents (60%), was spending less money on other essentials such as clothing and food(see Table 9). About half (53.3%) also

borrowed money from friends or relatives to help pay for their living expenses. One respondent also explained their strategy of, “spending less money on... things like nice clothes or cars. But only for my children. I don’t spend too much on myself.” Another respondent reported that “staying outside more” was part of his strategy to spend less money on his gas bill.

Strategies for coping with affordability issues are nothing new to settlement workers in Kelowna. One explained:

I have had some clients who have had to rely on their family from their home country and because they weren’t able to make ends meet to start with until they can get on their feet. Savings—any kind of savings—it dwindles really quickly.

Settlement officials have noticed, however, that immigrants in need of financial assistance do not look for help from government agencies. Immigrants will often look for informal sources of financial assistance such as loans from family, friends, or personal banking before seeking assistance from the government.

The benefit of having a social support network was exemplified in some of the coping strategies adopted by the respondents. One respondent, who was waiting for his credentials to be recognized, explained that he had to stay with family during the process in order to help share the housing costs. In fact, 16 more respondents (53.3%) reported living with friends or family to help share housing costs (see Table 9). Living with family or friends due to affordability issues may have caused some of the members in this study to live in overcrowded conditions. As noted earlier, on average, the respondents carried approximately 3 people per household, a figure 0.5% higher than the Canadian average of 2.5 people per household, and 0.4% higher than the British Columbia average of 2.6 (BC STATS, 2006; Statistics Canada, 2009) .

It has been well documented in other studies that immigrants often must live in overcrowded situations to be able to afford the cost of housing (Hiebert et al. 2008; Preston et al., 2007, Teixeira, 2009). Although it was difficult to determine whether some of the respondents were living in overcrowded situations, one key informant noted the importance of living with others to help share housing costs:

[Visible minority immigrants] are much more accepting of living together, where several families would live together. Overcrowding would be one thing for sure. That they will do that, and maybe [be] willing to put up with substandard housing and they're willing to put more of their income into housing just because it's that important.

In addition to overcrowding, one housing service provider pointed out:

I think [visible minority immigrants] rent substandard housing as a coping strategy. They can't get the type of housing they want, but someone's got a substandard basement suite and they end up renting it because they have no option. I think also they are often taken advantage of as a result of that, but I think primarily that's how they cope. One thing that I found that is very helpful for someone who has some challenges is to have very good references. It helps them cope because it allows them to get a tenancy they can't get.

For immigrants who do not know anyone in the area where they are planning to live or have not rented before in Canada, acquiring references can be a difficult task. As a result, visible minority immigrants continue to face additional barriers to finding housing, and are limited to whatever short-term solutions help them survive in such a difficult housing market.

Some immigrants do not have the social support of friends or family, and must thus rely solely on the money that they are able to earn. To help cope with poor income flow, half of the respondents (50%) reported working more than one job and also working overtime in order to help alleviate their housing costs. It comes as no surprise to employment service workers that immigrants are sacrificing a lot in order to survive in Kelowna. One of them noted:

Often people will take survival jobs until they can get to where they want to be. We have lots of success stories where they've gotten to where they want to be, but sometimes to put food on the table or a roof over your head, you take what you need to survive. We have lots of stories too, of course, about people who] have had to compromise and take lower paying positions.... I had a client today who sleeps maybe 3 hours a day and works the rest of the time.

Low paying jobs are obviously not the best way for immigrants to achieve what many dream of: owning a home of their own. In order to afford to buy a home, or at least to be able to rent without being in core housing need, visible minority immigrants need higher paying jobs and a housing market that is not inflated with unsustainable [living] costs.

5.6 Summary

A combination of housing, financial, and discriminatory barriers has created a challenging environment for visible minority immigrants wishing to settle in Kelowna. The respondents in this study utilized various strategies to cope with these challenges and barriers, but despite their efforts, most were faced with housing that was severely unaffordable, and were pushed to core housing need status as a result. Affordability in particular was a challenge for the respondents in the survey. In response to it, they focused on strategies to manage their finances in Kelowna's expensive housing market.

The strategies they used to cope with discrimination were not discussed by the surveyed immigrants. However, the need to address discrimination was strongly evident based on the settlement challenges and barriers they identified, especially in regards to housing.

Discrimination, in conjunction with a lack of affordable housing, can trap these immigrants in a “cycle of deprivation” and jeopardize their chances of successful integration. Solutions are thus needed to solve this issue. A welcoming community where housing is more affordable may be part of this solution.

In a mid-sized city like Kelowna, where ethnic communities (a source of social support) are lacking, how can the government (federal, provincial, and municipal), and local community organizations help provide easier settlement for immigrants and visible minorities? The next chapter will focus on recommendations for the improvement of access to housing in Kelowna, and in doing so will address some of the main housing barriers and challenges identified in this study.

Chapter 6: Reducing Barriers: Recommendations for the Improvement of Access to Housing for Visible Minority Immigrants in Kelowna

6.1 Introduction

The city of Kelowna is well known as a booming retirement and tourist destination in British Columbia. As previously noted, much of Kelowna's population growth is attributable to the migration of retiring Canadians. As a result, Kelowna's population continues to age faster than any other city in the country (Statistics Canada, 2008). With an aging population comes a need for services, all of which require workers. In Canada's labour market, where there is a shortage of skilled workers, immigrants have been the driving force (Drummond, 2010). Attracting and retaining immigrants (visible minority or non-visible minority) is therefore an important building block for Kelowna's continued growth. Simply attracting immigrants, however, is not enough. Proper settlement, devoid of any barriers, must be accomplished in order for immigrants to be successfully integrated and retained in Kelowna.

The previous chapters on housing and settlement illustrated the multiple barriers that visible minority immigrants are experiencing in Kelowna. For these immigrants, housing affordability and the lack of suitable homes in Kelowna's robust housing market have been their greatest challenges. In addition, the respondents expressed frustration with the lack of housing services and the inaccessibility of housing information. Without the help of community organizations or a social support network, most of the surveyed immigrants resorted to other strategies to cope with their housing difficulties. These strategies consisted of borrowing money from the bank, relatives, or family members, and spending less money on other essential goods

such as food and clothing. Severe unaffordability of housing was clearly a problem for the respondents given that three-quarters were spending 30% or more of their income on housing, while some were spending 50% or more.

Two main factors underline the need for improvement in the settlement of visible minority immigrants: First, the importance of immigrants in Kelowna, and second, the fact that these immigrants are facing serious housing barriers warrants the need for improved government and non-governmental policies as well as community initiatives to help their cause.

Drawing from the findings of the key informant interviews and the questionnaire survey completed, this chapter offers potential solutions that may help reduce the barriers and challenges for visible minority immigrants settling in Canada. More specifically, this chapter provides recommendations for the improvement of housing for visible minority immigrants in Kelowna and other mid-sized cities.

6.2 Welcome to an Affordable Community

The questionnaire survey highlighted affordability as the single greatest barrier in the housing experience of visible minority immigrants in this study. In addition, the housing search process was identified a difficult challenge for many of the respondents. This was due largely, but not exclusively, to discriminatory practices by landlords and realtors. The need for solutions to these problems became apparent in the study. As a result, the respondents were asked for their input on solutions to the housing barriers and challenges for visible minority immigrants in Kelowna.

The surveyed immigrants addressed two key factors in what they thought were the most important recommendations. First, as visible minorities and as immigrants, the respondents articulated their need to be accepted and integrated into the community as a top priority in improving their housing experience in Kelowna. Nearly all of the respondents (29 out of 30, or 96.7%) asserted that a more welcoming community was one of the most important factors in helping to reduce barriers to housing. Secondly, with housing affordability being a prime concern in this study, almost all of the surveyed immigrants (29 out of 30, or 96.7%) cited the need for more affordable housing in Kelowna (see Table 10), which is one of the most expensive housing markets in Canada hinders the settlement of future newcomers to the region. Current residents, in the meantime, such as the respondents in this study, are having difficulties coping with the high-priced housing market, and may choose to move to another city where housing is more affordable. The need for more abundant, affordable housing stock is becoming obvious. The municipal government and local non-profit organizations, however, can only do so much to help produce affordable housing in Kelowna. As one housing authority said, incentives such as the reduction of development cost charges may be one solution to inspire developers in the private sector to produce smaller, more affordable homes instead of the larger, more expensive homes common in Kelowna's neighbourhoods. He further explained some of the municipal government's initiatives:

The City does have an affordable housing fund that they put money into every year. For projects that qualify, and typically they would be subsidized affordable housing projects, rental housing projects, they offer development cost charge cuts, basically it's a grant, but its help offset the development cost charges.... I want to see the City maintain its policy on giving grant reductions on development cost charges through grants. In the Affordable Housing Fund I'd like to see that continue.

Table 10. The Most Important Recommendations for Improvements to Housing Access for Visible Minority Immigrants in Kelowna

Solutions to the Barriers and Challenges in Kelowna's Housing Market	Visible Minority Immigrants N=30 *	
	N	%
More affordable housing	29	96.7%
A more welcoming community	29	96.7%
Banks and creditors should provide or recognize credit for immigrants to allow for loans and mortgages	28	93.3%
Education on housing procedures, laws, and regulations should be provided for immigrants and landlords	28	93.3%
More rental housing should be built in Kelowna	26	86.7%
The government should provide financial help for immigrants	24	80.0%
Community organizations and agencies should provide housing services for immigrants	22	73.3%
More government-subsidized housing or public housing should be built in Kelowna	21	70.0%

* The respondents in this category were a sum of the respondents who rated the recommendations as “very important” and “important” in the questionnaire survey.

Source: Questionnaire Survey, 2009.

Finding a suitable home to buy in Kelowna is a difficult task in the absence of financial support in the form of equity or a good credit rating. Many immigrants, such as the participants in this study, often had difficulties dealing with the bank because of their immigrant or visible minority status. The respondents specified the need for solutions to their financial barriers, as 28 out of 30 (93.3%) stated that banks and creditors should provide credit or recognize credit for immigrants with foreign credentials in order for them to be approved for loans and mortgages (see Table 10). Banks, which commonly operate in terms of financial risk and assessment,

should change their practices to be more inclusive to newcomers. If the Canadian government is bringing in immigrants into the country, arrangements with financial institutions should be made so that credit is available to them, instead of having their foreign credit unrecognized. If booming cities such as Kelowna are to continue to grow in a sustainable manner, it is in the best interest of financial institutions to take a risk on immigrants, who are considered absolutely necessary to sustain Canada's economy (Drummond, 2010; Freeman, 2010).

6.3 The Importance of Education and Access to Information

Access to housing information was another major concern for the immigrants in this study searching for housing. The previous chapter outlined the difficulties the respondents encountered in trying to understand and obtain housing information. Not surprisingly, a large majority of the respondents (28 out of 30, or 93.3%) stated that the need for more education on housing laws and regulations was one of their top recommendations for improving the housing search experience (see Table 10). One of the surveyed immigrants noted the importance and need for education:

We need more education. Free education on housing rules, and how to buy and rent. Education for immigrants on housing rules and regulations is important so that we understand what to do, and to understand our rights. Also landlords and Canadians should be educated on racism and how to treat every person fairly.

As reported earlier in this study, the surveyed immigrants reported experiencing discrimination at the hands of landlords and realtors in Kelowna's housing market. These results correspond with Teixeira's study (2009; 2010) of new immigrants in Kelowna where discrimination by landlords was also reported. Based on these results, addressing discrimination is an essential step

for future progress. Education—on racism, or understanding one’s rights as a landlord or as a tenant—should be one of the key issues targeted by Kelowna’s municipal government and community organizations. In addition, if realtors are conducting business in discriminatory ways, real estate authorities should consider implementing cultural training for their practice.⁹

How the government delivers information and how it is accessed by immigrants are other important aspects of successful education. Given that many immigrants are not fluent in English and that their knowledge of local laws and rights is sometimes limited, housing and immigration authorities should try to ensure that these newcomers don’t get “lost” or are living in fear of being evicted (Teixeira, 2010). But producing education programs is not enough. Delivery of these programs is just as critical in bridging the information gap for immigrants. Commenting on the importance of education and its delivery, one ethnic community leader stated:

We always need help, and education is the main thing. Not only in schools, but educate our own people about what are the services that are out there. And we try to do a good job, but it’s not enough. You can tell them again and again and they don’t believe it because from the country they’re from they never seen such a thing and they say: “why does somebody want to help me?” But they don’t know it’s a government program, funded by the government [and] that a lot of things are out there and a lot of people will help. The Canadian government and non-profit societies, a lot of volunteers [are] out there, but it just takes a long time to put it in their minds that the help is out there.

As reported in chapter 4, 60% of the respondents did not have any information about Kelowna prior to their arrival, and many continued to face difficulties in accessing information during their settlement in Kelowna. Many of the key informants interviewed stated that

⁹ Cultural training involves some sort of education (workshops, formal, informal training, course work) on learning to respect and value the beliefs, norms, and practices of clients. This training would also teach how to be non-judgemental and respectful of people from different cultures.

providing more information to immigrants prior to their arrival into Canada was just as important as providing information about the city in which they planned to settle.

Settlement workers claim that visible minority immigrants are often caught off guard due to misinformation or a lack of information provided prior to their settlement. One employment officer maintained:

I think the biggest challenge for immigrants is they sometimes have this idea of Canada, for example they have to get a certain amount of points to immigrate so they think: "I've been recognized as a nurse, I'm going to come to Canada," and they have to go through that whole [immigration process] they have to go through. But I think it would be wise to give more information to people before they immigrate so that they know another barrier is housing that they don't realize how expensive or how much of their paycheck is going towards housing, and they come to Kelowna and then they're shocked... I think it would be wise for the [Canadian] government to give more information before immigrants come so that they really know what they're coming into.... There has to be more education on [immigration officials] that are advising [immigrants] on the other side. You know it's not going to be quite as greener on the other side as you thought it was going to be.

A settlement worker in Kelowna echoed these thoughts:

I would think that when Immigration Canada processes or interviews immigrants they should be a little more truthful as to where they are in the region of Canada that they're going to. You cannot on the one hand say: "We're looking for doctors," let the person in based on that point system and when that person comes you don't have a job. So to me I think that they're a bit irresponsible and that should be done. And I think that for immigrants there should be some sort of organization in every community, but at least in a region where immigrants can find support and a voice for their needs.

One step some other mid-sized cities in Canada are taking to help immigrants is the creation of a municipal immigrant settlement policy. Immigration and settlement are responsibilities often left to the provincial and federal governments. However, cities like Calgary, Edmonton, and Saskatoon have begun implementing their own municipal policies to

assist immigrants in their settlement process (Gandia, 2010; Markusoff, 2010). This process can include everything from housing to education to employment. The City of Kelowna, however, does not currently have a municipal immigrant settlement policy. Given the city's need for more immigrants, and the tremendous barriers current immigrant residents face, the introduction of a municipal immigration policy that facilitates opportunities for new immigrants would be welcomed.

6.4 Build More, Rent More

Due to the high demand for housing in Kelowna over the last decade, rental vacancies have often hovered near zero percent. Low vacancy rates have created a “landlord’s market” that allows the latter to carefully filter preferred tenants. In many cases, discrimination and racism have led to visible minority immigrants receiving unequal access to rental housing in Kelowna. Noting these challenges, 26 out of 30 respondents (86.7%) emphasized the importance of building more rental housing in Kelowna. Rental unit construction should have the effect of easing vacancy rate pressures and making rental costs more affordable, thus creating less friction in the access to housing for visible minority immigrants and other residents. The importance of availability and accessibility of rental housing is emphasized in the comments of one housing authority:

I think the number one thing we can do is bring more units in because it's very, very hard to get new rental units in. Every year a new rental unit opens in Kelowna it fixes a number of problems in Kelowna because if we can get enough units out into the market vacancy rates are going up a bit [and] that typically drives lower rents. So if you had vacancy at two to three percent, landlords will start to reduce their rent so that helps with affordability. Secondly, when there's vacancy, landlords are more willing to rent to someone they're not supposed to keep out. In other words, they would rather rent to someone, you know it sounds bad, but they'll take someone they wouldn't have rented to

because they don't want an empty unit, right? So perhaps they will rent to that single-mother with a child that [they] wouldn't have a year ago because they had lots of other people to choose from. Or perhaps they'll rent to someone who has some other reason—maybe their references weren't quite as good or perhaps they don't like the way the person looks. But landlords are businesspeople [who] will rent to people when they have a vacancy. So when the rent goes down, more people will be placed and it takes the pressure off the system so I think the best thing we can do is an increase in supply.

However, developers have typically avoided building rental housing due to high construction costs and the significantly smaller profit margin in comparison to non-rental units. Thus, the big hurdle to more rental housing has been financial barriers. One housing expert aptly explains these barriers:

No way [a developer] can provide affordable rent with the cost of construction... To make rent affordable—just to even make rental housing—is a huge challenge, because when you take the cost of construction, land, and put it all together, okay these are all my base costs, how much rent do I need to charge? The rent is far higher than what the market will pay today just to build housing. So the dual challenge to that is, is to do that same housing, but actually have a reduced rent. So not only can [non-profit rental housing organizations] not charge what it really costs to operate that, but [they are] asked to reduce that to make it affordable. The only way to do that is to reduce some of that in capital expenditure; which means a grant from one of the levels of government, or some sort of fundraising, or a combination of all of the above.

These comments also explain why the need for government partnerships and cooperation are critical to increasing the availability and accessibility of rental housing stock.

6.5 The Role of Government: Putting the Money Where Your House Is

Whether it is more housing or more settlement services, government action is needed in order to help cities and community organizations maintain a good level of support for immigrants. The last three recommendations made by the study's respondents represent solutions

that require more funding from government sources, primarily at the provincial and federal levels.

In responding to the question about their financial difficulties, 80% of the respondents stated that the government should provide financial help for immigrants (see Table 10).

Although the questionnaire did not specify what kind of financial help the government should provide, one might assume that any move that helps alleviate immigrants' financial difficulties would be welcomed. Some forms of financial assistance, such as co-operating with financial institutions to give credit to immigrants with foreign credentials, have already been suggested. More government and institutional recognition of foreign education would also help secure employment for immigrants and thus constitutes a form of indirect financial assistance. More direct forms of financial assistance could include providing income assistance to unemployed immigrants while they acquire language skills and train for skilled work.

One employment officer noted:

Funding is really key to providing the services and opening up some services to make our client group more eligible. Anyone who is a newcomer, say attached to [employment income] or assistance are not eligible for some of these programs, so if they miss out on some of these programs it could be vital—like mentorship programs where people can have an opportunity to have more time getting acclimatized to the work force. You know, there could be subsidized programs for the workforce.

The next recommendation selected by 22 out of 30 respondents (or 73.3%), was that community organizations and settlement agencies should provide housing services for immigrants (see Table 10). Based on the housing barriers and challenges encountered by the respondents, visible minority immigrants need all the help they can get when searching for housing. Kelowna is already an expensive place to live with a low vacancy housing market that

makes it a difficult situation for immigrants. In addition, the fact that many immigrants lack knowledge of the Canadian housing market, have difficulty with English, and face discrimination, place immigrants in a setting that makes it increasingly difficult for them to settle in. Kelowna, moreover, does not have a significant ethnic community prevalent in larger cities that can provide support to immigrants in their housing search. Increases in funding from the provincial or federal governments, however, would facilitate community organizations to provide housing-specific services to their clients.

Settlement agencies also recognize the need for more funding in order to provide better and more services, like housing, for immigrants. Based on the key informant interviews, most service providers operate with the limited funds they receive, often on the basis of contracts from the government.

One settlement worker expressed her ideal scenario for immigrants settlement services:

Well, we would love to have, a larger office that was one-stop shopping for [immigrants], where they can have settlement and employment and perhaps year round, all in one spot. I think the thing is too that if somebody is coming in for [an English as a Second Language course], they'll know that "oh! this is available and that's available," and find services that they didn't know about.

Addressing all of the housing issues confronting immigrants, from affordable housing to rental housing, is not an easy task for one government or one community organization to tackle on its own. Limited resources mean that community organizations and different levels of government need to work together to maximize their services for visible minority immigrants. One housing service provider stated:

What we're continuing to do is working with other organizations. It's all about collaboration because we don't have the individual resources both from the human

capital perspective or from a financial perspective. So our goal is to partner with other organizations and see how we can empower them more with the addition of a little bit more human capital, or a little bit more budget. So I think that's the best thing we can continue to do and continue to be progressive.

Until more funding from the provincial and federal government arrives, all local service providers can do is continue to cooperate with other organizations to develop a social support network for their clients in the community. However, many are looking over their shoulder fearful that the funding will stop. One housing provider explained his concerns for funding:

You never know your contract—how long it's going to last. That's why you're always looking for the next one. But contract work, you can never guarantee the money. So one week you can be doing really good, then next week you might not be here. That's just the nature of the business. I think in Kelowna, we're beyond awareness. Now it's about doing something.

Another settlement worker expressed the same concerns:

I think we have a three-year contract and you never know after three years if you're going to be helping or what's going to happen or if you increase most of our workers part-time, because there is not enough funding, so we need more funding in order to help these immigrants.

The last solution recommended by the immigrants in this study involved the re-introduction of a housing policy that would allow government-funded housing. Nearly three-quarters of the respondents (70%) recommended that more government subsidized housing or public/social housing should be built in Kelowna (see Table 10). In order to build this type of housing, two things are essential: funding, and a federal- or provincial-level housing policy.

Since the early 1990s, however, the federal government has dismantled the national housing policy, and has provided little funding for new housing projects nationwide (Hulchanski,

2004). Instead, responsibility for housing has been downloaded onto the provincial government, thus thinning out the resources available for municipalities.

Creating a national or provincial housing policy—in addition to securing federal funding—is a solution one housing authority believes in:

I think a national housing direction would be good because of the way they negotiate agreements they have to work through the province so I think they can help launch that. But I have found . . . the provinces are the better places to set the policy because what Newfoundland needs and what a British Columbia needs are often very, very different. When you try and set a federal policy that's going to work in Northern Quebec and one that's going to work in Southern Alberta it's very, very hard to come up with something that makes sense. In northern Quebec they may have a screaming need for Native housing and in southern Alberta they need senior housing. It's hard to know what's right. So I think it's better the policy be set in the provinces, but I'd like to see the government of Canada bear a proportionate cost of that because they often transfer payments to provinces for different initiatives like health care and things.

The goal of any social housing policy is, of course, to help low and moderate income households obtain adequate, suitable housing at an affordable cost. Low income immigrant households are continuing to grow in Canada and are considered to be at greater risk of being in “core housing need” than the rest of Canada’s households (Statistics Canada, 2009). This study, along with most studies dealing with immigrants and housing in Canada, has identified affordability as one of the main challenges for immigrants (Hiebert&Mendez , 2008; Murdie, 2004; Preston et al., 2007; Teixeira, 2009, 2010). At a time when immigration is at its highest peak in Canadian history, a high proportion of immigrants is facing record-breaking housing costs and minimal wages in the labour market. The need for social housing could not be greater.

6.6 The Grim Future of Affordability: New Government Taxes and Policies

On July 1, 2010, British Columbia residents will face new taxes and legislation called the Harmonized Sales Tax (HST). The HST unifies the 7% Provincial Sales Tax (PST) and 5% Goods and Services Tax (GST) (CBC, 2009). This means that homebuyers and sellers will be paying 12% HST for many daily living expenses such as transportation, heating, and professional services, including lawyers and real estate commissions. In addition, all new home purchases in BC will be subject to the HST, putting many potential homebuyers at risk of being unable to afford a home.

There is growing opposition among BC residents against the provincial government plan for the HST (Diakiw, 2010). Most of those opposed fear that the new tax will create further problems in areas of affordability, especially in a time of economic recession. In the pre-HST era, homebuyers paid only 5% GST on the purchase of new homes. After July 1, 2010, however, these homebuyers will be paying an additional 7% for a total of 12% tax.¹⁰ Although the HST is not applicable to the cost of older, pre-built homes, it will apply to legal, real estate, and commission fees. This may have detrimental effects on the housing market. Housing sales will likely decline and construction of new homes may decrease as well. British Columbia residents must already deal with one of the most expensive housing markets in Canada (Victoria, Vancouver, and Kelowna) (Demographia, 2009, CMHC, 2009). The HST will decrease housing affordability and homeownership, thereby making it more expensive and prohibitive for current homeowners to consider purchasing larger homes.

¹⁰ [In its legislation, t]he province included a rebate program that will pay consumers back the equivalent of the provincial tax portion on new homes up to \$525,000, with the full tax owing on amounts above that threshold. The actual rebate however, will only be 5 to a maximum of \$26,250. Consumers have been told to expect a return of 2% as a result of decreased charges from developers/sellers. However, this return is not guaranteed.

Renters are also likely to be affected by the HST. The tax increase will also put greater financial constraints on renters who will be forced to pay more for daily living expenses such as transportation costs (e.g. gas), heating, and utilities. In addition, landlords, who are often responsible for maintenance, utility, and strata fees, will find those expenses increased by the HST as well. The increase in landlord's expenses may lead to similar increases in monthly rental costs, and amplifying an already unaffordable conditions for renters.

Rental housing stock is another area of concern for current and future renters. As discussed above, the HST may reduce the number of home sales and therefore the number of homeowners that may rent their properties. Other new rental property and mortgage rules require that prospective landlords have a 20% down payment for an insured mortgage, and use only 50% of their rental income (as opposed to the 80% it was previously), to claim as income for their mortgage qualification (Jacobs, 2010; Scott, 2010). On top of all this, the federal government has reduced the amount Canadians can borrow toward an insured mortgage from 95% to 90% so that the down payment required increases from 5% to 10%. The potential implications of these new rules could mean less rental stock available and severe affordability issues down the road.

The new government taxes and policies could mean a grim future for housing affordability in British Columbia. BC residents who no longer qualify for a mortgage will be pushed back into the rental market (Jacobs, 2010), while those unable to afford current prices will continue to find home ownership out of reach. With these new policies in place and the HST on the horizon, affordability is quickly becoming an urgent situation for residents. This is especially the case for immigrants, who are more likely than Canadian residents to face housing barriers and to be in core housing need (Hiebert& Mendez., 2008; Wachsmuth, 2008).

Immigrants in this study and other major studies dealing with housing barriers have concluded

that affordability seems to be the main problem in terms of access to adequate and suitable housing in Canadian cities (Preston et al., 2007; Teixeira, 2009; 2010). The need for quick action to solve this issue is evident. Collaboration between the three levels of government and community organizations is vital in order to build strategies for an affordable future for immigrants.

Chapter 7: Conclusion

7.1 Introduction

Immigration will be an integral part of Canada's future growth. Immigration is part of the federal government's plan to restore the country's labour market, which is shrinking because of an aging workforce. Immigration has increased tremendously in the past couple decades. In recent years it has hit record highs, making Canada the top per capita immigration country in the world. In the past, most Canadian immigrants came from Western Europe. Most of the immigrants who have come to Canada in the past few decades, however, many of them visible minorities, originate from non-Western nations including various parts of Asia, Africa, and Latin America.

Statistics Canada is projecting that by 2031 the number of visible minorities in Canada will more than double the 5.3 million counted in the 2006 census, meaning that half of all Canadians will be foreign-born or have a foreign-born parent. This is a huge increase for a country that has already received a major influx of international migrants and it has meant that many cities have had difficulties with proper settlement and integration due to a lack of social and physical infrastructure. Most of the newcomers have settled in Canada's largest gateway cities such as Montreal, Toronto, and Vancouver. However, in the past decade more and more immigrants, in particular visible minorities, have moved away from these overpopulated urban centres and have made their way to smaller, mid-sized cities.

Kelowna is one of the fastest growing cities in Canada, and it remains a hotbed for tourists and retirees. Despite its population being predominantly White, the last 2006 census showed that the proportion of population change due to immigration was highest among major

British Columbian cities (see Figure 3). Little is known about how visible minority immigrants are settling and integrating in mid-sized cities. In particular, the housing experiences (an important component of settlement and integration) of these immigrants has been understudied by scholars. In terms of housing, much of the focus has been on the experiences of immigrants in the gateway cities (Hiebert& Mendez, 2008, Preston et al., 2007; Murdie; 2003; Teixeira, 2008). Many of these studies came to the same conclusion: that affordability and discrimination were some of the top housing barriers immigrants faced when settling into their new homes. In addition, many adopted similar strategies to cope with barriers such as overcrowding, living in substandard housing conditions, and working long hours in menial jobs.

Outside of Teixeira's studies (2009; 2010), the housing experience of immigrants and visible minorities in the mid-sized cities of British Columbia has been limited. The goal of the present study was to explore what kinds of barriers visible minority immigrants were facing in Kelowna's housing market. In addition, this study wanted to examine what role race played in their housing experience. In line with other studies, this study also looked at what strategies visible minority immigrants utilized to cope with the housing barriers and challenges they were faced with. This is particularly important considering the social and physical infrastructure of a mid-sized city is significantly different than a larger gateway city.

This study concluded with a section on recommendations for the improvement of the housing experience for visible minority immigrants. Noting the differences between mid-sized cities such as Kelowna and other major cities, the recommendations provided unique solutions tailored to Kelowna's specific needs. The data for this study was comprised of 10 key informant interviews and a questionnaire survey completed by 30 visible minority immigrants.

7.2 Research Findings

Settling into Kelowna was not a smooth transition for the visible minority immigrants in this study. The respondents in the survey faced an environment that had little support in the form of social networks and respondents felt “lost” in many cases due to their lack of information about Kelowna and their failure to seek help from community organizations. As a result, these immigrants faced considerable obstacles in the search for housing and in the acquisition of well-paying jobs.

Surveyed immigrants named two major concerns related to their housing search process in Kelowna: The lack of social networks and the lack of services provided by community organizations. The importance of social networks in the housing search process has been noted in previous studies (Murdie, 2003; Teixeira, 2009; 2010). Thus, the absence of a social support network made up of friends, family, and ethnic community seemed to hinder the housing search process in Kelowna. Another issue the immigrants faced when moving to Kelowna was a lack of services provided by community organizations. Surveyed visible minorities said that there was not very much information available on the housing market in Kelowna. Many did not understand the rules and procedures of buying a house and felt that information presented only in English was not helpful. The lack of translation services was another pressing issue for the respondents.

Many immigrants also said that they found realtors unhelpful, including some who have reported experiencing discrimination from them. Some of the respondents believed that the realtor’s purpose was solely business, and that many immigrants found the realtors were not compelled to help them understand the process of buying or renting a house in Kelowna. These

respondents felt they would have been more able to understand the housing market had they had a social network of friends and family to help explain it to them. Most of the immigrants stated that they found houses by looking in newspapers or magazines or by utilizing Internet resources such as the MLS website.

A lack of availability of suitable or affordable housing are two of the main barriers visible minorities face when they move to Kelowna. Of these, affordable housing has been cited as the most pressing issue. Three-quarters of those surveyed said they spent 30% or more of their income solely on housing, putting them into the category of “core housing need” according to the CMHC. In addition, 7 out of the 20 surveyed immigrants in core housing need said they spent up to 50% of their income on housing, leaving them with less money for other necessities such as food and clothing as well as increasing the risk of homelessness. Access to suitable and affordable housing was another problem for the respondents. This was due to the lack of rental housing stock and an expensive housing market that drove up rental prices. Low wages were another contributing factor creating financial constraints on the housing experiences of the immigrants in this study.

Visible minority immigrants have also faced substantial discrimination when they moved to Kelowna. Discrimination was often based on the person’s culture, language or accent, gender, religion, or ethnicity and race. Over half of the surveyed immigrants stated that they had faced some form of discrimination during their housing search process. Mid-sized cities such as Kelowna often lack the social networks and community organizations seen in larger cities such as Vancouver or Toronto. In addition, Kelowna is not a racially diverse community, which contributes to the discrimination immigrants face. In many cases, the respondents experienced

discrimination in institutional settings such as banks or with professionals such as realtors and landlords.

The respondents utilized various strategies to cope with the housing barriers they encountered. Those who said that affordability was their main concern coped by borrowing money from the bank, relatives, or friends. Because of their financial pressures, many of the surveyed immigrants said they felt forced to work overtime or work at more than one job simply to be able to afford their housing. As has been observed in past studies, the respondents in this study adopted strategies of spending less money on other essential goods such as food and clothing. Another strategy used was living with friends and family to help share living costs, a situation that often leads to overcrowding (Teixeira, 2009; 2010).

The visible minority immigrants and key informants in this study offered recommendations to improve the housing situation, and address the barriers and challenges to securing housing in Kelowna. Many respondents cited acceptance into the community as a means of improving their experience of finding a home in Kelowna. The respondents felt that a community that was welcoming of immigrants and an atmosphere that is free of discrimination would help reduce barriers to housing. Affordable housing was deemed absolutely essential and a large majority of the visible minority immigrants proposed the need for more of it in Kelowna.

Education on the housing market, including its rules and regulations and common procedures is crucial for immigrants coming to Kelowna. This information needs to be available in languages besides English, or at least readily available for translation by community organizations and professional institutions. Furthermore, the respondents recommended that banks change their practices and become more flexible in recognizing foreign credit. Given that

the Canadian government recognizes immigrants as essential to the Canadian economy, it should collaborate with financial institutions in being more welcoming to newcomers.

The need for more rental housing is also urgently required in Kelowna to reduce vacancy rate pressures and decrease discrimination by landlords. One possible way to increase housing affordability and increase rental stock is to decrease development costs to create incentives for developers to build affordable homes. More government involvement must take place at the provincial and federal levels in the form of programs, services, and funding. All levels of government also needs to work proactively with community organizations to help house immigrants and other households in need.

In the meantime, financially constrained community organizations should continue to work with other organizations so that services to immigrants are being maximized. Further cooperation is also needed between community organizations and municipal governments to create a unique municipal immigration and housing policy to address the pressing needs in settlement and housing. Currently, more housing services are needed in settlement agencies and more immigrant-specific services are needed from housing organizations. Changing policies and programs together can help reduce the housing barriers for visible minority immigrants.

7.3 Limitations of the Study and Avenues for Future Research

Due to constraints in time and resources, this study was limited to a small sample size of 30 visible minority immigrants and 10 key informants. The results from this study provide only a small snapshot of the visible minority housing experience in a mid-sized city and thus cannot be generalized to other visible minority immigrants in other cities. However, this study does

provide an exploratory examination into the various housing experiences that may occur for visible minority immigrants in similar settings.

Other limitations of the study included a volunteer bias and a sampling bias. A volunteer bias may have occurred due to the possibility that the people who agreed to participate in the study and the people who refused to participate in the study differed from each other in some ways (Teddlie&Tashakkori, 2009). A sampling bias may have also been present because the sample was not a random sample of the study population and thus was not equally balanced or objectively represented (Babbie, 1998; Creswell, 2009). In addition, because about one-third of the questionnaire sample was presented by community organizations, a sample bias may have occurred in terms of the over-representation of immigrants who were more “at risk” in terms of settlement services and more in need of assistance from service providers (Teixeira, 2009). This group may also represent immigrants who were more inclined to use government or community services, as opposed to those immigrants who come from cultures where government assistance, such as that available in Canada, does not exist, and who thus may not be accustomed to receiving this type of assistance.

Various elements mentioned in the socio-demographic profile could also have created significant differences in responses. Factors such as an immigrant’s country of origin and type of immigrant class are important factors that could determine the level to which an immigrant successfully settles in Canada. Refugees, for example, would not have the same support system available to them as an immigrant that entered Canada by means of a family sponsor (Murdie, 2008). In addition, skilled workers and economic class immigrants may be better prepared financially than those coming to Canada with very limited financial resources under sponsored refugee status or as refugee claimants.

This study focused on a broad number of barriers immigrants encounter in the settlement process. Although the barriers and challenges faced by visible minority immigrants in the Kelowna housing market was the principal aim of this study, other challenges, such as in the labour market, were also discussed along with the issue of discrimination. This broad focus did not allow the study to examine more deeply the specific forces contributing to each barrier or challenge experienced by immigrants. It is important to keep in mind also that Kelowna is only one case study; other municipalities may have different problems in areas of immigration, settlement, and housing. Thus, some may argue that the experience of immigrants in Kelowna does not translate to other mid-sized cities in Canada. What this exploratory study does offer, however, is expand knowledge in this area by providing a snapshot of the experiences of immigrants in the under-studied mid-sized city environment.

The findings of this study point to several avenues for future research:

1. Survey studies using larger random, samples of visible minority immigrants would increase the generalizability of the findings to other visible minority immigrants.
2. More longitudinal studies are needed to better understand if immigrants continue to face the same or new barriers over time. For example, it would be helpful to understand if immigrants face fewer barriers as they become more settled and integrated into a community? Do their coping strategies change?
3. Studies on discrimination, particularly regarding discrimination in relation to acquiring housing, should be conducted in Canada. A notable study to be duplicated is that of Ahmed, Andersson, and Hammarstedt (2010). If landlords, realtors, or bankers are discriminating against visible minority immigrants in Canada, it would be interesting to

see if this is due to preference-based discrimination (Becker, 1957) or statistical discrimination theory (Phelps, 1972).

4. Comparative studies looking at the housing barriers faced by renters and homeowners are another area of future research that should be considered. Both have unique needs, but face different housing barriers. How are they similar? And how are they different?
5. Comparative studies involving different classes of immigrants (e.g. economic, family, skilled worker, or refugee classes) should be examined to see how each class coped with the barriers they faced in their housing experiences. Murdie (2003) showed that sponsored refugees and refugee claimants exhibited different housing behaviours and outcomes. The same could likely be said for other immigrant classes.
6. Comparative studies of different ethnic groups are also necessary since ethnic communities and their levels of social interaction may differ from each other; this can have significant effects on housing outcomes.
7. Mid-sized cities are the next frontier for immigrants in Canada and must be studied as such. Comparisons between mid-sized cities that have small ethnic communities will also help us understand the role and importance social support networks.
8. The efficacy of agency settlement programs and government policies on housing and settlement should also be studied to better assess their use, and to improve practices.

These avenues for future study are key components toward a better understanding of the housing experiences of immigrants in Canada. It is important that scholars follow through on these research topics to expand knowledge that would be helpful to facilitating successful settlement of Canada's growing immigrant population. This is especially important given that more immigrants will continue to settle in Canada's diverse cities.

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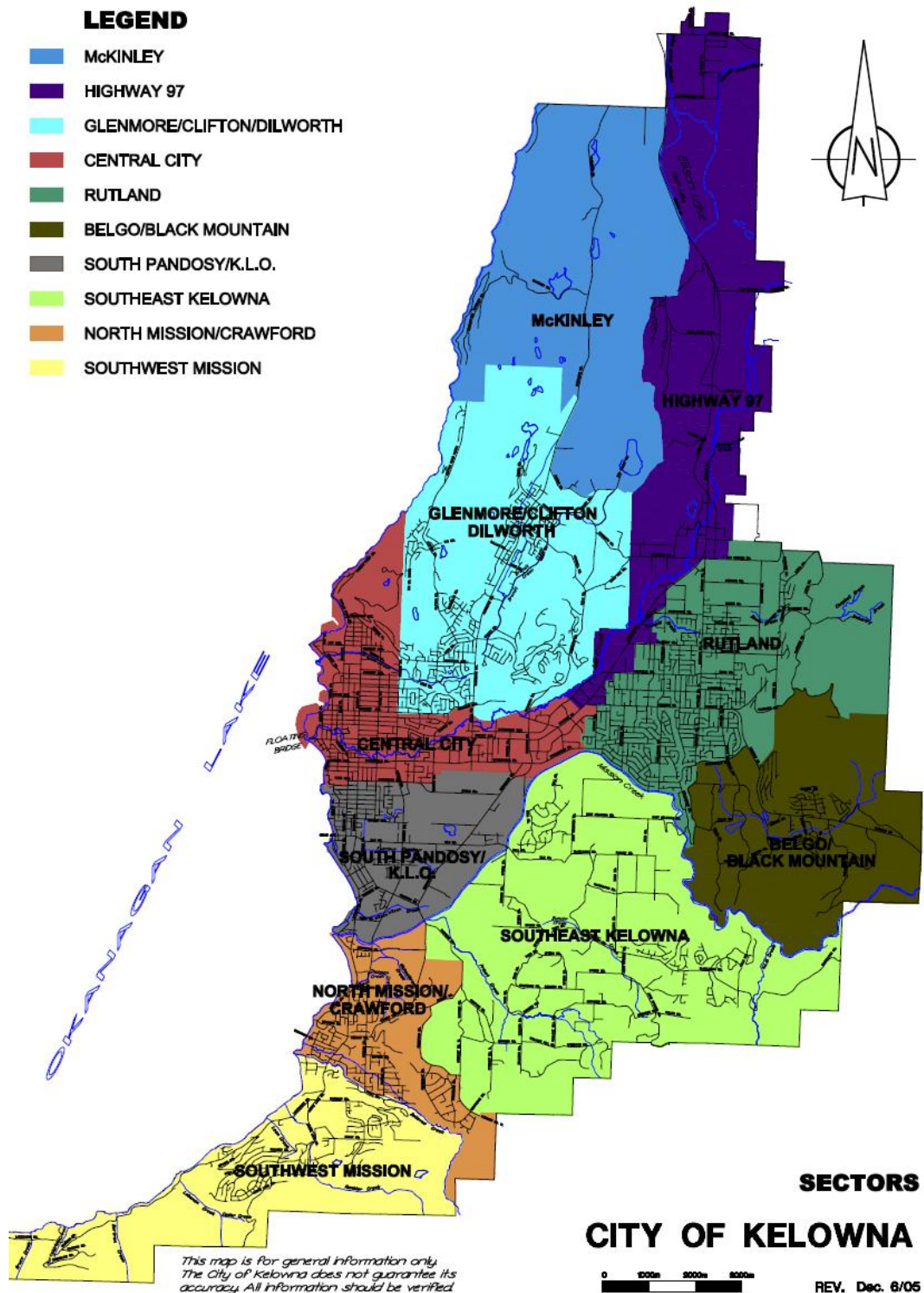
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Appendices

Appendix A: Map of City of Kelowna



Appendix B: Semi-structured Interview Guide for Key Informants

Section 1: Introduction and History

1. Service or religious organization's history.
2. Service provider's or religious/community leader's personal history in Kelowna and with the organization (their role in the organization or community).

Section 2: Immigrant Services (this section only for service providers)

1. What services do you currently provide for immigrants in Kelowna?
2. What particular services are available for visible minorities?
3. In relation to housing, what services do you provide for immigrants?
4. How do you see the level of access and use of services by immigrants?
5. Do immigrants of visible minority status tend to use more services than non-visible minority immigrants?
6. How involved or connected is this organization with the local ethno-racial social networks or communities?
7. To what extent do you think the local ethno-racial social networks or communities help immigrants settle in Kelowna?
8. What do you think are the major barriers (employment, housing, education, etc.) in the settlement of immigrants of visible minority status?

Section 3: Ethno-racial Community (this section only for religious or community leaders)

1. What is the level of attendance by your ethnic group to your organization in Kelowna?
2. What formal services, other than religious ones, do you provide for your members or local ethno-racial community?
3. How involved or connected is this organization with the local ethno-racial social networks or communities?
4. To what extent does your ethno-racial social network or community help your fellow countryman settle in Kelowna?
5. Do members in your organization or community ask for help?
6. What do you think are the major barriers (employment, housing, education, etc.) in the settlement of immigrants of visible minority status, or your group in particular?

Section 4: Housing

1. What is your opinion on Kelowna's housing market (rental and homeownership) in the last five years?
2. What do you think are the major barriers (affordability, suitability, adequacy) in Kelowna's housing market (rental and homeownership)?
3. What barriers and challenges do immigrants of visible minority status face in Kelowna's housing market?

4. What coping strategies do these immigrants use to deal with the housing barriers and challenges?
5. How do you see the role of race or ethnicity in the housing search process?
6. Do you think there is racial discrimination in Kelowna's housing market?
7. What do you think is the role of ethno-racial social networks or communities in the housing search process of these immigrants in Kelowna?
8. Is homelessness an issue among Kelowna's visible minority immigrants?

Section 5: Recommendations

1. What would you recommend within your own organization to help improve the settlement services for immigrants of visible minority status?
2. What would you recommend to the three levels of government to help improve the settlement of immigrants of visible minority status?
3. What would you recommend to an immigrant of visible minority status who is looking to settle in Kelowna (with particular focus on housing)?

Appendix C: List of Key Informants Contacted

Key Informant	Position	Interviewed
Society of Hope	Executive Director	Yes
Kelowna Community Resources	Settlement Services Manager	Yes
Kelowna Community Resources	Immigrant service worker: Host Program	Yes
Kelowna Immigrant Society	President	Yes
Kelowna Economic Development Commission	Administrative assistant	Yes
Living Positive Resource Centre	Housing coordinator	Yes
Living Positive Resource Centre	Housing coordinator assistant	Yes
The Central Okanagan Immigrant Employment Service	Immigrant service worker	Yes
The Central Okanagan Immigrant Employment Service	Immigrant service worker	Yes
The Okanagan Sikh Temple	Community leader	Yes
The Okanagan Chinese Baptist Church	Religious or community leader.	No
The Kelowna Korean Presbyterian Church	Religious or community leader	No
The Kelowna Buddhist Temple	Religious or community leader	No
Inn for the Cold - Kelowna	Service worker	No
The Okanagan Mainline Real Estate Board	President or Vice-President	No
Kelowna Japanese Canadian Senior Citizen Society	Director	No
Ki-Low-Na Friendship Society	English Language Services	No

Questionnaire Outline

- 1. Housing History and Current Housing Status**
- 2. Settlement in the City of Kelowna**
- 3. The Housing Search Process**
- 4. Housing Experiences in the City of Kelowna**
- 5. Discrimination in the City of Kelowna**
- 6. Recommendations for Housing in Kelowna**
- 7. Demographic Information**

1. Housing History and Current Housing Status

I would like to ask you a few questions about your housing history and current housing status.

1. What country were you born in?

2. What year did you arrive in Canada?

3. How old were you when you arrived in Canada?

4. What immigration class did you enter Canada?
 - a) Economic/Business Class
 - b) Skilled Worker Class
 - c) Family Class
 - d) Provincial Nomination Class
 - e) Refugee Class
 - f) Temporary Visa Holder
 - g) Other (please specify) _____
5. Was Kelowna your first residence upon arriving in Canada?
 - a) Yes (If Yes, please skip the next question and move on to question 7.)
 - b) No (If No, please answer question 6.)
6. What city did you live in prior to moving to Kelowna?

7. How long have you lived in Kelowna?
_____ month(s) - or - _____ year(s).
8. How many residences have you in lived since arriving to Kelowna?
 - a) 1
 - b) 2
 - c) 3
 - d) More than 3.

9. What is your **current** housing status?

- a) Homeowner.
- b) Renter in private sector.
- c) Renter in public housing.
- d) Renter in non-profit or co-operative housing.
- e) Other (please specify) _____

10. How long have you lived in your current residence?

_____ month(s)

11. What type of housing do you currently live in?

- a) Single-detached home.
- b) Apartment, Condominium or Townhome.
- c) Basement Suite.
- d) Subsidized or public/social housing.
- e) Other (please specify) _____

12. In what area of Kelowna do you live in?

- a) Rutland
- b) Glenmore
- c) Central City
- d) South Pandosy
- e) Mission
- f) Other (please specify) _____

13. If you rent a home, what is your current monthly rental cost including utilities? (if you own and pay a mortgage please skip to the next question)

\$_____

14. If you own a home, what is your current monthly mortgage cost including utilities?

\$_____

15. Do you spend at least **30%** of your income on housing?

- a) Yes
- b) No

16. Do you spend at least **50%** of your income on housing?

- a) Yes
- b) No

17. How many people live in your household, including yourself?

- a) 1
- b) 2
- c) 3
- d) 4
- e) More than 4 (please specify how many) _____

2. Settlement in the City of Kelowna

Now I would like to ask you some questions regarding your settlement in Kelowna.

18. Did you know anyone in the Kelowna area before coming here?

- a) Yes (go to the next question)
- b) No (skip next question)

19. Who did you know?

- a) Spouse
- b) Parent(s)
- c) Children
- d) Brothers and/or Sisters.
- e) Other relatives.
- f) Friends
- g) Other (please specify) _____

20. The following barriers and challenges may be reflective of your **settlement** in Kelowna.
Please indicate the trueness of each barrier from your experience

	True	Somewhat True	Untrue	Don't Know
I have had difficulty finding a place to live in Kelowna.				
I have had difficulty finding a job in Kelowna.				
My education from overseas was not recognized in Kelowna.				
My work experience from overseas was not recognized in Kelowna.				
Banks or creditors did not provide me with credit or money loan.				
My social networks (friends, family, ethnic community) are lacking in Kelowna.				
I do not feel welcome in my community.				
I did not have any information about Kelowna.				
I did not receive any help from community organizations or agencies (settlement services).				
Other (please specify) _____				

21. Out of the above settlement challenges and barriers, which one was the greatest challenge for you settling in Kelowna?

Now let's talk about your MOST RECENT SEARCH for your current residence in Kelowna.

22. How long did you search for your **CURRENT RESIDENCE**?

___ days - *or* - ___ months

23. How many homes did you inspect in your search?

24. What sources did you use to find housing in the City of Kelowna? (please select all that apply)

- a) Relatives
- b) Friends from your ethnic background.
- c) Government or non-government organization, society or agency.
- d) Media (newspapers, magazines, The Internet).
- e) Other (please specify) _____

25. For the above sources used, what was the most important source in locating your current residence? (Please explain why)

4. Housing Experience in the City of Kelowna

Now I would like to ask you several questions about your housing experience in Kelowna.

26. Please indicate how easy or difficult it is/was in the following **housing experiences** in Kelowna.

	Very Easy	Easy	Difficult	Very Difficult
The process of finding a home.				
Finding information on housing (e.g. renting, buying, vacancy rates).				
Understanding the housing rules, regulations, and procedures.				
Looking for professional help in housing services.				
Access to amenities (e.g. schools, shopping, public transportation, parks).				
(Renters only) Dealing with landlords.				
(Homeowners only) Dealing with realtors.				
Other (please specify) _____				

27. The following **barriers** and **challenges** may be reflective of your housing experience in Kelowna. Please indicate the trueness of each **barrier** from your experience.

	True	Somewhat True	Untrue	Don't Know
There is not enough rental housing. (Low vacancy rates)				
Rental costs are too high. (Unaffordable)				
The cost to purchase a home is too high. (Unaffordable)				
Banks or creditors did not approve me for a mortgage.				
The houses in Kelowna are unsuitable for my household.				
I did not have any information about housing laws, regulations, or procedures.				
I have experienced racial discrimination while searching for housing.				
I have experienced other forms discrimination (e.g. immigration status, gender, income, etc.) while searching for housing.				
Other (please specify) _____				

28. In your opinion, what do you think is the greatest barrier or challenge that you have experienced in Kelowna's housing market?

29. The following **coping strategies** may be reflective of your housing experience in Kelowna's expensive housing market. Please indicate the trueness of each **coping strategy** from your experience.

	True	Somewhat True	Untrue	Don't Know
Working more than one job.				
Working overtime.				
Spending less money on other essentials such as food, and clothing.				
Borrowing money from the bank (credit, mortgages)				
Borrowing money from family or friends.				
Living with friends or family to help share housing costs.				
Other (please specify) _____				

30. In your opinion, what was the most important coping strategy to your barriers in Kelowna's housing market?

5. Discrimination in the City of Kelowna

Next, I would like to ask you some more questions on your perceived experience of discrimination in Kelowna.

31. Has being a **visible minority** (a person of colour) been a barrier to your housing search in the City of Kelowna?

a) Yes (please specify how)

b) No (please specify how)

32. Has belonging to an **ethnic community** (e.g. Sikh, Chinese, Korean community, etc.) helped you in your housing search process?

a) Yes (please specify how)

b) No (please specify how)

33. How much **discrimination**, if any, have you (or a member of your household) personally experienced in Kelowna? Please indicate the frequency (how often or rare) of **discrimination** in the following experiences in Kelowna.

	Often	Sometimes	Rarely	Never
When searching for housing.				
In my neighbourhood.				
When dealing with the bank.				
When I am at work.				
On the basis of my gender.				
On the basis of my income level.				
On the basis of my source income (e.g. welfare, social assistance).				
On the basis of my immigrant or refugee status.				
On the basis of my ethnicity.				
On the basis of my language or accent.				
On the basis of my culture.				
(Renters) When dealing with my landlord.				
(Homeowner) When dealing with realtors.				
Other (please specify) _____				

34. Have members in your ethnic community received housing discrimination in the City of Kelowna?

- a)** Yes
- b)** No
- c)** Do not know.

If yes please explain.

6. Recommendations for Housing in Kelowna

Next, I will ask you some questions about what changes need to be made to improve the housing options and housing conditions for visible minority immigrants.

35. The following **recommendations** may be solutions to the housing barriers and challenges in Kelowna. Please rate the importance of the following **recommendations**.

	Very Important	Important	Somewhat Important	Not Important
More government subsidized housing or public housing should be built in Kelowna.				
More rental housing should be built in Kelowna.				
More affordable housing should be built in Kelowna.				
Community organizations and agencies should provide housing services for immigrants.				
Education on housing procedures, laws, and regulations should be provided for immigrants and landlords.				
Banks and creditors should provide or recognize credit for immigrants to allow for loans or mortgages.				
The government should provide financial help for immigrants.				
A more welcoming community.				
Other (please specify)				

36. What do you think should be done to improve housing opportunities and conditions for visible minority immigrants in Kelowna?

Demographic Information

Now I would like to ask you some questions about yourself.

37. What is your gender?

- a) Male
- b) Female

38. How old are you?

39. What is your highest level of education?

- a) No formal schooling
- b) Elementary School
- c) High School
- d) College or University
- e) Trade School Certificate or Diploma

40. After coming to Canada, have you completed or are you currently taking any additional educational or training courses?

- a) Yes
- b) No

41. What is your current occupation (job)? (please answer below)

42. What is your total income for the past year (2008)?

- a) Less than \$15,000.
- b) \$15,000 - \$30,000
- c) \$30,000 - \$45,000

- d) \$45,000 - \$60,000
- e) \$60,000 - \$75,000
- f) \$75,000 - \$100,000
- g) More than \$100,000

43. Before coming to Canada, what was your occupation (job)?

44. Finally, if you have any other comments or opinions about this survey or Kelowna's housing market, please feel free to me know.

45. Thank you very much for your time and cooperation!

Please enter your name and address should you like a copy of my research report.

Appendix E: Ethics Board - CERTIFICATE OF APPROVAL



The University of British Columbia Okanagan
Research Services
Behavioural Research Ethics Board
3333 University Way
Kelowna, BC V1V 1V7

Phone: 250-807-8832
Fax: 250-807-8438

CERTIFICATE OF APPROVAL - FULL BOARD

PRINCIPAL INVESTIGATOR: Jose (Carlos) Teixeira	INSTITUTION / DEPARTMENT: UBC/UBCO IKE Barber School of Arts & Sc/UBCO Admin Unit 1 Arts & Sci	UBC BREB NUMBER: H09-01553
INSTITUTION(S) WHERE RESEARCH WILL BE CARRIED OUT:		
Institution		Site
UBC		Okanagan
Other locations where the research will be conducted: Community Centres: Kelowna Community Resources and The Kelowna Immigrants Society.		
CO-INVESTIGATOR(S): John D. Oh		
SPONSORING AGENCIES: N/A		
PROJECT TITLE: Immigrants in Search of Housing in a Mid-Sized City: A Case Study of Visible Minorities in Kelowna's Housing Markets		
REB MEETING DATE: July 6, 2009	CERTIFICATE EXPIRY DATE: July 6, 2010	
DOCUMENTS INCLUDED IN THIS APPROVAL:		DATE APPROVED: July 20, 2009
Document Name	Version	Date
Protocol:		
Part of Appendix A in Research Proposal	1	June 17, 2009
Research Proposal	1	June 17, 2009
Consent Forms:		
Focus Group Consent Forms	2	July 14, 2009
Semi-structured Interview Consent Form	2	July 13, 2009
Questionnaire, Questionnaire Cover Letter, Tests:		
Interview Guide for Semi-structured Interviews and Focus Groups	2	July 14, 2009
Letter of Initial Contact:		
Contact Letter to Visible Minority Immigrants	2	July 14, 2009
Contact Letter to Key Informants	3	July 16, 2009
The application for ethical review and the document(s) listed above have been reviewed and the procedures were found to be acceptable on ethical grounds for research involving human subjects.		
Approval is issued on behalf of the Behavioural Research Ethics Board Okanagan and signed electronically by:		
Dr. Daniel Salhani, Chair		