IN TUITION: A CASE STUDY OF UBCO STUDENT YOUTH RENTAL HOUSING EXPERIENCES IN THE CITY OF KELOWNA

by

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ABSTRACT

The purpose of this thesis is to conduct a case study of the University of British Columbia Okanagan's student youth (ages 18–29) rental housing experiences in the City of Kelowna, British Columbia. Kelowna features high rental costs and low rental vacancy rates. The rental housing problems that Kelowna currently faces have been acknowledged by the Canada Mortgage and Housing Corporation, the local government, and the local media. However, there is a dearth of peer-reviewed literature on student youth rental housing experiences Kelowna.

Data were obtained using semi-structured interviews conducted with 10 key informants and 30 student youth currently attending UBCO and living in the City of Kelowna's rental housing market. The study population for this research includes Canadian-born and internationally-born students, some living on campus and some off.

The primary conclusions of this case study are that the student youth respondents face barriers of rental housing unaffordability, unsuitability, and unavailability. The issues of unsuitable rental housing include its quality, locale, roommate problems, and discrimination from landlords. Empirical evidence indicates that the coping strategies used among UBCO student youth in Kelowna include social networking, taking on part-time jobs, and using student loans to pay for housing. There are also a variety of coping strategies recognized as important for this population, but not being currently utilized, including crowding or sharing housing, and living in a state of "hidden homelessness". Finally, this thesis discusses a variety of potential policy recommendations made by the key informants, including re-assessing funding and cooperation between the private and

public sectors, constructing additional purpose-built rental units, creating rental housing services for UBCO student youth, and examining the utilization of secondary suites.

This exploratory case study expands on the existing literature by focusing on UBCO's student youth rental housing experiences in the City of Kelowna. Moreover, this research deals with an understudied topic. The findings from this study suggest that further research must be done on university student youth rental housing experiences in mid-size cities such as Kelowna.

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DEDICATION

To Laura, who I look up to, am inspired by, and love with all my heart.

CHAPTER 1:   INTRODUCTION

1.1   INTRODUCTION

The City of Kelowna is the economic engine of British Columbia's Okanagan Valley. In recent years it has experienced a boom in construction, housing, and tourism, along with an influx of wealthy families and retired senior citizens; thus, the population is aging (CMHC 2007a, 2008, 2009; Statistics Canada 2006a). In fact, Kelowna's median age sits at 42.8, as compared with Vancouver at 38.6 and Canada at 39.5 (Statistics Canada 2006a, 2006b).

The economy of Kelowna is partly dependent on post-secondary student youth, as revealed through the growth of the University of British Columbia Okanagan (UBCO): over 50% between 2005 and 2009 (UBCO 2006, 2009). This economic and demographic change is relatively recent. However, Kelowna's population has been growing at a steady pace since 1976, from approximately 50,000 to nearly 110,000 (Statistics Canada 2006a).

The growing population has brought with it an increased demand for housing. Over 30,000 dwellings have been constructed in the city during the past twenty years (Statistics Canada 2006a), many of these unaffordable for a large number of residents. Only since early 2009 has the construction of rental housing in the city increased. For those who are financially stable, Kelowna remains a viable option to purchase housing. However, low-income people, particularly college and university student youth (aged 18–29), may migrate away from Kelowna or stay and struggle financially in a search for affordable housing. Few studies exist regarding the rental housing experiences of UBCO's student youth,

which may feature barriers of affordability, suitability, and availability; in response to these barriers, this group may utilize several coping strategies. A disproportionately small youth population overall, particularly those youth who have post-secondary education, may have far-reaching negative impacts on cities. UBCO's student youth play a significant role in Kelowna's economy, demography, and culture.

The demand for rental housing has caused the housing prices in Kelowna to increase between 2000 and 2008 (CMHC 2008). The impacts of the recession in 2009 caused rental housing prices to drop slightly, but these are expected to either stabilize or increase slowly during the economic recovery of 2010 (CMHC 2009). The creation of affordable rental housing for people who may not have the money to buy, such as college and university student youth, has been low and insufficient (CMHC 2008). The problem of minimal rental housing construction starts is not new to the City of Kelowna; the number of rental units being built there declined by 3.7% from 2007 to 2008, a decrease of 164 units in total (CMHC 2008). However, as of 2009 the rental housing market in Kelowna is seeing some expansion, and more are expected to be constructed through 2010 (CMHC 2009). Although the number of rental units available in Kelowna may grow, the number of affordable units for UBCO student youth remains low, a problem that existed before 2006, and while construction starts may be increasing, they are still insufficient (CMHC 2006, 2010). UBCO's student youth thus face low rental unit availability, and demand for rental housing and new rental housing starts in Kelowna have caused vacancy rates to drop as low as 0.0% in 2008,

increasing to only 0.3% in early 2009. Vacancy rates are expected to climb higher through 2010, over the 3.0% mark, which may ease some of the pressure on the highly competitive rental housing market (CMHC 2008, 2009). It should be noted, though, that housing demand is increasing in Kelowna. Average rents for one-bedroom units increased to $800 in 2008 from under $600 in 2006, while a two-bedroom unit increased to almost $1,000 from approximately $800 over the same period (CMHC 2008, 2009). In late 2009, rents for a one-bedroom apartment dropped to slightly lower than $800, while two-bedroom rates dropped to an average of $950 monthly (CMHC 2009). "Severely unaffordable" housing prices could compound the problem of discrimination that post-secondary student youth may face (Demographia 2008, 2009). Affordability issues one of the major barriers for UBCO's student youth.

Post-secondary student youth are generally understudied in the field of housing geography. The lack of studies pertaining to college and university student youth in cities like Kelowna is a barrier to building housing for them, since little attention has been drawn to their struggles to access affordable, adequate and suitable housing. Further research is essential to better understand this group's rental housing needs and preferences, and the barriers they face in Kelowna's expensive market. This study therefore aims to extend the understanding of their rental housing experiences.

Existing research has revealed that college and university students may face barriers in the search for adequate housing (Johnson et al. 2009; Charbonneau 2006; Black 2002). For example, it has been shown that inadequate

housing for post-secondary students is frequently characterized by poor quality appliances, malfunctioning heating and cooling systems, water damage, exposed wiring, and pest infestations (Johnson et al. 2009). Homelessness is also a problem for youths in general (Brown 2008; Mundy 2008; Sanabria 2008; Gibson 2007; Chau 2006; Li 2006; Finkelstein 2005; Steeves 1998). Since post-secondary students aged 18–29 may face barriers in accessing affordable housing in the City of Kelowna, it is important to study their experiences in the rental market and find solutions to the barriers they face.

The principle aim of the present research is to examine rental housing experiences of some of UBCO's student youth in Kelowna. Attention will focus on the barriers experienced by UBCO's student youth and the coping strategies they use. This study will also make housing recommendations for local implementation, to benefit youth in their search for adequate and affordable housing. Educated youth are extremely important to Kelowna, for not only its economic strength and demographic balance, but also its cultural diversity. If youth are pushed to leave Kelowna due to a lack of suitable rental housing, the economic and cultural detriments to the city could be far-reaching.

Major gaps exist in the housing geography literature when it comes to supply-demand issues for affordable and available rental housing in Kelowna. Therefore, this study aims to extend our understanding of post-secondary student youth rental housing experiences by pioneering the topic locally. The time has come to find rental housing policy solutions for local municipal governments to implement, or at least consider. First, however, more must be known about the

barriers that UBCO's student youth face and how they cope. The major questions guiding this research are:

1) What major barriers do post-secondary student youth face in looking for and locating affordable rental housing in Kelowna?

2) What coping strategies do post-secondary student youth use in Kelowna's rental housing market?

3) What recommendations can be made to possibly benefit post-secondary student youth in their rental housing search processes?

1.2 STRUCTURE OF THE THESIS

This thesis is divided into six major sections. Following this introduction, Chapter 2 is a review of literature that pertains to housing affordability, suitability, and availability issues. This chapter also covers some major housing policy options that could be or already are being implemented in Kelowna. Details about the study area and its selection for this study, the sample design, and data collection processes are outlined in Chapter 3, the methodology section. Chapters 4 and 5 contain the analysis of the data that were collected in 2009. Chapter 4 is an in-depth discussion of the major barriers that UBCO's student youth respondents face in Kelowna's rental housing market. In addition, Chapter 4 addresses the coping strategies that respondents to this study use in facing rental housing barriers. The role and impact of UBCO's student youth in the City of Kelowna is handled in Chapter 5, which frames the importance of addressing potential policies that may help alleviate the rental housing pressures that student

youth face. Chapter 6 contains a brief summary of this case study's findings and includes some recommendations for further research.

CHAPTER 2: LITERATURE REVIEW

2.1 INTRODUCTION

The purpose of this chapter is to identify major trends in the literature dealing with housing geography, specifically those focusing on student housing issues. This chapter begins with a discussion of major barriers that UBCO student youth may face in the rental market, then goes on to discuss the existing policies that deal with rental housing and housing in general, and the social and human rights imperatives to house everyone. This chapter frames the present study within the larger body of geographical literature, establishing that little has been written on this particular subject.

Non-peer-reviewed literature was a starting point for this study, highlighting the need for greater affordable housing. Within this context, publications by the Canada Mortgage and Housing Corporation (CMHC) and the 2008/2009 studies by Demographia have been the primary focus. The 2007, 2008, and 2009 CMHC Rental Market Reports and Housing Market Outlooks have been especially useful in identifying Kelowna as a mid-size city with increasing housing prices.

2.2 (UN)AFFORDABILITY

Rental costs in Kelowna have been generally high and rising while vacancy rates dropped. Kelowna's vacancy rates dropped from an already low 0.6% in October 2006 to 0.0% in October 2007, the lowest in British Columbia and in Canada overall (CMHC 2007b). In 2008 vacancy rates remained at 0.0% until the beginning of the recession, when rates climbed, or rather stumbled, to

0.3%. Kelowna remained British Columbia's lowest vacancy city in early 2009 (CMHC 2009). In late 2009 the rate increased to 3.0%, but as this research suggests, the future of Kelowna's rental market situation for UBCO student youth may be bleak. Kelowna has become a landlord's housing market, featuring high housing costs with low quality and low general upkeep of the rental housing units.

In January of 2008 Demographia released a study naming Kelowna the thirteenth most "severely unaffordable" housing market in the so-called "Western world." Vancouver came in at fifteenth and Victoria in twenty-second place. Of the top fifty these were the only three Canadian urban centres to make the list (Demographia 2008). In 2009 Kelowna moved down the list to nineteenth, while Vancouver and Victoria moved ahead of Kelowna (Demographia 2009).

Table 1 displays Kelowna's 2009 ranking amongst the most unaffordable rental markets in the world. For ease of reading, only Canadian cities have been included here. Demographia ranks the world's rental housing markets based on their levels of affordability and unaffordability, using what is referred to as the median multiple, which in this context is the number of years it will take a person making a given city's median yearly income to pay off the city's median-priced housing unit. Demographia estimates that in this situation, it would take 6.8 years for someone making Kelowna's median income to pay off a house priced at Kelowna's real estate median, if they were to devote 100% of their income to paying for it.

Table 1. Demographia's 2009 "severely unaffordable" Canadian housing markets

City	Median Multiple	Global Ranking
Vancouver	8.4	4th
Victoria	7.4	7th
Kelowna	6.8	19th
Abbotsford	6.5	23rd

(Source: Demographia 2009)

Peer-reviewed literature supports the previously mentioned studies, in that it indicates housing affordability is a growing concern in Canada's cities. A lack of affordable housing has implications for Kelowna's families. Since 1981 there has been a greater trend towards young adults leaving home for a short period of time, then returning to live with their parents. These young adults have been coined "boomerang kids" (Mitchell 1998). In many cases, the "boomerang kids" strain family relationships upon their return, with parents often feeling as though their children are trying to take advantage of them; the lack of reciprocity in parent-boomerang kid relationships is a major strain (Clark 2007; Turcotte 2007; Boyd and Norris 1999; Che-Alford and Hamm 1999). However, when parent-child relationships are more reciprocal the strain on families is lessened or non-existent (Avery et al. 1992; White 1994; Zhao et al. 1995). Nevertheless, in many cases relationships between parents and children who have boomeranged back home are not balanced. The CMHC points to unaffordable housing markets in Canada as a reason for Canada's youth choosing to leave the home later in their

lives (CMHC 2007a). The young adults themselves view moving out of the family home as part of a transition to adulthood (Beaupre et al. 2006); but with unaffordable housing spreading in Kelowna, many post-secondary student youths may not be able to make this transition. Thus, family well-being must be taken into account when discussing the consequences of severely unaffordable housing in this community.

Quality of life in a city declines as its housing becomes less affordable. The homeless population increases, traffic congestion worsens, and crime skyrockets (Toronto Board of Trade 2004). When access to home ownership is low, neighbourhood quality declines. Familial access to home ownership impacts the behaviours of youth in general, also leading to increased crime rates (Oberwittler 2007; Rohe, van Zandt, and McCarthy 2002; Witte 1996). While race and ethnicity are often the major topics in discussions of crime, youth and age issues are sometimes neglected by scholars (Bourne 2006; Schill and Wachter 1995; Vidal 1995). "Sustainability and social inclusion" of all ages, races, and ethnicities in the labour and housing markets, specifically, are discussed as one main way that a city can prevent crime rates from increasing (Kearns and Mason 2007).

In an article from October, 2009, the Kelowna Capital News addresses the issue that youth may be moving away from Kelowna due to the high cost of living, including high rental housing costs:

> Being a playground for the rich and famous, and gold-plated pensioners lucky enough to be safe from seeing their retirement savings eroded, is all great, but it doesn't help much for younger

people in Kelowna. Maybe that's why they are moving away because there is little opportunity to get ahead in their hometown. (Gerding 2009, 28)

It has been recognized that Kelowna is an aging city, but little attention has been paid to university student youth rental housing experiences in one of the most expensive housing markets in Canada. However, there is a growing body of non-peer-reviewed literature in Kelowna regarding its high housing costs and low rental housing vacancy rates (Gerding 2009).

2.3 STUDENT HOUSING

A major theme in the peer-reviewed literature is that of student-specific housing. For students, adequate, affordable, and suitable housing is a major factor in the successful completion of their education. Further, housing is tied to general levels of individual physical and psychological health, as well as overall quality of life. Within this context, six important studies—Murray (1999), Hirsch (1998), Lucas-McIntosh (1998), Black (2002), Charbonneau (2006), and Johnson et al. (2009)—present different but interconnected analyses of the housing situations of students on and off campus in Canada and the USA. Rounding off this literature is Parsons' (2000) look at international student housing.

Murray (1999) examines four environmental elements of student housing and students' corresponding levels of satisfaction. The most important element with regards to the present study of post-secondary student youth housing is the condition and design of physical surroundings. Condition and design refers to quality, upkeep, and architectural suitability of student housing.

The overall quality of university student education, inside and out of classes, has been linked to their on-campus living experiences (Murray 1999).

Universities with declining enrollment levels have reflected on ways to retain students in on-campus residences, especially in the past few decades when students have been given greater rental options off campus. Thus, housing officials in universities have been faced with improving the quality of the housing stock that they provide for students. Renovations and new construction have been ways for universities with low enrollment levels to draw more students to live on campus (Murray 1999). UBCO, however, with its increasing levels of enrollment compared to UBC Vancouver, for example, may not be faced with the same pressures to improve the quality of pre-existing housing stock (UBC 2008), although UBCO is creating a great deal of new housing for students to meet the increased demand.

Murray (1999) states that campus housing is one method for universities to positively influence the psychological, emotional, social, and educational competence of students overall. However, renovations of older housing stock by universities has been restricted by finances, especially in universities with dropping enrollment. UBCO may not be renovating its older housing stock during this current period of rapid growth and expansion. What universities, UBCO included, should consider is that students are the customers of their business:

> There has been an increasing emphasis in institutions of higher education on the need to address student satisfaction as a response to constant changes in society and demands of students. For example, the concept of viewing students as customers, a concept previously reserved for the business community, has emerged in higher education as institutions have come to recognize the need to improve the quality of services offered to students. (Murray 1999, 8)

Customers demand a certain level of amenities and services when they pay. UBC (2008) hopes to attract students, or customers, to its campuses. Housing, then, must be provided for students who are paying for a certain level of service.

One closely related study is the work conducted by Hirsch (1998), who looks at students' levels of psychological wellness related to their housing. Students' quality of life is linked to perceived levels of "life satisfaction, personal happiness, and self-actualization" (Hirsch 1998, 19). Housing issues are closely linked to the aforementioned factors. Hirsch's findings concur with Murray's (1999): student on-campus housing can enrich the learning and personal growth of students. Hirsch expands on the literature, however, discussing that a certain level of privacy must be achieved in student housing; further, when privacy is lost, as it often is, the quality of the student housing is lower.

University students cope with the psychological effects of housing barriers by looking for a sense of community in their schools. The "clients", or university students, should be viewed as part of a system that has dysfunctional aspects, but they are not the individual cause of these dysfunctions (Hirsch 1998). As Hirsch points out:

> Past research has established that a sense of community and social support are essential ingredients to psychological wellness in the student population as well as in others... Rather than viewing clients as the sole cause of their problems... [they are shown the]... systemic perspective that recognizes the existence of dysfunctional aspects of the environment. (1998, 4, 7)

Searching for a sense of community within the rental housing market and within universities is thus a coping strategy utilized by some student youth. UBCO's

student youth may face a variety of barriers, one being a lack of a sense of community, which has a variety of psychological and educational impacts.

In another study, Lucas-McIntosh (1998) expands further on the needs of students, discussing the role of "non-traditional students"—a term that includes all those students aged 25 or older. Thus, the portion of this research's study population that is aged 25–29 will be included in this group. Barriers may be slightly different for non-traditional students who rely upon on-campus housing, but universities often neglect this group in their overall provisions for student housing. Without the institutional barriers such as unsuitable housing that exist for older students, including 25–29 year-olds, these students may get more out of their education (Lucas-McIntosh 1998).

The housing experiences of university student youth, especially those who are non-traditional, have not been researched thoroughly by previous scholars. A major point of Lucas-McIntosh's study is that little work has been done to assess the on-campus housing experiences of post-secondary non-traditional students. It is not the point of Lucas-McIntosh's study to assess the rental housing barriers of university student youth, but the point remains that universities should be promoting and following through on research that helps them better understand the service requirements of their students:

> Given the substantial number of non-traditional students expected to enroll in colleges over the next decade, it would serve the student population well if student affairs and residence life administrators prepared for the growing numbers expected to utilize all campus facilities. (Lucas-McIntosh 1998, 9–10)

If universities are to provide well-rounded and appropriate services for all of their students, it is essential that they conduct further research into the rental housing experiences of all their students.

Black's (2002) study from Sackville, New Brunswick may provide a very applicable look at student housing experiences that are similar in Kelowna. Like the previously mentioned sources, Black states that adequacy, or suitability, of student housing is closely tied to the general well being of the students. Black expands on this by discussing off-campus university student housing. In university towns, accessing the housing stock can be difficult because of higher demand and lower supply. Further, the available housing is often inadequate. Almost half of Black's respondents felt that their housing was in need of repairs, and most identified concerns regarding their housing situations. Black's study suggests that universities have a role to play in helping students access good quality off-campus housing. However, they often neglect this role.

Off-campus housing for students is frequently overpriced due to low supply, and is provided by landlords who do not keep up with maintenance and repairs (Black 2002). Student housing features poor ventilation, is commonly old, and "lacks safety and shelter, access to services, and privacy" (Black 2002, 20). Further, because the supply of single-room apartments in university towns is low, students will cope by living under one roof with multiple people whom they do not know, leaving students in cramped quarters (Black 2002).

Black's study states that it is important that the communities in which student youth reside value them and the universities that they attend. Universities

and their students offer economic, environmental, and cultural benefits to their towns (Black 2002). Figure 1 has been constructed based on Black's work assessing the economic benefits of post-secondary students within local municipalities.

Figure 1. The economic contributions of university students within cities
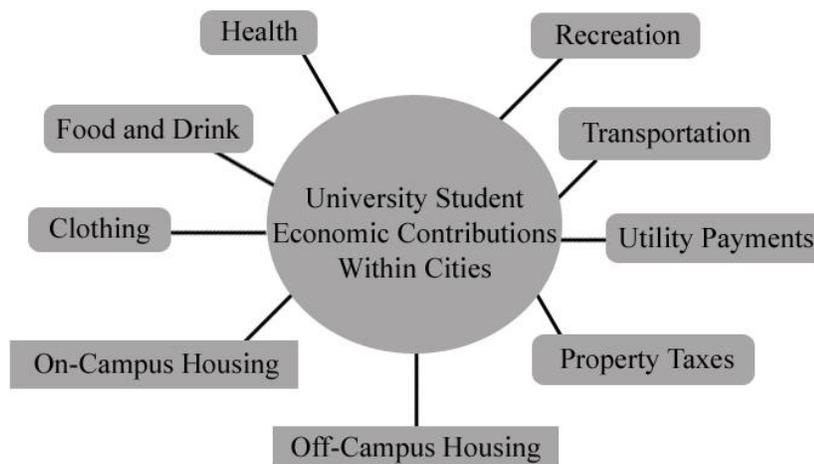
(Adapted from Black 2002, 12)

Despite the various benefits that universities and university student youth bring to local communities, they sometimes face stigmatization and discrimination. As Black explains:

> The residents of many university communities complain that parking congestion and student behaviour problems detract from the neighbourhood's quality of life. In some cases, landlords purchase properties in what are predominantly single family neighbourhoods and turn homes into five and six bedroom student housing. Many argue that groups of students living in family neighbourhoods represent an incompatible use. (2002, 15)

While there are many benefits to having university student youth living in cities, they are not always welcomed.

In a groundbreaking American study, Johnson et al. (2009) look at the health risks associated with student rental housing. Their study expands on the literature by revealing the top ten housing quality problems identified by post-secondary student respondents. From most to least mentioned were poor quality appliances, visible mold, malfunctioning heating and cooling systems, water damage, broken security locks, ant infestations, exposed electrical wiring, malfunctioning smoke alarms, broken steps and handrails, and mice infestations; all are typical health barriers in off-campus student housing. Impacts of these housing quality barriers include headaches, coughing and sneezing, nausea, dizziness, allergy and asthma triggers, and potential injuries from structural weaknesses (Johnson et al. 2009).

Students often live in apartments or condominiums that have high turnover rates. Unfortunately, the housing is not cared for by the students themselves, nor by their landlords in many cases:

> College students generally live in rented apartments, condominiums, and homes that have frequent turnover in tenants. This often results in carelessness in the cleanliness and upkeep of the structure and living environment by both students and management. (Johnson et al. 2009, 43)

Even in newer or expensive housing units, respondents identified at least two housing adequacy concerns (Johnson et al. 2009).

Johnson et al. (2009) point out that while students pay varying amounts for their off-campus rental housing, higher rent does not necessarily guarantee the housing will be of good quality:

> Results of this study indicate that students living in off-campus housing are subject to conditions that could adversely impact their

health and safety… Our findings show no direct correlation between rental cost and number of housing problems and do not support a potentially common misperception of college students that paying higher rent results in fewer housing problems. (45)

There are a variety of health concerns associated with poor quality housing, and paying higher rents does not ensure that this barrier will not be encountered. Although Kelowna features high rental housing costs, this does not necessarily mean that the housing is of good quality.

In the mid-size city and university town of Kitchener-Waterloo, Charbonneau (2006) examines the rental housing choices of students. The first major point of this study is that little is known about student housing issues, despite the fact that enrollment has been increasing over the past few decades. Charbonneau's findings corroborate Black's (2002) that there are economic, demographic, and cultural benefits to increasing university student enrollment, especially in small and mid-size cities with populations under 500,000. Even though there is a recognized gain in having universities and their students in mid-size cities, very little peer-reviewed literature exists regarding student rental housing experiences, especially within Canada.

A primary focus of Charbonneau's (2006) important research is on the choices that students must make in their housing search processes, often placing the preference of being close to campus, so as to reduce transportation costs, alongside other preferences such as the housing's external façade and internal quality. Students further state that they would trade proximity to campus for lower rental housing costs (Charbonneau 2006). Student housing in Kitchener-Waterloo, argues Charbonneau, is highly adaptable and can change to meet

student demands for supply, a view contrary to Black's (2002) discussion of low supply for student housing in Sackville, New Brunswick.

Thus, while little is known about the rental housing experiences of university student youth, the need to continue researching them has been acknowledged. As Charbonneau (2006) argues:

> Understanding the characteristics of the student housing market can help planners anticipate the local impacts the student housing might have on downtown neighbourhoods and ensure that housing that is developed for students meets their particular needs and preferences. (295)

Recognizing the wants and needs of student youth at UBCO may help local city planners to better understand the types of housing that should be constructed in Kelowna. Thus, research on the rental housing experiences of university youth has policy implications at a municipal level.

Housing is one of the first needs for international students upon their arrival to a new area. International students are part of this study's target population, living both on and off campus in Kelowna. Little has been written about the housing experiences of international university students in Canada. Parsons (2000), however, provides an interesting and especially useful look at their housing needs. International students have pointed out the need for adequate assistance in their housing search processes. Identified factors in housing search processes are comfort, proximity to an educational institution, and affordability (Parsons 2000). A major barrier for international students is that they are not provided with enough information about rent regulations, damage deposits, and departure notices (Parsons 2000).

Students who live on campus, Parsons argues, may have higher levels of satisfaction with their housing and education, and may also feel less lonely than those who live off campus. A final concern drawing students to on-campus housing is the variety of multicultural foods available to students who live at the university, and who thus do much of their eating there (Parsons 2000). While on-campus housing may help international students feel more positive about their housing experiences, 60% of those who participated in Parsons's study lived off campus.

International undergraduates stated that their mechanisms of locating and accessing housing were different from those of international graduate students (Parsons 2000). Undergraduate international students mentioned utilizing the Internet and the Canadian Commonwealth Agency, and Student Affairs and Services to aid their housing search processes, whereas graduate students frequently relied on the help of family and friends (Parsons 2000). Many international student respondents in Parsons's study revealed that their housing was not suitable with respect to size and quality.

The university has a role to play in helping international students feel at home (Walton-Roberts 2009). Walton-Roberts argues that further research must be done into the economic and cultural benefits of having a skilled and creative university student population migrate into mid-size cities such as Kitchener, Ontario. The role and impact of international university students in Canada's cities is economic and cultural, both interconnected. As Walton-Roberts argues:

> There are a number of policy options that can be pursued to create a more equitable framework for capturing the talents of international

students for domestic labour-market needs. These include greater support for refugee scholarships and bursaries, enhanced matching-grants programs, widespread support for scholars-at-risk programs, and greater government fiscal support for low-income and international students. (2009, 23)

International students should be met with the same opportunities as Canadian-born students in universities. The recruitment of international students should not be viewed merely as a tool for strengthening Canadian economies. Rather, the relationship between international students and Canada should be egalitarian and reciprocal (Walton-Roberts 2009).

Also to be considered is the issue of university student homelessness, or the perceived lack of a home amongst university student youth. Li (2006), in a study of three international students at the University of Alberta, examined their feelings of being at home while studying abroad. Specifically, the study considers that students may be homeless without being necessarily houseless. Li states that this study of three Chinese students may be applicable to more localized students who do not have a sense of being at home. Given the traditional use of the term "homeless" as it pertains to youth, Li's use of the term may be the most applicable to studying the housing experiences of post-secondary student youth.

What the present research deals with is a psychological form of homelessness that is less studied than the physical aspects homelessness. UBCO's student youth may face issues of "hidden homelessness", an issue discussed in Teixeira's (2009) research on immigrants in Kelowna. This may also tie in to the United Nations' definition of "relative homelessness" (UN, 2010). Certain portions of Kelowna's population, immigrants in the case of Teixeira's

research, may not be living without shelter, but may be couch-surfing or crowding in housing with friends and relatives in order to afford their rental housing. UBCO's student youth may face hidden homelessness, a term used to describe homelessness that does not necessarily mean living on the streets (Fiedler et al. 2006). In Kelowna, previous research on hidden homelessness has tended to focus on immigrants. The present study expands upon the topic by adding university student youth to the groups at risk of this phenomenon.

2.4   EXISTING POLICIES AND POLICY ALTERNATIVES

2.4.1   Introduction

The following section of this literature review presents some of the policies that Canada, British Columbia, and Kelowna have adopted on global, national, provincial, and municipal scales. In addition, this section presents policy alternatives that could be adopted in Canada. Black's (2002) study of university student housing in New Brunswick, found an examination of the three levels of governments' housing policies useful. This literature review expands on potential policy directions, covering both broad and specific policies that could be applied in Kelowna. Further, a critique of Canada's policies is offered to highlight the need for all levels to work together to make positive change in housing markets.

A recent report by the United Nations has revealed that Canada's housing markets for both rental and ownership are unaffordable and inadequate. The United Nations' *International Covenant on Economic, Social and Cultural Rights* states that "[i]n no case may a people be deprived of its own means of

subsistence" and that fair wages should be provided for everyone (United Nations 1966). The UN also states that all people have a right to housing. In Kelowna many people, particularly post-secondary student youth, may be deprived of access to jobs that would provide incomes sufficient for them to access adequate housing. Further, discrimination may exist against college and university student youth in Kelowna's rental housing market. The United Nations covenant plainly states that discrimination should not exist for any group of any status; further, "steady economic, social and cultural development" should be guaranteed to everyone (United Nations 1966). Kelowna, by having unaffordable and inadequate housing for post-secondary student youth and thereby pushing them away, hinders its economic, social and cultural growth, and is therefore functioning contrary to a Canada-ratified United Nations covenant.

In a special United Nations report on Canada's housing situation, the country is deemed to be in a "housing crisis" (United Nations 2007). Miloon Kothari, the United Nations rapporteur, looked at the housing situations in Canadian cities such as Montreal, Edmonton, Toronto, Ottawa, and Vancouver. Unfortunately, Kothari did not research the housing situation in Kelowna, cited by Demographia in 2008 as the most unaffordable part of Canada, third in 2009 (Demographia 2008, 2009). Of special interest to this study is that Kothari studied testimonies of youth regarding Canada's housing situation. Kothari found that overall, Canada is in a housing crisis featuring "homelessness, substandard and inadequate housing and living conditions . . . [and] grossly inadequate housing and civic services" (United Nations 2007). Canada therefore has not met

its obligations agreed upon in the United Nations, and post-secondary student youth are likely to struggle in Canada's rental markets.

In the 2007 UN report, Canada is revealed to have approximately 150,000 homeless people, based on official counts, although academics have hypothesized the number to be potentially double that (United Nations 2007). The Canada Mortgage and Housing Corporation, as discussed in Kothari's report, indicates that 1.5 million Canadians are in "housing core need," meaning they are on the brink of homelessness (United Nations 2007). Canada's levels of homelessness are a sign of a "lack of respect for the right to adequate housing" (United Nations 2007). Further, Canada's supply of social housing is inadequate. Most important in terms of policy implications is that Canada is criticized for having no current "poverty reduction strategy," and few provinces are taking action to fill in the gaps (United Nations 2007). Canada has been recognized internationally as failing to keep the promises it made through the United Nations in previous conventions, and thus the time has come to move towards a national housing strategy to benefit all Canadians, including Kelowna's college and university student youth.

2.4.2   Canadian Federal Policies

At the federal level, Canada has failed to provide affordable, accessible, and adequate housing for its people. In a press release, Make Poverty History (2007) criticizes Canada for having far too much child poverty, approximately three times the amount in Sweden, Norway, or Finland. Further, they point out Canada's failure to end child poverty by the year 2000, despite adopting this

policy in 1989. Make Poverty History concludes that a Canadian federal plan for housing needs to be re-adopted, because after the government dropped federal support for housing programs in 1993 Canada's housing has become drastically less affordable. To complement a new federal housing support plan, Canada should re-instate a federally legislated minimum wage of at least ten dollars per hour, which would help to retain people, particularly post-secondary student youth, who often work for near minimum wages, above the poverty line (Make Poverty History 2007). In order for Canada to move forward and "make poverty history" it should create a national housing and wage plan that is inclusive of many marginalized groups, particularly college and university student youth (Make Poverty History 2007).

National housing policies have also been discussed by politicians in local newspapers, some describing the policies as "[h]eavy on bureaucracy, costly to taxpayers and light on results" (Cannan 2009, A35). Hulchanski and Shapcott (2004) criticize the federal and provincial governments for having little or no plan to create affordable housing in their cities. The Canadian housing system has caused an increasing growth in the homeless population across the country. Income gaps are also widening between the wealthy and the poor while housing prices rise. This is not a result of one player's actions, but rather the result of inaction in the creation of affordable housing by the private and public sectors, including the federal, provincial, and municipal governments. Hulchanski and Shapcott (2004) state:

> The lack of federal and provincial commitment to housing for all
> Canadians during the past 15 years contrasts not only with housing

> policies in most other Western nations, but also with the
> philosophy of successive Canadian governments from 1960s to the
> mid-1980s. Problems associated with urbanization, including the
> creation of affordable housing, were the focus of significant policy
> and program attention. (3–4)

Thus, the inattention to affordable housing policies in Canada since the early 1990s has resulted in rapidly rising housing prices, a growing homeless population, and greater inequalities in Canada's rental housing markets. The lack of housing policy at the federal and provincial levels is one problem that must be rectified.

The United Nations special report on Canada's housing crisis makes several broad yet strong suggestions. In concurrence with the Make Poverty History report, the UN believes that Canada should federally fund the creation of programs and services to help its people access good quality, affordable housing. Canada should also federally fund the creation of further subsidized housing, a strategy extremely beneficial for families and post-secondary student youth. Canada's federal government ought to work towards providing additional transitional and supportive housing. Finally, and perhaps most importantly, Miloon Kothari urges all levels of Canada's governments to take action to comply with UN suggestions and obligations (United Nations 2007).

Canada has attempted to federally fund some programs that so far have been mildly effective at the municipal level. The Supportive Communities Partnership Initiative (SCPI) has been shown to be an evidence-based practice, or "best practice," that has improved the quality of life for people across the world based on United Nations observations (Chao 2007). Canada should be

commended for using 844.8 million dollars nation-wide between 2000 and 2007 for the SCPI. The initiative has had several benefits in the fight against homelessness, such as creating over 9,000 beds for the homeless and 725 homeless shelters, funding health and education services, and using 49 federally owned properties to create 203 new homes (Chao 2007). While these are steps in the right direction, much is left to be desired. There is still no federal housing plan. Further properties could be provided to create housing, especially over a seven-year time span. Finally, the use of these 844.8 million dollars should be made transparent. While Canada appears to be moving in the right direction with programs like SCPI, a federal housing plan is still essential.

2.4.3   British Columbia's Policies

British Columbia's policy makers and academics have not ignored the issue of unaffordable housing, but regard it as requiring federal intervention. Libby Davies, an NDP Member of Parliament and housing critic, and Michael Shapcott, social activist and academic, have criticized the federal government for paying little or no attention to funding for housing in their budget plans (Davies 2004; Shapcott 2004). Joyce Potter of the Canadian Housing and Renewal Association has also attempted to pressure the federal government, pointing out that the new Conservative government has failed to provide sufficient funding for housing (Potter 2009). The Liberals, NDP, and Bloc Québécois have begun paying additional attention to housing, and promise funding if elected nationally (Potter 2009). Anthony Downs in a 2003 speech stated several ways in which affordable housing policies are plausible, including mixed-tenure development

creation, mixed-use zoning, building higher-density developments, and revitalizing older areas (Downs 2003). Downs is a proponent of Smart Growth initiatives that promote these policy alternatives. Federal intervention is essential in putting an end to unaffordable housing in Canada, but the provinces and territories have their own funding roles to play as well.

British Columbia Housing has provided a rental assistance program since October 2006. To be eligible, a household must have a yearly gross income of less than $35,000 and at least one dependent child living with them (BC Housing 2006). For each parent, assuming the family consists of two parents and one child, making $17,500 per year places them well below the poverty line. College and university student youth often live below the poverty line but have no children and are therefore excluded from the rental assistance program. Through the Provincial Housing Program additional subsidized housing is being created. Between 2001 and 2007, 3,100 non-profit subsidized housing units were created (BC Housing 2007). While BC Housing is taking some of the appropriate steps to put an end to the housing crisis, the problem still exists. But provincial and municipal governments should not be expected to deal with the problems of unaffordable housing on their own; the federal government must step in to help.

2.4.4 Municipal Policies

Much of the responsibility for providing affordable housing has been passed down from the federal to the provincial level, then down to municipal governments. With a comparatively small tax-base to draw from, municipalities are left with few options in attempting to combat the problems of unaffordable

and inadequate housing. The Greater Victoria Child and Family Counseling Association (CAFCA) and the Threshold Housing Society point out the need for accessible housing services for youth facing unaffordable and inadequate housing in BC's capital, Victoria (CAFCA and the Threshold Housing Society 2008). Crisis housing must be accessible when youth need it, along with transitional housing for youths after their initial need for crisis housing. Further, a local integrated service system for youth housing would be extremely beneficial for youth in their search for adequate and affordable housing (CAFCA and the Threshold Housing Society 2008). Further research still needs to be done to specifically deal with the issues that post-secondary student youth face in rental housing markets.

In more recent developments the City of Kelowna is planning to meet the needs of the community by providing affordable housing in the Central Green development, located on a plot of land near downtown that Kelowna Secondary School occupied prior to burning down. Twenty percent of Central Green's housing, it is planned, will be made affordable to the residents of Kelowna (City of Kelowna 2008). The planning department of Kelowna intends to recommend affordable housing in the newly planned downtown core as well (City of Kelowna 2008). The definition of affordable, however, is dynamic, and fluctuates based on current average housing prices in Kelowna. Further, the amount of rental housing being built in the affordable housing developments is unclear. Therefore, most of the time "affordable housing" is still not affordable for low-income and marginalized groups, including post-secondary student youth. Unaffordable

housing in Kelowna has led to rising rates of homelessness. In fact, Kelowna has an estimated 280 homeless living on the streets, although this number is subject to fluctuation and counting errors (City of Kelowna 2008).

The City of Kelowna has recently opened up to the idea of secondary suites in the rental housing market. In a recent housing study (City of Kelowna 2006), the City acknowledged the benefits of secondary suites, primarily that they bring affordable rental housing into the market and increase the quality of life for renters, as well as for landlords, who then have secondary incomes. To keep secondary suites illegal the City would have to kick out a vast proportion of its renters on to the streets, compounding its homeless problem rather than working to resolve it. There are negative aspects to secondary suites, such as building code violations that may leave the housing structurally unsafe. Still, the move towards legalized secondary suites can enable further transparency in their construction, and thus hopefully lead to better and safer housing units being added to Kelowna's rental stock. If the vacancy rate problem can be combated in this way, housing prices may drop for post-secondary student youth renters (City of Kelowna Affordable and Special Needs Housing Task Force 2006). It does appear that legalized secondary suites are being allowed and promoted in stigmatized areas of Kelowna like Rutland, which may be leading to further discrimination against the areas and their residents. Kelowna should be careful not to ghettoize certain parts of the city as being affordable and therefore undesirable for anyone but students and single parents (Gumprecht 2006).

The major problem with Kelowna's housing policies is that they are vague

and offer little specific attention to any one marginalized group. Post-secondary student youth, for example, face intense and far-reaching problems in locating and accessing affordable and adequate housing stock. There are few accessible and well-known housing-specific services in Kelowna, and no housing specialists working for local community programs such as Kelowna Community Resources or the Phoenix Center for Youth. What must be created is a housing-specific service center that will help marginalized groups in Kelowna, particularly student youth. Within this housing integrated services center would be specialists on hand to benefit specific marginalized groups. The center would also have workers trained in dealing with youth, for example, who understood the issues youth face in Kelowna's housing markets. Money must be allocated to providing these services locally, or progress towards affordable, accessible, and adequate housing will continue to be non-existent for Kelowna's college and university student youth. However, greater federal and provincial funding must be made available for affordable housing and housing services. Canada, British Columbia, and Kelowna specifically must look to examples of good housing policy on an international level to gain an understanding of how unaffordable housing can be combated. Perhaps most importantly, Canada should look to its past federal housing plans for inspiration. Although municipalities do have a responsibility in the matter, they cannot face the issues of unaffordable housing on their own.

2.5 IDENTIFIED AVENUES FOR FURTHER RESEARCH

The literature provides a minimal understanding of the potential barriers that post-secondary student youth face in Kelowna's rental market. Little has

been done to research college and university student youths' rental housing experiences in Canada, especially in mid-size cities. Thus, this exploratory study aims to extend our understanding of the problems that university student youth may face in Kelowna's rental housing market, and thereby add to the body of housing geography literature.

This study will extend our understanding of the barriers that a diverse population of post-secondary student youth face in locating and attaining housing that meets their needs. Special attention will be paid to youths' rental housing barriers in Kelowna in terms of quantity, quality, affordability, and suitability. As has been discussed in the literature, university and college students may face low rental vacancies. In a market with low rental vacancy rates, landlords can take advantage of tenants and increase rental costs. At the same time, however, landlords have been shown to take less care of their rental units. Thus, the quantity, quality, affordability, and suitability of the housing stock for university students may be negatively impacted. International students may also face compounded barriers in the rental housing market. While international students are not a primary focus of this study, they are included as part of the study population.

UBCO's student youth may face potential health risks while they live in poor quality, unaffordable, and unsuitable rental housing stock in Kelowna. Further, student youth may experience a sense of homelessness despite being housed, and thereby form part of a hidden homeless population in Kelowna. For international students, the feeling of being without a home may be even greater.

This study of Kelowna's post-secondary student youth will delve deeper into these topics, discussing the rental housing barriers that they face and making recommendations for how to rectify this situation.

This study will also present and discuss a variety of policy options that municipalities like Kelowna could consider implementing to benefit the post-secondary student youth population. Looking at the interlocking policy systems at the federal, provincial, and municipal levels as Black (2002) has done allows for a greater understanding of the variety of policies available to utilize and build on to improve rental housing stock. Examining the separate levels of governments' roles in policy making highlights the need to move beyond the downloading and uploading of responsibility for housing. The federal, provincial, and municipal levels must cooperate in providing adequate, affordable, and suitable rental housing for groups at risk, like post-secondary student youth.

CHAPTER 3:   METHODOLOGY

3.1   INTRODUCTION

The overall objective of this exploratory case study is to examine the rental housing experiences of post-secondary student youth attending UBCO in the city of Kelowna, British Columbia, Canada. University student youth are an understudied group in the body of housing geography literature, and may face many barriers in Kelowna's rental housing market, including age-based discrimination during their housing search processes, and the need to use bank and student loans to pay rent. Using debt to pay for rent in an expensive and competitive housing market is problematic. In these ways, post-secondary student youth in Kelowna face unique challenges. This chapter will briefly outline details about the study area and study population, discuss the sample design and the data collection processes, and provide rationale for the research design choices.

3.2   STUDY AREA

The specific study area is the City of Kelowna, situated in British Columbia's Okanagan Valley. The rationale for choosing this study area are: a) the City of Kelowna has experienced an increasing student population since the establishment of UBCO in 2005, and b) there is a dearth of geographical studies dealing with the rental housing experiences of post-secondary student youth in Kelowna.

To put UBCO's growth in perspective, in the 2005–2006 Winter session, total enrollment was 3,488 students, while in the 2008–2009 Winter session enrollment was 5,296 (UBCO 2006, 2009). Thus, in approximately four years

UBCO has grown by 1,808 students or 51.8%. A brief description of Kelowna's demographic characteristics, population, rental housing market, and changes in the last decade will be outlined in this section, to provide a context for the sample design.

The City of Kelowna has its roots in agriculture, primarily in apple and soft fruit orchards (Wilson 2005). As Kelowna has grown, it has expanded to include industry in the forms of forestry and a local pulp mill. The city's industrial growth features two distinct phases. The first phase took place between 1905 and the 1960s, when Kelowna expanded in its cattle ranching and orchards. Orchard expansion along with the development of the Canadian Pacific Railway just before World War One enabled the growth of large packing houses, cold storage buildings, and canneries. In 1949, the Hope-Princeton Highway opened between Kelowna and Vancouver, allowing Vancouver's residents to become tourists in Kelowna. The second phase of industrial development featured growth in manufacturing, and the economy was fueled by trucking, boating, and distilleries through the 1960s until the mid-1990s, at which point Kelowna's economy featured an increasing emphasis on the high-tech industry (Wilson 2005).

Kelowna's agriculture has undergone a shift in the past twenty years towards fewer apple orchards and more vineyards. Tourism, including wine tourism, has attracted many people to the Okanagan Valley, specifically Kelowna (Wilson 2005). Beautiful surroundings and vast recreational amenities and opportunities have pulled people to both the city and outlying municipalities. The

expansion of the airport following World War Two also enabled economic and demographic growth. Since the 1980s Kelowna's airport has accommodated international travel opportunities, and Kelowna International Airport continues to grow rapidly, with nearly one million air travelers passing through its gates per year as of the 2005 Kelowna Centennial. The airport's growth has been essential to that of Kelowna's population and economy (Wilson 2005).

Kelowna has grown rapidly, on average 2.6% per year between 1976 and 2006 from approximately 50,000 to 106,707 by the May 2006 Census (City of Kelowna 2006). However, the city is only in its early stages of growth (Wilson 2005). Kelowna, in fact, is an amalgamation of a few urban nuclei: the Mission, the Downtown, Rutland, and Glenmore. Kelowna thus has its origins in the merging of smaller townships in the Okanagan Valley. During the mid-1990s, average growth was around 6% per year, but this slowed in the late 1990s and early 2000s. Between 2004 and 2008 growth rates have increased, primarily due to an influx of senior citizens and middle-aged families (City of Kelowna 2009b). Currently, the median age of Kelowna's residents is higher than for the rest of British Columbia and for Canada overall (Table 2). As a destination for baby boomer retirees, the Kelowna expects that the number of people over 40 years of age will continue to increase (City of Kelowna 2006); Kelowna's population will thus continue to age quickly in comparison to the rest of British Columbia. By 2030 the population is projected to reach 161,701 (City of Kelowna 2009b), making it one of the ten most rapidly growing municipalities in British Columbia (see Table 2).

Table 2. The City of Kelowna's population in 2006

	Kelowna	Vancouver	British Columbia	Canada
Total Population	106,707	578,041	4,113,487	31,612,897
# of Youth (15–29)	20,525	126,420	784,740	6,206,455
# of Seniors (65+)	15,675	75,990	599,800	4,335,250
% of Pop. Youth (15–29)	19.23%	21.87%	19.07%	19.63%
% of Pop. Seniors (65+)	14.69%	13.14%	14.58%	13.71%
Median Age	42.8	38.6	40.8	39.5

Source: Statistics Canada (2006)

Kelowna's median age being higher than in the other regions presented in Table 2 reveals that the middle-aged population is the driving factor in demographic aging. The role and impact of UBCO's student youth in the City of Kelowna is partly one of adding to the demographic balance. The demographic benefits of UBCO's student youth are tied to the economic and cultural benefits that they bring to the city.

As stated, Kelowna is a rapidly growing city in BC, second only to Surrey for municipalities with over 5,000 people and a high growth rate. From 2001 to 2006 Kelowna's population grew by 10.8% while Surrey's grew by 13.6% (Table 3). Kelowna's population, however, is the oldest in the country. Nearly all of the other rapidly growing municipalities in British Columbia are in the Lower Mainland or on Vancouver Island. Table 3 has been organized based on population size, not overall growth. Areas in BC that tend to have the highest growth rates surround Vancouver, one of the biggest metropolitan hubs in Canada alongside Montreal and Toronto. Kelowna is the only town in the Okanagan Valley that can compete in terms of growth, outside of these areas.

Table 3. Top municipalities (>5,000 people) in BC for growth, 2001–2006

Municipality	2001 Population	2006 Population	% Change
Surrey	341,259	394,976	13.6%
Kelowna	95,183	106,707	10.8%
Chilliwack	61,880	69,217	10.6%
Mission	30,951	34,505	10.3%
Port Moody	23,248	27,512	15.5%
Langford	18,147	22,459	19.2%
Courtenay	18,759	21,940	14.5%
Sooke	8,627	9,704	11.1%
View Royal	6,962	8,768	20.6%
Ladysmith	6,731	7,538	10.7%

Source: BC Statistics (2006)

The gap between the numbers of youth and the numbers of seniors in Kelowna is less than in Vancouver, 4.54% and 8.73% respectively (Statistics Canada 2006a, 2006b). Therefore, there may already exist a demographic problem of insufficient youth to fill the labour force following the baby boomer generation's retirement. The City of Kelowna must find ways to retain its college and university students aged 18–29 after they finish studying at UBCO. The fact of the matter is that The City of Kelowna has collected data on demographics since the 1996 Canadian Census that shows an aging population, but little has been done to rectify the problem (City of Kelowna 1996; 2001; 2006). Currently, after graduation from post-secondary institutions the 18–29 population may migrate away from Kelowna to find better jobs and more suitable, adequate, and affordable housing (Squire 2007).

Population pyramids are, ideally, shaped like a pyramid when representing a city's population. However, Kelowna's "pyramid" is much more jagged. Low birth rates and the influx of an older population has weighted the population

heavily towards the baby-boomers. Figure 2 displays the population pyramid of Kelowna, showing the growing number of middle-aged and senior citizen residents.

Figure 2. The population pyramid of Kelowna
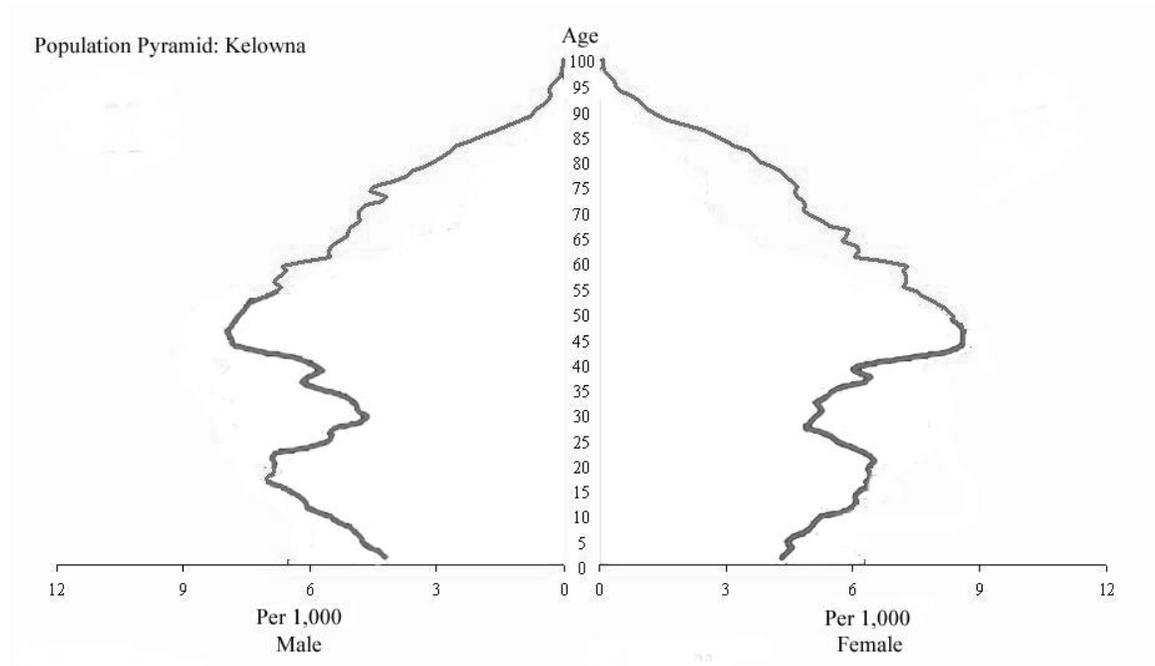
Adapted from Statistics Canada (2006)

As discussed briefly in the introduction and literature review sections, Kelowna is characterized by high rental housing costs and low vacancy rates. Compounding the issue of high housing demand is the recent growth in the student population, which has been briefly examined by CMHC (2008) but remains largely understudied. Increasing demand for housing has not been met with the construction of large quantities of purpose-built rental housing in the city (CMHC 2008). Rather, condominiums for ownership drive development. Post-secondary student youth, as the present research suggests, may face rental housing barriers tied directly to high costs and low supply, as well as barriers related to

housing suitability and quality, and discrimination based on age, income, and student status.

3.3   SAMPLE DESIGN

The target population for this research was 18–29 year-old post-secondary students attending UBCO. While Statistics Canada uses the term "youth" to define 16–29 year-olds (Statistics Canada 2006c), this study chose 18–29 so to not require ascent forms from the UBCO Behavioural Research Ethics Board. Post-secondary student youth were chosen as the target population because they have been understudied in the geographical literature, they may face huge barriers in locating and accessing affordable rental housing, and their presence in Kelowna is driving rental housing demand (CMHC 2008).

The design of this exploratory case study relies on the use of the "snowball technique" or "snowballing" (Flowerdew and Martin 2005). The "snowball technique" allows the researcher to use referrals to contact respondents who share knowledge or experiences related to the research interest. This technique has been widely used in qualitative research (Teixeira 2009), but has in recent years been utilized in quantitative research as well (Lopes, Rodrigues, and Sichieri 1996). "Snowballing" assists the researcher in gaining the trust of respondents, as they are being referred by a friend or colleague to take part in the study (Flowerdew and Martin 2005). The "snowball technique" was chosen as the primary recruitment tool for this research because lists of students and their contact information were not available to the researcher. In addition, the researcher has many personal contacts in the area, making the "snowball

technique" an effective recruitment tool. More than one personal contact was chosen as a starting point for this technique, therefore not all contacts were made from a "narrow circle of like-minded people" (Flowerdew and Martin 2005).

It was decided that semi-structured interviews would be conducted with post-secondary student youth to research their rental housing experiences in Kelowna. Interviews allow for the telling of an individual story that may be representative of a group's experiences (Kvale and Brinkmann 2009), and have been used successfully in geographical case studies of Kelowna (Teixeira 2009). Semi-structured interviews focus on gaining an understanding of respondents' stories, rather than generating data, although they can be used for both purposes (Flowerdew and Martin 2005). Further, because few studies have been conducted within the context of the rental housing experiences of post-secondary student youth in Kelowna, interviews were chosen as a way to generate a baseline understanding of issues that they may face. As this research is an exploratory case study, the findings are not generalizeable to others outside of the context of this study. However, the study will illuminate, through stories from participants, the housing experiences of a small group of student enrolled at the local university in Kelowna.

Using semi-structured interviews had many benefits, but also many organizational drawbacks. While 40 interviews were conducted in total, the process was by no means easily completed. The interview process began with contacting ten potential key informants, who were all professionals with busy schedules. "Key informants" are defined as people "in a position to know the

community well. The person or persons selected to be key informants must therefore have a broad knowledge of the community, its services, and its people" (Cook 1994). Thus, fitting in time for a 45 minute interview was difficult, and these ten interviews took nearly four months to complete. The interviews with student youth respondents were comparatively easier to schedule, but were periodically postponed by respondents because of unexpected homework deadlines and personal issues. Completing 30 UBCO student youth interviews took nearly six months. Fitting interviews into the schedules of student youth meant that they often took place at UBCO, or at the student's house. In one case, a student was kind enough to participate while on a break from work. The data and information gathered are thorough and detailed, but were more time-consuming than a questionnaire may have been.

3.4   DATA COLLECTION

3.4.1   Introduction

The creation of the interview guide was a crucial part of the data collection process. Questions were generated based on topics that have been discussed in the literature with regards to rental housing experiences of groups such as post-secondary student youth. Interview guides were designed to elicit stories about the participants' experiences with accessing and securing housing. The interviews were designed to be open and probes were used when appropriate to elicit further information about different aspects of the participants' story that may inform the focus of this study. Thus, this study is very exploratory and qualitative.

Interviews with both UBCO student youth and key informants were conducted during the same time frame. Data collection took place been July and December of 2009. In total, 40 semi-structured interviews were conducted with ten key informants and 30 UBCO student youth.

3.4.2   Key Informant Interviews

Interviews were conducted with ten key informants to gain an understanding of housing policy issues. Key informants included city officials, representatives of Okanagan College and UBCO, landlords, real estate agents, and CMHC officials, and were in general people with an understanding of rental housing issues that post-secondary student youth may face in Kelowna. Each key informant was knowledgeable and dealt with housing or student-related issues in some capacity.

Contacts with key informants were based on the researcher's personal contacts, including through introductions by the researcher's supervisor. To be eligible to take part in this study, key informants were required to be working in a position where they deal with youth and/or housing issues that may impact UBCO's student youth. Upon first contact, key informants were given a contact letter that informed them of this research's purpose. Each face-to-face interview took an average of approximately 30 minutes and occurred in a setting convenient for the key informant, usually their office or in an available room at UBCO. Open-ended questions (see Appendix 1) were asked about:

1) The economic and cultural role of educated youth in Kelowna.

2) Perceived rental housing barriers post-secondary student youth face.

3) Perceived coping strategies post-secondary student youth use.

4) Housing recommendations to benefit post-secondary student youth in accessing and attaining rental housing.

The interviews with key informants were used to gain a broad understanding of rental housing issues in the City of Kelowna. Further, and perhaps most importantly, these interviews were used to gain an understanding of potential policy solutions for the problems of rental affordability and availability. Key informant respondents to this study did not receive any compensation for their participation.

3.4.3   UBCO Student Youth Interviews

Given the exploratory nature of this study, which deals with an understudied population, it was also decided to conduct semi-structured interviews with the target population to gain a broad understanding of post-secondary student youths' rental housing experiences in Kelowna. A total of 30 student youths from UBCO were interviewed. The semi-structured interviews were conducted in the same way as those with key informants. Participants were initially contacted using local contacts within the staff and student body at UBCO, using the snowball technique to identify further respondents. Each participant was given a contact letter that informed them of this study's purpose. Both the contact letter and the consent form that was signed at the time of the interview informed the participants that they did not have to answer any questions that they would prefer not to, and could stop the interview at any point.

Although the aim of this study was to conduct 10–15 interviews with off-campus student youth, and a further 10–15 with on-campus student youth, only 5 on-campus respondents took part in this study. However, of the 30 respondents, 12 had lived on campus at some point in their time in university but were currently living off campus. These people therefore are part of two sub-groups of UBCO respondents: 1) off-campus renters, and 2) ex-on-campus renters. These 12 students are referred to in this study as "ex-on-campus" respondents, still having an understanding of the issues that student youth face while living in campus housing situations.

Each interview took an average of approximately 30 minutes to complete and was digitally recorded, then later transcribed and analyzed by theme. Open-ended questions (see Appendix 2) were asked about:

1) The economic and cultural role of post-secondary student youth in Kelowna.

2) Barriers post-secondary student youth face in Kelowna's rental market.

3) Coping strategies used in Kelowna's rental market.

4) Rental housing recommendations that could benefit post-secondary student youth.

To be eligible to participate in the interviews, post-secondary student youth were required to be between 18 and 29 years of age, current students at UBCO, and either on- or off-campus renters in the City of Kelowna. This study included six internationally-born students who met the aforementioned criteria

(Table 4). Respondents in this study did not receive any compensation for their participation.

Table 4 displays the composition of the respondent population. Respondents were asked whether they met the participation requirements for this study, including if they were aged 18-29, but their specific ages were not recorded. Data were collected on the student youth respondents' birthplace, where they were renting currently, whether they were renting on or off campus, and whether they ever had lived on campus. No data were collected about their mother tongue or ethnic origin. There were 19 female and 11 male respondents.

Over half (20 out of 30) of the respondents were born within the British Columbia (see Table 4). Four were born in other Canadian provinces, including Ontario, Manitoba, and Saskatchewan. In addition, six were born internationally, including in China, the USA, Germany, and Nigeria. This research therefore included people from a variety of origins; but due to low participation numbers of all of the aforementioned sub-groupings, neither comparisons nor contrasts are drawn in this study between them.

Table 4 reveals that a small number of on-campus renters took part in this study. Nonetheless, those respondents make valid points about the rental housing experiences of UBCO student youth in the City of Kelowna. Because the researcher's personal contacts were in the later years of university, it was difficult to contact younger on-campus renters. A mass e-mail was sent out to UBCO's international students by a key informant who works at UBCO, but only three

recipients made contact with the researcher; the remaining three internationally-born students were selected using personal contacts.

Table 4. Demographic profile of the study population

	n=30		**%**	
Female	19		63.3	
Male	11		36.7	
On-Campus	5		16.7	
Off-Campus	25		83.3	
Ex-On-Campus	12		40	
Inter-provincially Born	4		13.3	Ontario = 6.6
				Manitoba = 3.3
				Saskatchewan = 3.3
Internationally Born	6	China = 3	20	China = 10
		USA = 1		USA = 3.3
		Germany = 1		Germany = 3.3
		Nigeria = 1		Nigeria = 3.3
UBCO Students	30		100	

Source: Interviews (2009)

This research will extend the understanding of UBCO student youth rental housing experiences in the body of geographical housing literature. However, since this research is a case study, its results must be interpreted with caution. Because the post-secondary student youth participants in this student were personal contacts, not contacted through service providers, a bias may have been

introduced, representing few "at-risk" respondents. Therefore, additional similar studies should be conducted within the context of Kelowna.

3.5   SUMMARY

The purpose of this chapter was to present the main objectives of this study, justify the study area and target population, and describe the research design and data collection processes. The following chapter will describe the rental housing experiences of post-secondary student youth, focusing on the barriers they face and the coping strategies they use. Perspectives of both the key informants and the post-secondary student youth will be analyzed.

The specific study area of this study is the City of Kelowna, situated in British Columbia, Canada's Okanagan Valley. Kelowna has played an important role as a destination for retirees and aging families in recent decades. However, since the establishment of UBCO an increasing number of post-secondary student youths have come to the area.

Kelowna's post-secondary student youth and their rental housing experiences have been largely unstudied in geographical literature. This study therefore should help to extend our understanding of this group and then to fill gaps in the literature about the barriers they face, as well as the coping strategies they use to deal with the often expensive, competitive rental housing market of Kelowna. Finally, this study will cover some potential recommendations that could be implemented in Kelowna.

CHAPTER 4:   THE RENTAL HOUSING EXPERIENCES OF UBCO

STUDENT YOUTH IN KELOWNA

4.1   INTRODUCTION

As discussed in the previous chapter, Kelowna's rental housing market is competitive, expensive, and difficult to access. UBCO's student youth may face major barriers to locating, accessing, and living in Kelowna's rental housing stock. This chapter presents the findings of the 30 semi-structured interviews conducted with UBCO student youths, focusing on the major barriers that they face in Kelowna's rental housing market, as well as on the strategies that they use to cope with and potentially overcome the barriers.

This chapter is broken down into five major sections after this introduction. The following three sections deal with the barriers that UBCO student youth face in looking for, locating, and accessing affordable and suitable housing—the barriers of affordability, availability, and suitability. Although each of the major barriers is broken down into separate sections, it should be noted that they are closely interconnected. These separate sections, therefore, are for merely organizational purposes, not to compartmentalize and make independent the whole housing narratives of the UBCO student youth respondents. This chapter continues with a discussion of the coping strategies used by students in their attempts to overcome the rental housing barriers in Kelowna, and ends in a summary. Thus, this chapter aims to answer this research's first two major research questions:

1) What major barriers do post-secondary student youth face in looking for and locating affordable rental housing in Kelowna?

2) What coping strategies do post-secondary student youth use in Kelowna's rental housing market?

4.2   MAJOR BARRIERS ENCOUNTERED BY UBCO STUDENT YOUTH RESPONDENTS

Student youth respondents to this study were asked what, in their opinion, were the major barriers encountered by UBCO student youth in the City of Kelowna's rental housing markets, both on and off campus. Table 5 presents the major barriers that the respondents to this study identified.

Table 5. Major barriers encountered by UBCO student youth respondents

Barriers:	**n=30**	**%**
Affordability	30	100
Transportation/Location	29	97
Availability	23	77
Discrimination	23	77
Quality of Housing	20	67
Roommates	20	67
Lease Length	12	40

Affordability is the greatest rental housing barrier they cited. However, transportation and location, an issue of suitability, ranks second, with only one respondent feeling that it was not a barrier. Availability and discrimination were

both third on the list of barriers. Each of these major barriers will be discussed in greater detail throughout this chapter.

4.2.1 (Un)Affordability in Kelowna

Affordability is a major issue in Kelowna, not just in the ownership housing market but also in the rental housing market that is relied upon by UBCO student youth. CMHC (2009) states that to be in core housing need a person is spending 30% of their income on housing, while an expenditure of 50% on housing puts that person on the brink of homelessness. Conversely, CMHC (2010) also states that people between the ages of 15–29 who are attending school full-time are not to be considered in "core housing need" because they are in a "transitional" period of their lives. However, UBCO's student youth are often on the brink of homelessness, and struggle in Kelowna's unaffordable rental housing market. UBCO students may be faced with sometimes spending over 50% of their income on housing, but are also using student loans and/or bank loans to pay for this housing. This study, however, did not collect income data of respondents. Nonetheless, UBCO student youth may be occasionally part of a "hidden homeless" population in Kelowna (Fiedler et al. 2006), including couch surfing or sharing housing on a very temporary basis with other students, friends, or family, and thus having neither a permanent house nor a home. The average rent being paid by each UBCO student youth respondent was $546.66 per month per room. One student in particular noted that the only time they could work was during the summer, and therefore loans paid for housing throughout the school year:

> Student loans pay for everything pretty much. Like I think, every year, like this is my fourth year, for four years I've gotten student

loans. My first one was I think only about $5,000 and then my second, my last 3 have averaged out to $10,000 each; like one was $9,000, one was $11,000, this year mine was I think $11,000. So every year when I go home in the summer I work like as full time as I can. Just like serving is pretty much the only job that I can really get that pays more than $8.00 an hour because of tips and everything. It's only thing you can get away with minimum wage but making that extra buck you know. And I think over the summer I usually make about $3,000 aside from tips. You know, you can't really count on tips 'cause sometimes they're good, sometimes they're bad so I barely make enough to pay for my tuition and books for the 1st semester. Everything else is my loan that pays for everything. So it's affordable with the loan but once I finish school I'm going to be in debt a big amount, so it's not affordable at all.

Some students may make the choice not to come to Kelowna for their schooling as a result of the high cost of living and, more specifically, the high cost of rental housing. All respondents mentioned that affordability was a barrier for UBCO student youth in Kelowna. It could be that as Kelowna's rental housing costs increase, some students may avoid the city as their home, or may not continue with post-secondary education, as one respondent discussed:

> [Affordability is] not a barrier that you want to prevent a student from going to post secondary school right. Like when they consider, should I go to University, one of the things that's stops them shouldn't be, well can I live somewhere. That's ridiculous.

One of the findings of this research was the lengths to which some students will go to make living in Kelowna less unaffordable while attending UBCO. While no students had heard of long-term absolute homelessness amongst UBCO students, over half of them (60%) highlighted the fact that as a result of high rental housing costs, some acquaintances of theirs had taken to couch surfing, or sharing rooms with their friends, or had lived in their vehicles

until it became too cold outside. This also ties in to Fiedler et al.'s (2006) notion

of "hidden homelessness". One respondent noted:

> I wouldn't say homelessness [exists for UBCO student youth] 'cause people quite often find a roof over their head. It depends what you define as home. I've seen it where, look I haven't got a place to stay for a month can I crash at your house for two weeks, I'm crashing at somebody else's house for two weeks; it's just between leases or whatever. I've seen that happen but it's always been dealt with. It's not that you literally have no friends, nobody to help me and that's well for this month or whatever. The nice thing about the university, there's lots of support from the university itself or from your friends and your relations that you've developed at the university.

The same respondent expands upon barriers to UBCO's youth:

> I think one factor that definitely does play into it, is food. They now have a food bank on campus. But because people get so tight for money with rent and with either not having a job or stressed out, they, I've seen it time and time again where people can't afford to buy food. And yeah, that's, I've seen that many times. I heard somebody talking about it today, saying yea, man, money's tight, I don't know if I, like I might even have to go to the food bank here on campus. And they often say it sort of jokingly at first but there is a lot of truth to it.

Discussing living in vehicles and other difficulties encountered by UBCO student

youth in Kelowna's rental market, another UBCO youth respondent stated:

> I've had people that I've done my first degree with that lived in their cars or vans for a couple months of the year til it got too cold. Just cause they couldn't find anything in their price range, like $300 or less type of thing, which in a lot of places you can get a one bedroom apartment for that. . . . He showered in the gym, the one person I'm thinking of, and when it got too cold to sleep in his car he went and stayed with people, couple nights here, couple nights there. I mean you see it all the time and especially in the summer time. If your lease is only the eight months that school's going on and then it comes up or you can't afford it and you want to lease it out for the summer, a lot of people just kind of hang out in their cars and couch surf. It's unfortunate that it comes down to that but it's definitely not something that doesn't happen. Or if

> you're waiting to find something, living in a camper van for the first month or two until something comes available.

As mentioned in the quotes above, rental housing affordability, or the lack thereof, is compounded by the other costs of living, such as food. UBCO student rental housing experiences, therefore, are not just stories of their trials and tribulations with housing, but also with finances in general.

The high cost of living in Kelowna's rental housing market may drive some UBCO student youth to live in other parts of the Okanagan while commuting to work, such as Lake Country, Vernon, or Penticton, where housing may be less expensive in relation to its quality:

> . . . if you're looking to pay under say like $750 for a one bedroom basement suite a lot of time you're looking at very limited natural light and sometimes not a private entrance and just not, not what you'd be paying in a lot of other cities for that price. I know, I have a friend who's moving to Salmon Arm, she's getting a brand new condo for $850 a month, two bedroom, beautiful place. Whereas here she had a basement suite that she was paying $750 for and 1 bedroom and wood panels, like old, which is fine, like you don't need that much but just price comparison Kelowna's pretty expensive.

Kelowna's rental housing market is difficult for some students to access and retain their foothold in as a result of high costs. Rental housing affordability is only one barrier in the dynamic experiences of UBCO student youth, though it may be one of the most important. The following parts of this chapter continue to highlight the lack of affordable rental units as a problem for UBCO student youth, while also revealing that they face other, less studied barriers. It is important to note here that the availability of housing is often discussed by the respondents of this research with regards to the availability of what they consider affordable,

which, based on CMHC's previously discussed standards, is often not affordable at all.

4.2.2   Availability: Nowhere to Go

The issue of the supply and demand, or the availability of rental housing stock in Kelowna is a potential barrier for UBCO student youth. This research suggests that the low vacancy rates in Kelowna may be a significant barrier to UBCO student youth seeking off-campus housing. In fact, 23 of the 30 respondents mentioned availability as a significant barrier:

> . . . availability [is a barrier] because even if I wanted to move out
> of the house that I wanted to move out of, or that I'm living now,
> sorry, I don't feel that there's an abundance of places to live here,
> aside from brand new condos.

Some students may struggle to find available rental housing units, and are in some cases pushed to live in hotels or motels, as another respondent mentions:

> I was living with my, with family when I originally moved here
> and I was paying a certain amount; it was much lower than
> anywhere else I would find, like I was renting a room. So, and
> after that kind of that didn't work out and so I had to leave and find
> myself another place but I couldn't find a place, like there wasn't
> any places available so I ended up having to rent a hotel or a motel
> for two months, three months during the winter time.

Rental housing stock is in short supply not just off campus but on campus as well. UBCO has been successful in providing on-campus housing to every first-year student. However, the demand for on-campus housing appears to be greater than its supply. Therefore, UBCO runs a housing lottery for students who would like to live on campus after their first year. Each participant pays a non-refundable fee to enter the lottery, in the hope that their name will be drawn and

they will be supplied with a bed. One student, who placed an unsuccessful bid in the UBCO housing lottery, mentioned that:

> [The UBCO housing lottery was] frustrating because they charged us all $50 to apply when they knew that there was about 100 spots and about 1,800 people were applying for them. So, that was maddening that they made, I think I figured it out to be about $10,000 or something. Also there was a lottery where they probably hit a button and then that was it.

Further, some UBCO youth feel that no matter where they go in Kelowna, they will be faced with an unaffordable and competitive rental housing market:

> I believe this was last year [2008], they [UBCO] had enough space guaranteed for every first year student that was enrolled and then if they didn't take it, then it was opened up to the rest and you were put on a waiting list. But I know many people that were you know 100 on the wait list so they really didn't have a chance. . . . And the campus housing isn't necessarily that inexpensive either. . . . If you're in a bind and you need to find a place [off-campus], you're looking at paying $600, $650, $700 a month and that's just completely out of reach.

Availability, as previously mentioned, is closely interconnected with affordability. When UBCO students seek rental housing in Kelowna, they are not only looking for any available or vacant units, but rather affordable rental units that suit their needs overall. Further, the UBCO students must meet the landlords' criteria. In the unaffordable and competitive rental market of Kelowna, landlords can be selective about to whom they rent, which makes the housing search processes of UBCO student youth that much more difficult. One respondent discusses the issues that a friend faced when looking for a rental unit in Kelowna:

> Very limited as to what you can find especially in limited price ranges. I know of two main apartment buildings that are under $850 a month for a two bedroom place and it's about one or two of those places comes open every month or two and they're snatched up very, very quickly. There isn't much in terms of affordable

housing at all. That's why my parents ended up buying a place because, never mind affordable, there's just nothing on the market to rent. I've got a roommate that's moving out right now because my sister's moving back in but she went to about fifteen different places and got called back by one place and she's a professional. She doesn't drink or smoke, has no pets, or anything, she's making a steady income and she's 23 and they didn't want her. . . . I think that landlords can be very, very, very picky. If they, they have the choice, they have the ability to say what they want. They can be so specific down to hair colour if they wanted. Obviously you can't say that but that's how specific they can be at this point because the market is not sufficient for the demand and it's going to get worse.

Finding affordable rental housing in Kelowna is difficult due to a lack of available units. These barriers are compounded and exacerbated by barriers of suitability.

4.2.3   Suitability: A Mosaic of Barriers

The suitability of rental housing for UBCO student youth is a much more dynamic issue than whether or not the stock is affordable and available for rent. UBCO student youth are faced with finding rental housing in a location that suits their public transportation needs, has roommates that suit their lifestyle, is in good condition, has landlords that are open to renting to students and who will also not treat them poorly because of their age, and is also in an environment conducive to academic success. Two important barriers that UBCO youth face are that transportation is often cumbersome between the location of their housing and the university, and discrimination based on their age and socio-economic status. In fact, of 30 respondents, 29 (97%) stated that transportation to the university from the location of their rental housing was a barrier for them , and 23 (77%) mentioned discrimination. Further, no respondents were using, nor had they

heard of, any support services for UBCO student youth searching for rental housing in Kelowna.

When asked if the quality of rental housing in Kelowna was a barrier, 20 out of 30 respondents (67%) agreed that low-quality housing does exist and is being accessed by UBCO youth. The major difference between post-secondary student youth off-campus housing in Kelowna versus in many other university cities is that it appears to be newer (Johnson et al. 2009). Therefore, students often have to pay higher rents to avoid living in low-quality rental housing stock. Even on-campus housing at UBCO has a generally good reputation for structural and physical quality, despite what the literature suggests about on-campus housing at older universities. Quality, however, is also a matter of roommates, which can be a major deterrent from on-campus housing for some respondents:

> And then of course there's residence at UBCO, which is kind of a joke because you're paying so much more than you could be paying for something that's way less quality. . . . Like every person I've talked to, unless they've been really into partying on a Tuesday night, haven't enjoyed living in residence.

In fact, two thirds of respondents in this study stated that roommates were often a barrier to the quality of life, disrupting respondents' studying time, for example.

On-campus housing includes other deterrents, such as additional costs in the form of an expensive mandatory meal plan that offers limited variety of types of food, as well as isolation from the rest of Kelowna for those who, for example, use public transit and walk to their shopping destinations. One respondent described limitations in the services for on-campus renters:

> I think they [UBCO] have responsibility of helping to provide things like enough space on campus, enough parking on campus,

enough choices on campus if they're going to be living here. For the amount that a student living on campus pays, I think the services suck. Absolutely, being ripped off. From like the quality of where I was living to the choices in the cafeteria and you're forced to buy a food plan because you live in a quad, right? If I was in a quad I'd want to buy a hot plate and have a stove and cook for myself, right? But you're forced to buy this food plan and then I hear the food sucks… I had to pay extra for my parking pass plus my hidden cost of the U-Pass, which is impossible to opt out of because you have all these conditions. So very frustrating all these other fees and things yea, that I just have no idea where my money goes.

As previously pointed out, transportation barriers and the location of rental housing also play a role in the housing search processes of UBCO student youth. Some students must sacrifice proximity to UBCO to find housing that suits their wants and needs:

> I was going to say cost for sure; I think anything over $500 is a little bit stressful for a student regardless or not of loans. Yea, definitely cost, transportation becomes an issue. The place I lived in, I rented a basement suite was $600 a month and it was way off in the Mission, upperish Mission, and $600 a month to rent, it was nice cause it was a 2-bedroom basement suite with full kitchen and everything and I just had it to myself cause nobody else wanted to live up there. It was a 35-minute or so drive to school each day and there's no bus out there. So, pros and cons it was a great place to live but just too far out and not accessible but it worked out okay.

Students may also be facing added costs of living when they live out of reach of Kelowna's limited public transit system. They are not only faced with unaffordable rental housing stock, but also with the costs of maintaining, fueling up, and insuring a vehicle they require to get to and from school. Further, respondents discussed how parking fees at UBCO add a cost ranging from $160 to over $400 per year. Thus, easy transportation and access to public transit

routes play a major role in the rental housing search processes of UBCO student

youth:

> I think the biggest thing with the rental market is that it's all kind
> of underground. If you know friends, and you know people then
> you know where the cheap housing is. If one of your friends
> leaves then you get to take that room, but if you're coming to this
> community fresh and you don't know anybody and you're looking
> for a place, there's financial barriers and its hard too because the
> distance for commuting really kind of isolates you to certain areas
> and we're fortunate that Rutland is close to the campus cause it
> tends to be a little bit less expensive.

When asked if they felt that discrimination was a barrier for UBCO youth

in Kelowna's rental housing market, over three quarters of the respondents

(76.7%) agreed. Respondents stated that accessing rental housing stock was often

the most difficult part of their housing search processes because they felt that

landlords would frequently discriminate against them based on their age, their

status as students, or both.

> There's been a lot of, how do I say it, older generation mindset that
> every student, every person under 30 that's coming to look at a
> place, wants to party, wants to engage in horrible activities and
> wants to break things and wants to smoke weed and get drunk
> every night of the week and make noise and that's what a lot of the
> landlords just stereotype students as. When we, because before my
> girlfriend and I found this place in Rutland we looked at probably
> 10 to 15 other places and a lot of the landlords were like well, are
> you guys going to party? No, we're going to school and we work
> all the time. Well, you guys are going to party though, right? We
> don't like that around here; we don't need anyone partying here
> and we can't have that happening; there's a lot of older people
> here, we can't have you partying. We're not like that. We
> wouldn't be going to school if we wanted to party our whole lives
> away.

One student highlights that discrimination limited the success of their search for

rental housing and compounded the issues of affordability and availability:

I found that my age when I was looking for a place was a barrier almost 'cause people don't want to rent to people under 25. So that was hard so I had to really sell the fact that I was a student and that, well actually I started telling people, not that I was married, but currently I'll just say that my manager thinks I'm married. So yea, I don't know why though, I never said I was; he just assumed. It's like oh, your husband gets home now; I'm like, okay, or whatever. And yea, also I found what I could afford is a bit of a barrier 'cause rental prices are quite high. So that was all for those two. The other thing is that I don't drive so I have to live in a place that's central and because of the like availability that's hard because there's quite a bit of availability in like Glenmore and on the Westside but I can't go over there.

One internationally-born respondent described that in order to overcome the discrimination barrier they stressed being highly motivated and academically successful. Nonetheless, until the respondent had proven this academic success and ambition, the landlords were hesitant to rent the suite:

> . . . there were several instances as well when I mentioned I'm going to UBCO and they're some like college kid, that I just want to party, probably not responsible. However, what helped me out, I had documentation and once, I made it a point to show them that I was a PhD student, that I had funding, that I had a [Teaching Assistantship], and that I had a [Research Assistantship]. Once I mentioned PhD Program and I had my letters from UBCO that detailed how much funding I had, like automatically they were like, okay, like we'll consider this guy. And there were a couple of times, like when I first started, I wasn't bringing that documentation. I was like, I'm a PhD student looking for, and they would kind of like, PhD student, eh? Yea, and they're like how much like are money, or whatever, and I'd kind of thrown out some numbers or whatever and they were still very skeptical whatever.

Speaking of the required persistence and efforts to prove reliability to landlords, the same respondent added:

> But once I started bringing around my paperwork and stopped saying that I was going to university here and started saying I was working on my PhD, their response and their interest just sky rocketed. . . . And had I not brought that paperwork in or dropped

that I was a PhD student or if they were given the impression that I was an undergraduate, totally disinterested. But with documentation and there's sort of this association with PhD students that, it's difficult being a PhD student because people associate you with making professional amounts of money; but you're not, you're making like grad student money. But sort of the mind-set that people have when they hear PhD, it's like, oh, this guy's got money. What they don't know is that a PhD grad student doesn't have money; but they think he does so that helps in terms of getting housing. And then like the few times where I did just mention that I was going to UBCO, they weren't like, oh, we're not going to consider you 'cause you're a lazy student but you could tell they weren't as interested; that, for sure. So, I would say that discriminatory sort of scrutiny when it comes to university students is very prevalent.

Some students not only face age-based discrimination, or discrimination based on their student status, but may also face racism and/or sexism in their search for rental housing in Kelowna:

> I did hear of some international students, some undergrads, some upper-level students, even like PhD students, I think I heard of one last year who were discriminated against because they were basically not white. Yea, people I think someone I know who, I think there was a student in Canada who told the international students representative on campus that they kind of told her that, you know they just had the door shut in their face. It wasn't until they got to the house and met the people, because obviously these landlords can't ask what race you are over the phone . . . one of my friends inquired about a place there last summer and completely, he was straight told that he didn't get the place because they preferred to rent to a couple, I don't know if the couple were students or not, but the guy just said, yea, I'd rather rent to a couple, you seem okay but.

The same student respondent continued on to discuss the competitive nature of Kelowna's rental market, and how that can play into the discrimination factor:

> I think students kind of get shafted when say families or couples are after the same place . . . this was two guys hoping to rent a place so the owners might think they want to party and wreck the place or whatever . . . I think male students can be for sure discriminated against particularly when it's all males, whether, you

know, two guys or more are looking to rent a place. I think they can definitely be discriminated against more than female students and I think girls can do just as much or more damage than a group of guys but you know just sort of the gender roles of females being cleaner and whichever can definitely play a role in that.

Another respondent expands upon the discrimination barrier but adds that because UBCO student youth are often looking for leases under twelve months, they may be discriminated against by landlords who would rather rent to other applicants that are apparently more financially stable and mature, despite this being only a stereotype:

Well there seems to be like two types of people; there's like the people that have a one-bedroom, fairly cheap who are fairly totally cool with renting to students and in fact they prefer renting to students; and then there seems to be the people with a two-bedroom or a suite, or pretty much two-bedroom plus, and they're pretty much always against students and that they think they're going to be partying, wrecking the place, or whatever. So, like right now, I'm currently looking and then just get shut down left, right and centre when I mention I'm a student. So I've just been like not mentioning it . . . like just yesterday I didn't get to go to a, like a showing, like they shut me down before I even got there; I was like, weak. We did an interview cause they didn't want to, well students are known for doing the eight-month thing instead of like a twelve month lease, lots of students don't stay for the summer, or they get jobs somewhere.

The same student respondent added:

And so . . . [landlords] that want that security, that twelve-month lease signed, that's problematic for students I think. So that is probably the main deterrent I'd say; the lease. . . . It's just annoying when people on the phone they say, you know, we're not looking for a student. Like, what the hell does that mean, like that's not cool. People tend to be looking more for like a young couple or a working couple, seems to be like they have this idea that students have all this time on their hands, like wreck the place, I don't understand it but yea, there's definitely that out there.

Over one third of this study's respondents (40%) stated that their preference for less than twelve-month lease agreements was a barrier in their housing search processes.

UBCO student youth may also face discrimination from landlords once they have accessed the rental housing market. One internationally-born respondent discussed experiences with a landlord who continued to increase the rent frequently and in large increments. It should be mentioned that this respondent did not appear to view these increases as discrimination, but rather as a matter of fact about the state of rental housing in Kelowna. Landlords, therefore, may be taking advantage of student youth unfamiliar with the Residential Tenancy Act:

> When I first came here I was paying $420 for rent but yea, I've changed. Every five months or so the landlord will come up with some increase and they will add some, maybe 10%, maybe 5%, with some new justification. I really don't know about that but I have to pay for that. Yea, so at the moment we're paying $520 a month, which is a high jump from what we previously paid. . . . [T]here is this general sense of the public that Kelowna is one of the wealthiest places in Canada and a lot of people live in Kelowna is worth something which we are moving here because a nice place, sure. That sometimes gives the landlords here the sense that they have to, you know, boost their housing stuff because even if somebody doesn't take it they'll definitely get another person who can afford to give it to them.

The suitability of rental housing stock in Kelowna can also pose barriers for UBCO student youth, and is interconnected with the barriers of affordability and availability. Respondents discussed that although housing costs and vacancy rates are barriers, they also face obstacles in rental unit location, transportation, unruly roommates, and perhaps most importantly, discrimination. Thus, the broad

barrier of suitability is really a mosaic of multiple barriers. Once affordability and suitability are taken into consideration, UBCO youth are often left with few available rental housing units to choose from. Affordability, suitability, and availability lead into the final section of this chapter, which deals with coping strategies.

4.3   COPING STRATEGIES: MAKE FRIENDS AND WORK HARD

UBCO students appear to be using a variety of coping strategies in Kelowna's rental housing market. The major barriers this chapter has presented thus far are often rooted in the respondents' financial struggles. To better understand how this study population deals with rental housing barriers, student respondents were asked what they thought were the most prominent coping strategies used by UBCO's student youth in Kelowna's rental housing market. Table 6 displays the top most-noted strategies. This table does not necessarily reveal the number of respondents currently using the stated strategies. For example, while 22 of the UBCO student youth respondents were not currently using loans, they recognize that this is an important coping strategy for their peers.

Student youth respondents to this study were also asked what coping strategies they were using to deal with Kelowna's expensive and competitive rental housing market. Table 7 reveals the responses. The results of Table 6 should not be excluded from this analysis, however, as respondents provided useful insight into what their peers may be experiencing.

Table 6. Coping strategies recognized by UBCO student youth respondents

Coping Strategy	n=30	%
Employment	27	90
Crowding/Sharing	25	83
Networking	24	80
Loans	22	73
Hidden Homelessness	18	60
Parents Purchase Home	3	10

Social networking is of huge significance, and may be one of the most important mechanisms for helping students find housing in Kelowna. Kelowna lacks a rental housing service specifically tailored to the needs of UBCO youth, and every respondent stated that they had heard of no services specifically to help post-secondary student youth access rental housing, other than online websites such as Castanet.net and Craigslist, or bulletin boards on campus.

Table 7. Top three coping strategies utilized by UBCO student youth respondents

Coping Strategies	n=30	%
Networking	24	80
Employment	18	60
Loans	16	53

All of the respondents in this study had used at least one of these passive services in their rental housing search processes, but when asked, "Have you heard of any services specifically focused on helping UBCO student youth find rental housing?" none had. Over three quarters of UBCO student youth respondents (80%) discussed social networking as a key coping strategy or tool in helping them find rental housing in Kelowna. One respondent commented on person-to-person networking as potentially being a better tool than websites for finding rental housing:

> . . . working through connections like talking to your friends, talking to people about oh, do you need a roommate, you know or where are you living, what's your living situation. Just like hearing from other people about what their experiences and if they you know depending on your situation if they need people or you need people . . . . Otherwise you're just like searching in this like massive like pool of whatever. Like going on the internet and searching, which is okay but it's so saturated right? And it's hard to know what you're getting into from the internet.

Another respondent discusses the importance of social networking for helping students who are in such desperate need of housing that they may need to resort to couch surfing or crowding temporarily in order to get by:

> I've got an open policy at my house so if people ever can't find anywhere to live they can come stay in my den until they find a place. It's crowded but, you know, I've got five people at my house right now. Two of them looking for places and like they're just visiting while they're trying to find a place; they're just here for a week. There's a lot of people that, you'll find people living in closets. Yea, if you have a walk-in closet that'll be someone's bedroom half the time.

Family networks are also of huge importance. Two respondents' input highlights how parents can help students in their housing search processes, from buying them housing to rent, to acting as an intermediary in meetings with their

landlords. Family, therefore, can enable student youth to cope with affordability,

availability, and potentially, discrimination from landlords:

> I've moved around quite a bit because of a few roommate situations, which is interesting. It seemed in third year a lot of people's parents bought housing and for pretty much all my housing I got it not because I spent all my time going to meetings with landlords and checking internet sites but just by word of mouth. I lived with my friend for a summer who bought their place, whose parents bought the townhouse, lived with her for a bit, things didn't work out, we didn't get along and then so I moved in with this other guy that I knew and just when I moved out he was looking for someone to rent out his basement suite . . . . I think I'm actually quite surprised at how many people's parents bought houses. I think a lot of the kids will sort of go to Mom and Dad and say well, I can't find a place to live and you know as a means of investment and a way of housing their kid, the parents, I know probably 20 [students] at least, whose parents have done that . . . [but] I have a lot of friends who work, and have a lot of friends who are on student loans as well.

Another student added that parents may play an important role in helping their

student children find and access housing in Kelowna:

> Their parents, their parents are huge. Co-signing on leases or coming down and the parents actually meeting the landlords and stuff and doing the interviews with them. Not everyone has that luxury but you know I think a lot of landlords feel a lot more comfortable when they know there's an adult responsible enough to come along and do that and they'll probably be more likely despite the fact that students are adults, usually 18 or older. You know, you're able to make adult decisions and should be responsible enough. I think that that's one thing that people are having to resort to, bringing their parents along. Just finding friends that can help them out, or colleagues or anything that can put in a good word, it's really kind of tough, it is tough to find a place here.

UBCO youth may also have to take on part-time jobs to help pay for their

rental housing. In fact, of 30 respondents, 18 (60%) had taken on part-time work

to help them pay not only for housing, but often for the high cost of living in

Kelowna, or to pay off high levels of debt. UBCO youth, further, may be using

student and/or bank loans to pay for rental housing in Kelowna. Of the 30

respondents, 16 (53%) have taken on debt to cope financially. Student loans and

debt appear to have become a fact of life for many UBCO youth:

> I do know that in order to be able to afford it [rental housing] lots
> of people have taken on jobs, resorted to having out a student loan
> or a bank loan people have taken out. There's definitely some
> compromises and sacrifices that people have to make in order to be
> able to make it work off campus in the rental market.

Students at UBCO are often taking on debt without working during the school

year in order to focus primarily on their studies. Thus, some student youth may

be put in a position of trying to live off a very low amount of money, all from

their debt, once they have paid for their tuition:

> . . . there's help for people with low incomes but there isn't help
> for students and they generally have low incomes but they don't
> tend to qualify for the kind of assistance that's out there for
> housing, you know, if you have families and things like that.
> Students are living off a very meager budget. A student loan will
> get you $12,000 a year and you're expected to spend $6,000 tuition
> so to expect you to live off $6,000 a year is pretty slim.

CMHC (2009) discusses affordability in terms of the ratio of income to housing

cost, suggesting that a person is on the brink of homelessness if they spend 50%

of their income on housing; but interestingly, CMHC does not expand to discuss

those mostly using debt to pay for their housing. Yet UBCO youth may be a

population using large amounts of debt to live in Kelowna while attending school.

One respondent discussed the amounts of debt being taken on in order to pay for

school as well as rental housing in Kelowna's expensive market:

> . . . my first year I didn't take a loan out; second year I took a
> $10,000 loan out; third year I took an $8,000 loan out; this year I

have a $7,000 loan and on top of my credit card which is $1500. I use it all. That's one coping strategy I guess. It does help; if I didn't have a loan I wouldn't be able, I'd have to work full time and last year on top of my loan and on top of my $1400 a month, I had to work Friday, Saturday, Sunday cooking just to cover rent and food, I guess.

One respondent in particular mentioned the short-term comfort that student loans can provide, but ended their comment on an ominous note:

I've taken more student loans mainly for living expenses 'cause tuition is covered. I have a waiver for tuition and I have a solid RA . . . [and a] TA supplements that, and I still was not like I could make a living but it was just so difficult and the amount of effort and planning, maybe I'm just need, maybe I think I need more money than I really do, but I took out student loans when I moved up here just to kind of be able to breathe a bit more so to speak, and have more flexibility in terms of purchasing things, and having more time and not having to stress out about money. So, took on student loans so in the short term and in the immediate sort of present, I'm not worrying about money. However, I think when it comes time to pay off those loans, I'll start worrying about it a bit more.

Results from this study also suggest that UBCO student youth are sharing or crowding their rental housing to cope with their financial barriers. Greater than three quarters of respondents (83%) stated that crowding and room sharing was a common rental housing coping strategy for UBCO student youth. Crowding impacts the overall quality of life of the students, and may negatively impact their performance at school. While no respondents were currently crowding, most (83.3%) had heard of it occurring, and some had previously done so:

People share rooms; I shared a room for eight months when I first moved here in a three-bedroom very small house; we shared the biggest room; and, just so that I could afford to live, so that we could all afford to live there . . . and sharing a room is not fun, it's not ideal, it's stressful, especially when you're in school, and I don't think anybody should have to share a room other than like a married couple or a couple or whatever.

With regards to crowding, another respondent added:

> . . . that's a lot of hard working for me because if you have to work and supplement it with the money your parents send you to pay all this. Or which is the most popular solution I see, is that a lot of students they have to squat with one another in an apartment with a friend or friend that they meet of somebody from the same country, or somebody from the same family there. They squat with maybe five people living in apartments, and sleeping on the couches, not good for, conducive environment for any student because that shouldn't have to be the life . . . . But I do find that eight students living in one, six students living in one apartment; this apartment over there. Yeah, they're six in number living in one apartment. The reason is because the rent, the only thing is it is too expensive for them so what they do is they decided to have to help each other. Their ration [sic] is broken down so each person contributes I think $200 or something every month.

Further, while no respondents were currently homeless, the issue of UBCO youth homelessness, or "hidden homelessness", was raised (Fiedler et al. 2006). When asked if they had "heard of UBCO youth homelessness in Kelowna", no respondents felt that there was absolute and sustained homelessness amongst their peers. Some students, however, are either couch surfing, living in cars, or in one particular case, living in a tent outside of the UBCO campus. Over half of the respondents (60%) stated that they had heard of some temporary homelessness. When students are living in these transitional or liminal spaces, they are often coping with not just affordability but the availability of affordable rental stock in Kelowna:

> I've never heard of anybody whose couch surfed for an entire school year but you know for bits of time cause you got kicked out of res or something like that they kind of jump from couch to couch at the end of the year. I thought I heard rumors of someone like, oh at one point I did, I don't know the person personally but I did hear about somebody sleeping in their car for the first couple weeks of school or something like that.

In corroboration, another respondent stated that they knew of UBCO student youth homelessness, and of a peer who camped outside of the university for a short period:

> The first place that I lived in was a townhouse with three other roommates and the same thing for the second place I moved into. It was in the same complex, just another townhouse, so again three other roommates, and then the current place I'm living in is with two others. . . . I know one individual that couldn't afford to pay the housing prices when he first moved here and he was camping in the forest [just outside of UBCO] for the fall until he was able to find a place.

UBCO youth may also be using motels and hotels to find housing once couch surfing opportunities are no longer there. One respondent had lived in a hotel for the majority of a school year and thus had no kitchen. Another respondent mentioned that an acquaintance moved into a motel during the first year in Kelowna because the person did not have the social networks to be able to couch surf:

> I know people that couch surfed, I guess not couch surfed but lived on a friend's couch for a while. A girl who I went to school with last year, she had to stay in a hotel after the first month of school because she couldn't find anywhere to live and that was her way of dealing with it. She didn't know anyone here, she moved here from Princeton so she had to stay in a motel . . .

Students mentioned one method of dealing with landlords who may discriminate against them: lying. Some students apparently may be pretending to be related, or even married, to deflect perceptions that they may be potential partiers, unreliable, and a threat to the property. As one respondent described:

> . . . we . . . looked at a house, I think it was three or four bedrooms and a den. We were going to crowd it and having an extra person like sleeping in the den or something like or we even considered

like dividing one room and having two people in it to make it cheaper but the lady gave it to a family, ended up giving it to a family instead of us. Obviously she doesn't want a bunch of dudes, college guys living in her house. So we got to the point when I was phoning people and they're asking who are you guys, are you family or what. I ended up telling one guy that we were all foster brothers 'cause I thought that was the best way, that was the perfect solution because you're a family but none of you look the same or have the same name. So I thought that was more, that people would rather have some kind of family, and that was my solution to that.

Another UBCO youth continued along the same lines:

Actually I did have one friend who, she and her boyfriend spent a couple of months trying to find a place together, and nobody wanted two students who were dating. So they actually ended up telling people that they were engaged in order to try to convince people that they were more settled and more together and that they were more responsible say than the typical student couple. . . . Well I know one thing is like a lot of students start looking a lot earlier, and sometimes even have to lie a little bit. You know pretend to be a lot more responsible, mature than they are. Pretend to be engaged . . .

UBCO youth therefore find ways of overcoming the negative stigma attached to their position in society. They are required to network, work hard, take on debt, share and crowd their housing, and on top of this balance their studies. The barriers that have been discussed each appear to have induced a coping strategy, but this is not enough. As the next chapter will discuss, there are policy recommendations that should be considered at a governmental level to improve the rental housing experiences of UBCO student youth, if not the rest of the population.

4.4   RENTAL HOUSING EXPERIENCES: CONCLUSION

Affordability, this research suggests, is the most important barrier facing UBCO student youth in the City of Kelowna. UBCO student youth are picking

up part-time jobs in addition to debt in the forms of student and/or bank loans. A great deal of their money is being poured not just into the costs of school, but into costs of living, predominantly rental housing payments. Yet affordability issues are part of a broader spectrum of barriers that relate to suitability. Suitability refers not just to the quality of the housing but also to discrimination in the rental housing market and to the potential relationships that UBCO student youth have with their roommates and landlords. An additional issue is transportation and location, which nearly all respondents stated was a barrier arising from Kelowna's under-developed public transit system and commuter campus set-up.

Students look for rental housing that entails short-term lease agreements, is close to campus, is in relatively good condition, and is affordable for them. This leads to the final major barrier discussed in this chapter: availability. The City of Kelowna is faced with low rental vacancy rates overall, making the environment that UBCO youth are living within tight and competitive. Over three quarters of UBCO respondents stated that affordable and suitable housing was minimal, if not non-existent. Thus, this study suggests that UBCO youth make concessions in their rental housing search processes, often choosing housing that does not meet all of their wants and, sometimes, their needs.

The main conclusions highlight the vast array of barriers that UBCO youth face in looking for, locating, and accessing housing in Kelowna; in addition, this chapter reveals some of the important coping strategies that these students use in dealing with rental housing barriers. The aforementioned barriers can be separated, as this chapter does for organizational purposes, but is important to

reiterate that each barrier is interconnected with the next, and that they are often all faced at once. In Kelowna, UBCO student youth must navigate through a competitive and expensive rental housing market and cope with affordability, suitability, and availability issues all at once.

The following chapter describes findings from semi-structured interviews with key informants. The aim is to discuss potential solutions to the barriers of affordability, suitability, and availability. Further, the chapter will address key informant opinions regarding major barriers and coping strategies that UBCO student youth face in Kelowna. First, though, it will open with a brief discussion of why it is so important that post-secondary student youth be attracted and retained, and why it is so important to address any rental housing barriers that they may face.

CHAPTER 5:   RECOMMENDATIONS, AND A RALLYING CRY TO STUDENT YOUTH

5.1   INTRODUCTION

This chapter address a variety of potential solutions to Kelowna's rental housing issues on a broad scale, and also as they relate to UBCO student youth. First, however, this chapter will address the important roles that UBCO's youth play in Kelowna. Results from this study reveal that student respondents may not remain in Kelowna following their post-secondary educations. Given the important roles that UBCO's student youth may play in the City of Kelowna, the major rental housing barriers they may be facing, and the potential for a post-education exodus of this population, this chapter aims to address the third and final research question of this case study:

3) What recommendations can be made to possibly benefit post-secondary student youths in their rental housing search processes?

5.2   THE NEED TO ATTRACT AND RETAIN UBCO'S YOUTH

UBCO's youth face considerable rental housing barriers in Kelowna. The barriers, as discussed in the previous chapter, are rooted in the issues of the affordability, suitability, and availability of rental housing. Interviews conducted with ten key informants are utilized in the present chapter to draw conclusions about what could be done to improve the rental housing situations of youth attending UBCO.

It is important for Kelowna to attract and retain youth or at the very least improve the rental housing situations of those youth who live within its

boundaries. As will be revealed through the interviews with key informants,

UBCO's youth play a direct role in improving Kelowna's economy and

demographics. This understudied group is also important for their cultural role in

Kelowna, a sometimes undervalued factor. One key informant, an official at

CMHC, stated:

> By the time you reach a certain age you get more and more settled
> and you're likely to become less transient. So getting those kids to
> town at that age means you're building up that sort of next
> generation of the young professionals for Kelowna area . . .
> demographic, both economic, social, across the whole spectrum;
> it's key to a city. If a city can't both retain and attract new young
> people you get that gap in demographics, that gap in population
> that impacts job demand, housing demand, everything down the
> line so its fairly key . . .

The same key informant added:

> Students again are drawn somewhere for a certain lifestyle. With
> that comes what do you want a [sic], on a very base level,
> something like restaurants, something like shopping retail, to a
> [sic] broader aspects of a town, of a cultural side and universities
> bring with it whether it's lectures open to the public, whether it's
> film festivals, things that the town previously didn't have, the
> university can really be a centre for.

Another key informant, an official at Okanagan College, discussed demographic

and cultural benefits specifically:

> I guess from my perspective, it's nice to have students living in
> Kelowna because I think, I mean my perception is that Kelowna is
> a place where people come to retire and so you have a lot of
> retirees and lot of older people. It's nice to get that mix of youth
> coming into, into town, to sort of make it a little bit more lively.

Thus, it is suggested that UBCO student youth play a positive role in the City of

Kelowna economically, demographically, and culturally.

A key city official touched on how the existence of UBCO draws in educated people to Kelowna's job market:

> [T]he other, I guess, benefit is you know having the Masters students, some of the programs we've always worked with the social degree group, nurses and social workers, they've sort of been involved in the community but as we get more, I guess, diversity at the university level it also brings better ways to do things in our own city because there's a good working relationship between the students and certainly our corporation.

Another key informant, an Okanagan College representative, mentioned the double-edged blade of having UBCO, an institution that is bringing many benefits but also has increased housing demand and housing costs:

> Well, because Kelowna has an affordable housing challenge in just generally with its population, the fact that we're growing and the fact that UBCO's growing particularly in Kelowna, is adding to the problem. And it's been great, we've been sitting in and participating, giving feedback on some of the affordable housing, the homeless, you know, issues. We feel a lot of issues around the homeless issue are challenging Kelowna is because of there isn't good affordable housing [sic].

UBCO's youth in Kelowna therefore make many positive impacts. However, low vacancy rates and high rental costs in Kelowna antedated the arrival of UBCO, which is now driving housing demand in such a way that may be making the rental markets competitive and expensive, thereby limiting options for its students in off-campus housing. Since Kelowna is known for its high housing costs and competitive housing market, UBCO student youth respondents were asked whether they were optimistic about the future of rental housing situations for UBCO student youth, or rather, whether they thought their situations would improve. Respondents were optimistic in nearly two thirds (63%) of the interviews; however, few (20%) intended to stay in the area

following the completion of their post-secondary schooling, indicating that while the student respondents saw their rental housing situations improving, they also tended to feel that Kelowna will still be too expensive and competitive to live in.

Key informants were asked about their perceptions of rental housing barriers for UBCO's student youth in Kelowna, and mentioned a variety of obstacles. Table 8 reveals the results. Key informants perceived affordability and availability to be the top two barriers, with discrimination—perhaps an issue of suitability—placing a close third.

Table 8. Top three perceived barriers discussed by key informants

Barriers:	n=10	%
Affordability	10	100
Availability	10	100
Discrimination	8	80

Key informants made a variety of recommendations to deal with these barriers. It is essential that these suggestions be considered, to attract and retain UBCO's student youth population and to improve their rental housing situations.

5.3 THE NEED FOR SERVICES

As discussed in the previous chapter, no student respondents knew of any services for helping students find or access rental housing in Kelowna, other than online websites and bulletin board postings. The number one recommendation (90%) of key respondents for potentially improving the rental housing situations of UBCO youth in Kelowna was the need to establish some sort of active service

for them. A landlord who rents to students stated that UBCO youth could benefit from a rental housing service specifically at the UBCO campus that dealt with both on- and off-campus housing:

> . . . you'd think there'd be something that even potentially the university would provide as one of their services. You know, they have services for, you know, books, for different things on campus but I mean that would be definitely a service I'm sure would be accessed by students if it was there.

Networking is of utmost importance in Kelowna' expensive and competitive rental market, as discussed in the previous chapter. When students are not from Kelowna and have few friends or family in the area, they often have nowhere to turn to in their rental housing search other than online postings and bulletin boards, which both leave much to be desired in their efficacy. A UBCO representative discussed the potential for an intermediary service between landlords and UBCO youth:

> . . . the big issue is how do you make a connection [in Kelowna], or find the places that are available if you're coming from away. Maybe that's one of the things that could be tackled with a specific resource on campus; a housing resource that can identify what available places, places that have taken students in the past, what the size is and so on and so forth and maybe do that referral for them. My guess is that landlords would become accustomed to that, become accustomed to having students referred and it might just start to make that system work a little better. I would guess that would be a good way to go at it. Rather than sort of creating some policy, create a service that can go in between what exists and the needs of students.

It is important to mention here that funding and services are closely interconnected, and that while funding can exist without services, the opposite is rarely true. Funding from the multiple levels of government, and perhaps funding

from UBCO itself, may best be directed towards creating a rental housing service that will help UBCO's youth find and access suitable, affordable units.

5.4   THE NEED FOR GREATER FUNDING AND PUBLIC/PRIVATE COOPERATION

The need for greater government funding in rental housing has been previously discussed in the present study's literature review, and was a recommendation that most (80%) key informants stated would be beneficial to UBCO student youth in Kelowna. The city needs to begin constructing greater numbers of purpose-built rental housing, while UBCO needs to work further to create on-campus housing for students, as a landlord articulated:

> . . . maybe it's construction of affordable housing from the Kelowna government themselves, like instead of as far as from expecting people who own houses to rent to students, you know, putting the onus on Kelowna as far as like the government coming up with affordable housing units for students. Maybe subsidizing even dorm rooms but even then they've expanded the dorm rooms there but they still are not meeting all the needs of students, from what I've seen.

Yet the responsibility for creating further rental housing is not merely a municipal issue. Money is being filtered down from the federal and provincial governments for other parts of Kelowna's infrastructure, but funding for rental housing is lacking. Nearly all of the key informants (80%) suggested that higher numbers of purpose-built rental housing may benefit UBCO's youth. A key official at Okanagan College stated:

> I think there needs to be more money given or filtered down to municipal government so they can afford to do these sorts of things. I mean a lot of the, you know, I guess for Kelowna in particular you see a lot of the development that's going on is like roads, access, all that sort of stuff as opposed to addressing the housing shortage, the rental housing shortage.

UBCO has recognized that it has a role in providing student housing on campus and is working to meet that need. But when asked about the role of UBCO in helping students in their rental housing search processes, most (80%) of key informants stated that UBCO needs to play a bigger role. Nonetheless, UBCO is attempting to increase its supply of on-campus housing to meet demand, as one key informant—a housing official from UBCO—asserts:

> We [UBCO] continue to recruit on a large scale, recognizing that to bring students here there needs to be accommodation available. And I think the kind of construction that we have done in the past years and are continuing doing is speaking to that. We're seeing the need and trying to fill it as fast as we can.

One interesting suggestion is that UBCO should be cooperating further with the different levels of government to address the rental housing needs of its student youth. Half of the key informants interviewed stated that this kind of cooperation would be a good idea. An official from CMHC stated that if there is a widely known problem with rental housing, it should be addressed by the private and public sectors:

> . . . it doesn't necessarily mean changing federal tax laws… Okay if there's something here that doesn't make sense, if we all agree this doesn't make sense and it's a barrier, let's just do it. And again all bodies saying that we recognize at the local level, the provincial level, at the federal level, there's things that aren't working and let's just work to get through it. I think it can be done. It's time-intensive labour, tough getting all the players together, but that's what it's going to take.

Greater funding is required from the separate levels of government to address the rental housing barriers that UBCO student youth face. Funding, however, is only one part of the answer. Greater cooperation must occur between

the private and public sectors, UBCO and the municipal, provincial, and federal governments to address rental housing shortages. The rental housing barriers that groups like UBCO student youth face should be addressed as part of a collective effort, not solely by any single party.

5.5   THE PRIMARY QUESTION OF SECONDARY SUITES

When asked about the potential recommendations that may be able to help the position of UBCO's youth in Kelowna's rental market, over half (60%) of key informants stated that secondary suites were of vital importance. Secondary suites, it is suggested, will increase the rental vacancy rate in Kelowna by opening up units, and rental prices may drop in a less competitive market. The process of creating and legalizing a secondary suite, though, may currently be so difficult that it deters potential landlords from participating. A city official discussed the difficulties of legalizing secondary suites:

> We could hopefully, as a municipality, make it even easier for people to legalize units so that we are sure that housing that's provided is decent. . . . Like in some municipalities they just say secondary suites are allowed, period, wherever you're zoned, just it has to be up to code. Right now we don't do that, we say you have to rezone. So, we could say having a single family home, a suite is allowed outright you just have to be up to code, you just have to have an inspector come out. Right now it's like, you rezone, so you've got to apply, you got to go to council, you know, you probably have to go talk to your neighbours and all this stuff. It's a headache, people don't want to deal with it and for some reason, I don't blame them at all.

Secondary suites may open up the rental market, but as another city official stated, they may be only part of the solution, and should not necessarily be a large part:

> . . . it frustrates me that so much literature is out there suggesting that secondary suites . . . are going to solve all our rental housing problems and we should bend over backwards and accommodate them in any way we can. They're not the same a purpose-built rental housing. They're not there, you know, it's absolving the industry and the federal government and everyone else from the responsibility of actually building proper rental housing by saying that we can solve the problem with secondary suites . . .

The same key informant expanded upon the above comments:

> We've been back and forth on this thing, I cannot believe, as a planner, how much time is thrown into secondary suites. To me, it should be a no-brainer but there's so many issues attached to it. If they are illegal and not up to standard, if we go after them with too heavy of a hand we put people out on the street because the tenants get evicted. So, then it's a moral discussion of what's better, no housing or poor housing, and that puts the city, the city's always the bad guy no matter what step you take, right. We're either imposing too much cost or too many rules, kicking out the tenants, or ignoring illegal situations.

As noted in the two previous quotations, the question of secondary suites may appear simple but is multi-faceted. So while secondary suites may open up the rental housing market to more people, and potentially drop rental housing costs, they may also be lower quality and not up to Kelowna's building codes if they are not legalized and inspected. Further, relying upon secondary suites and private renters passes the onus out of the hands of developers and the municipal, provincial, and federal governments. Secondary suites are therefore only part of the answer to unaffordable housing in Kelowna. Greater purpose-built rental housing must be constructed.

5.6   PEACEFUL SOCIAL ACTION: A RALLYING CRY TO STUDENTS IN NEED

While few (20%) of the key informants discussed social action as a potential recommendation, the point remains strong. If, as this research suggests,

students may be facing the wide variety of barriers discussed in the previous chapter, then something needs to be done to rectify this problem. Research like this raises the question of how widespread the barriers of affordability, suitability, and availability are for UBCO student youth. The scope of the readership of this thesis, however, may not be enough to raise the issue to public attention. An executive summary of this research will be sent out to each respondent who provided contact information, students and key informants included, but this single study may only act as a spark to fire debate. This research urges the UBCO student youth to peacefully speak up regarding their rental housing situations if they are facing barriers of unaffordability, a lack of suitability, and unavailability in Kelowna's rental housing market. As a key city official stated:

> I think that you, because you're post secondary students and you're at the university, you're pretty well resourced to help in terms of doing the research and communicating with the university what you think should be done, on the discrimination issue. I mean it would be so great if the students got together like they did in the 60s and made a case about the unfairness of availability of housing to students and other groups and, you know, started to raise awareness of that discrimination issue. 'Cause I think it's huge. I mean I've pursued some of the discrimination that goes on through all the channels of government and nobody seems to be recognizing it as important enough to make any changes in the way things are done. Some of it is because of strata councils, you know, they can set their own rules and we have no control over that and they can be very discriminating in terms of what they do rent out in their complexes or even who they sell to, right? That's not fair.

The same key informant expanded on the idea of social action:

> Do the research. Make a big deal out of that. Go to the media, you know, start to raise awareness of these things, because people aren't aware. And the other is to work in partnership with the college and university to do those things, like have a referral service between students and landlords and make it easier for

landlords and students to line up housing that's available. And, you know, publicize that service so that people know it's out there. Because we have a lot of the small-time landlords that do need that level of help of knowing first of all how to find a good tenant and secondly what their rights and responsibilities are because I don't think a lot of them even know in a lot of situations.

The UBCO student youth population is also urged to try to communicate with developers and politicians, discussing the variety of rental housing barriers that they face as they attempt to locate, access, and attain units in Kelowna. Students must also communicate that there is a need for purpose-built rental housing in Kelowna. Another city representative mentioned that if the demand for a certain product exists then the supply will be provided:

> I guess working with the university and student population itself to identify what is the actual need and in getting that information, I guess being more working with the development community, so the development community, connecting them, so that the development community knows that if they're going to build certain accommodation that the need is there. So, you know, I'm not sure that communication has happened.

The same key informant continued on to say that UBCO's youth may be better at voicing their opinions on the matter of rental housing barriers than local government is at collecting data about the issue. Students are familiar with technology and can reach large audiences using it, much better than the local government can reach students using the same technology. Student youth, therefore, should use the nearly instant communication technology to which they have access to voice their opinions, and let what struggles they are having be known. The same key informant added:

> I don't think the students realize the power they have to make change. I think there are some that, you know, kind of get discouraged with political systems and bureaucracy and the

> hierarchy and yet you know, students have a very strong voice if
> they work together. And certainly with the technology and I think
> the advantage is that or not, it's a disadvantage right now, is the
> technology from government level, and I'm speaking strictly from
> government right now, that the government level is so far behind
> the technology that youth are familiar with and so when we're
> asking questions about enhancing our community, how will we get
> the messaging to the youth and how we're receiving I guess the
> information back, we have to work out a better way of doing that
> together.

Finally, the same key informant discusses the potential of the student union as a

voice for student youth:

> I think the student union has to speak up somewhat, you know, I
> try to usually meet with the student union both at the college and
> the university. And, you know, just to hear what their issues are
> and certainly heard from them about transit so you know but they
> again can be a good lobbyer for local government and for the
> broader community to understand their issues.

In order to get something done about the barriers of affordability,

suitability, and availability in Kelowna's rental housing market, it may be

necessary for students to speak up and take peaceful action themselves. The point

of this section of this chapter, however, is not to stress the importance of student

action over funding and services from the different levels of governments.

UBCO's youth must let UBCO, the City of Kelowna, the Province of British

Columbia, and the Government of Canada know of the barriers they face. If the

present research can inspire this, then it has done its job.

5.7   CONCLUSION

The previous chapter regarding the rental housing experiences of UBCO's

youth raised many concerns about the potential barriers that post-secondary

student youth face in the City of Kelowna; further, it attempted to address the

variety of coping strategies that UBCO's youth use in dealing with rental housing barriers. This chapter's main purpose has been to present the major recommendations that were brought up during the semi-structured interviews with ten key informants. It should be recognized that these are not the only potential recommendations for the plight of UBCO youth in poor rental housing conditions in Kelowna, but are simply the major points discussed with key informants who are familiar with UBCO student youth rental housing situations.

The most commonly discussed recommendation was the creation of an active and specific rental housing services geared towards UBCO student youth. However, these services are unlikely to exist without the necessary funding. UBCO or one of the levels of government must provide this funding. The need for greater government funding was the next most mentioned recommendation, tied to the need for UBCO to play a greater role in helping its students find and access rental housing that suits their needs, and the need for further purpose-built rental housing. Next was the question of secondary suites, which have been researched in the past as one of the major ways to address rental housing shortages, but purpose-built housing may be effective at combating expensive and competitive rental housing market conditions. This purpose-built rental housing may also not exist without funding from the government, and must certainly receive funding from at least private developers. Private developers, however, will not provide this much needed type of housing without knowing of the demand for it. This is where students and their student unions come in. UBCO's youth must voice their opinions and tell their stories not just to each other but also

to UBCO, developers, and the three levels of government. By peacefully taking part in social action, UBCO's youth may be able to promote their cause enough to get those in power to begin rectifying the problems of unaffordability, unsuitability, and unavailability in Kelowna's rental housing market.

CHAPTER 6: CONCLUSION: AN IMPERATIVE FOR FURTHER RESEARCH

The rental housing experiences of UBCO's student youth are of interest to geographers because currently little is known about this topic. With respect to mid-size cities such as Kelowna, even less is known. It is essential to address any potential gaps in the literature of housing geography and to extend our understanding of less understood topics. UBCO's student youth are a rapidly growing part of Kelowna's population, driving housing demand (Chapter 3).

As shown in the literature review (Chapter 2), most of the research on university student housing deals only loosely with rental housing barriers and coping strategies, and rarely focuses on recommendations for improving the rental housing situations of this population. In Canada, to date, there does not seem to be any comprehensive study of this topic. This study is an attempt to redress a major gap in the literature, as no study has analyzed the topic within the context of Kelowna.

This study's main objective is to highlight the barriers that UBCO's student youth, aged 18–29, may be facing in the City of Kelowna's expensive and competitive rental housing market. This research has also aimed to note the variety of potential coping strategies that UBCO's student youth may use in facing the barriers of unaffordability, unsuitability, and unavailability. These barriers are all interconnected, part of a web of difficulties that UBCO student youth may face in Kelowna's rental housing market. To be concise, the barriers that respondents face are the essence of their rental housing experiences.

UBCO's youth are spending many of their days working part-time jobs to pay for the cost of living, and using their student and bank loans to pay for rent and tuition. Some students may even be couch surfing, camping, living in cars, or boarding in local motels in order to make it through this transitional period in their lives.

Thus, the three major research questions of this study have been addressed and answered within the context of this study's respondents. To reiterate, the three main research questions of this study were:

1) What major barriers do post-secondary student youth face in looking for and locating affordable rental housing in Kelowna?

2) What coping strategies do post-secondary student youth use in Kelowna's rental housing market?

3) What recommendations can be made to possibly benefit post-secondary student youths in their rental housing search processes?

The primary conclusion of this research is that UBCO student youth respondents face significant rental housing barriers in the City of Kelowna. Empirical findings of this research can be grouped into three interlocking categories: affordability, availability, and suitability. All of the UBCO student youth respondents to this research stated that affordability was a barrier in their housing experiences. Availability, which often hinges on affordability, was a barrier for over three quarters (77%) of respondents. The barriers of suitability are much broader. Within the context of suitability, most (97%) stated that transportation/location was a barrier. Next was discrimination, which the

majority (77%) of respondents felt was a significant barrier. More than half of respondents (67%) felt that the quality of housing and roommate issues were major barriers for them. The final major barrier was lease length, or negotiations of this with landlords. Nearly half (40%) of respondents felt that lease length was a barrier because they were looking for eight-month rather than twelve-month leases. Given the wide variety of barriers they face, UBCO's student youth may sometimes be part of a "hidden homeless" population on the brink of living on the streets without a permanent residence. The concept of "hidden homelessness" is closely interconnected with the UN's definition of "relative homelessness", of which some UBCO student youth may be a part (Fiedler et al. 2006, and UN 2010).

The issue of coping strategies was complex. Students perceived that a wide variety of strategies were being used in coping with rental housing barriers. In fact, three major coping strategies have been identified as being employed by respondents to this study. Most (80%) of the student youth respondents had utilized social networking amongst their friends or family. The same number felt that networking was very important to other UBCO student youth overcoming the previously mentioned barriers. Over half (60%) of respondents were currently working, but the majority (83%) felt that working was extremely important to university students in coping with financial stressors. Just over half (53%) of youth respondents were using student loans to help them pay not just for schooling, but for housing as well. Nearly three quarters (73%) of respondents,

however, felt that student loans were very important as a coping strategy for UBCO's student youth in dealing with the rental housing market.

Finally, this paper attempts to bring forth some useful and practical recommendations that may be implemented to benefit UBCO's student youth in rental housing. For this purpose, key informant respondents provided a variety of suggestions. The number one recommendation was the need for UBCO youth-specific rental housing services in Kelowna. No respondents to this study knew of any services to actively try to help UBCO student youth find rental housing in Kelowna, other than the internet, plus local postings on bulletin boards at the university and in the community. Nearly all (80%) of key informants stated that there was a need for greater government funding and greater purpose-built rental housing, and further, that UBCO needs to play a greater role in helping students access the rental housing market. UBCO and the separate levels of government must also cooperate to find solutions to affordable rental housing problems.

With regards to secondary suites, more than half (60%) of key informants stated that this type of housing was an important method of easing rental housing pressures in Kelowna. Secondary suites, though, should not be solely relied upon, as it is important to not put the responsibility mostly on the private sector. The role of secondary suites needs to be re-examined and researched as a potential way to ease competition in Kelowna's rental market. But pressure must not be taken off the public sector, at all levels of government, to find solutions to the rental housing problems that cities like Kelowna feature, and that UBCO's student youth face. Finally, while it was discussed by only a minority (20%) of key

informants, there is a need for UBCO student youth to take part in peaceful social action, or at least to voice their opinions on the rental housing experiences that they have had. If they face barriers, student youth need to use the platforms available to them to let local governments and stakeholders know. One of the major points that should be derived from this research is that UBCO's student youth must speak up if they are indeed on the brink of homelessness or struggling financially to pay for their rental housing.

This study expands upon the existing literature by emphasizing the potential impacts that the aforementioned rental housing barriers may have on UBCO's student youth. Further, this research sheds light on the role and impact of UBCO's student youth in the mid-size City of Kelowna. In the context of Kelowna's aging population, it is very important to retain educated youth. Retaining this population will provide economic, demographic, and cultural benefits. Results from this research, however, indicate that UBCO's student youth may be unlikely to remain in Kelowna following completion of their degrees. Respondents to this study revealed that most (80%) of them intend to leave Kelowna after completing their degree program. Future studies could expand upon this research, and other research like it, by primarily researching the multitude of benefits that university student youth have for cities like Kelowna.

There is little doubt, given the previous research that has been discussed, that youth overall, and post-secondary student youth in particular, are understudied as a group in geographical literature. The present research must close with an imperative that researchers examine this topic further and more

thoroughly. Geographical literature pertaining to post-secondary student youth rental housing experiences is far too sparse in peer-reviewed journals. This study only discusses the rental housing experiences of 30 of UBCO's student youth, and only includes data and information from interviews. An excellent addition to this thesis would be further qualitative and quantitative studies in Kelowna with larger sample sizes, or perhaps longitudinal research.

Since no service exists to help UBCO's student youth find and access rental housing in Kelowna, it may be important to research the feasibility of creating such a service. It is also important to continue examining the role of secondary suites in Kelowna's rental housing market. Future studies need to focus on the rental housing barriers of UBCO's student youth population. Additional research will either confirm or refute the results of this study, but it is certain that some students are facing major social and economic barriers in Kelowna's rental housing market. Research should also deal specifically with how UBCO's student youth cope with rental housing barriers. In addition, further research should be conducted on potential policy recommendations and practices that may be applicable within the context of this study population. One conclusion that can be taken as absolutely and unequivocally certain from this thesis is the imperative that further research should be done on this topic, one which is not only important for the City of Kelowna and cities like it, but for UBCO's student youth and students like them. Only when researchers have a better understanding of the rental housing experiences of university student youth, and cooperation takes place between the private and public sectors, will there be a

clearer recognition of how to find solutions to this study population's rental

housing barriers.

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Key Informants – Semi-Structured Interview Research Questions/Topics

Research Project:

In Tuition: A Case Study of Post-Secondary Student Youth Experiences in Kelowna's Rental Housing Market

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A series of open-ended questions will be asked about the housing experiences of post-secondary student youth, and the services provided to them in Kelowna's competitive and expensive rental housing market.

Research Questions/Themes
The primary questions/themes are:

a) **Socio-demographic profile of "key" informants/service providers – Who are they? Where do they work? Type of services they provide to post-secondary student youth? How effective are they? Major challenges they face in accommodating post-secondary student youths' housing needs and preferences? How do post-secondary student youth know about your services?**

b) **What are the socio-demographic profiles of post-secondary student youth in Kelowna? Where are they coming from (migratory trajectory)?**

c) **What is the role and impact of post-secondary student youth in Kelowna?**

d) **What socio-economic resources do they have, including social capital?**

e) **What is their current housing situation, and how has this been developing in recent years?**

f) **What barriers do post-secondary student youth face in looking for and locating affordable housing in the City of Kelowna?**

g) **For those in housing stress or homelessness, what strategies are they using to cope? What assistance do you offer?**

h) **Are post-secondary student youth becoming homeless in Kelowna? If so, why?**

i) **What services exist to support post-secondary student youths' housing search processes in Kelowna? In your opinion, which gaps in service provision to post-secondary student youth do you identify in your organization (or city-wide)?**

j) **What policy changes are recommended to improve to rental housing situations of post-secondary student youth in Kelowna?**

k) **What is the role of UBCO or the Okanagan College in helping post-secondary student youth access rental housing in Kelowna?**

l) **How do you see the future of post-secondary student youth in Kelowna's rental market?**

m) **Other comments about: 1) housing barriers that post-secondary student youth face in securing affordable rental housing in Kelowna,**

or 2) discuss possible solutions to promote positive changes that will improve service provision to post-secondary student youth and address issues of housing stress and homelessness.

APPENDIX 2

Post-Secondary Student Youth – Semi-structured Interview Research

Questions/Topics

Research Project:

In Tuition: A Case Study of Post-Secondary Student Youth Experiences in Kelowna's Rental Housing Market

Co-Investigator: **Jamie McEwan**, Graduate Student (MA), University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1V 1V7 (jamiemce01@gmail.com).

A series of open-ended questions will be asked about the housing experiences of post-secondary student youth, and the services provided to them in Kelowna's competitive and expensive rental housing market.

Research Questions/Themes
The primary questions/themes are:

a) **Socio-demographic profile of post-secondary student youth – Who are they? Where do they go to school? Do they work? Where are they coming from (migratory trajectory)?**

b) **What is the role and impact of post-secondary student youth in Kelowna?**

c) **What socio-economic resources do they have, including social capital?**

d) **What is their current housing situation, and how has this been developing in recent years?**

e) What barriers do post-secondary student youth face in looking for and locating affordable housing in the City of Kelowna?

f) For those in housing stress or homelessness, what strategies are they using to cope? What assistance do you offer?

g) Are post-secondary student youth becoming homeless in Kelowna? If so, why?

h) Do you know of any services that exist to support post-secondary student youths' housing search processes in Kelowna? In your opinion, which gaps in service provision to post-secondary student youth might exist?

i) What policy changes would you like to see that could improve the rental housing situations of post-secondary student youth in Kelowna?

j) What is the role of UBCO or the Okanagan College in helping post-secondary student youth access rental housing in Kelowna?

k) How do you see the future of post-secondary student youth in Kelowna's rental market?

l) Other comments about: 1) housing barriers that post-secondary student youth face in securing affordable rental housing in Kelowna, or 2) discuss possible solutions to promote positive changes that will improve service provision to post-secondary student youth and address issues of housing stress and homelessness.

APPENDIX 3

Contact Letter to Key Informants

Irving K. Barber School of Arts and Sciences
3333 University Way
Kelowna, BC Canada V1V 1V7

Contact Letter to Key Informants

To Whom It May Concern:

My name is Jamie McEwan. Presently I am Master's student at the University of British Columbia - Okanagan. The research I am conducting deals with post-secondary student youth (18-29) and their rental housing experiences in the City of Kelowna.

Kelowna is gaining an international reputation as having expensive housing stock, along with few available units for renters. At this current point in time, many groups in Kelowna face housing challenges and barriers. Post-secondary student youth, for example, rely heavily on the existence of an affordable and accessible rental housing market while they endeavour to complete their education. For this understudied group at risk, barriers to rental housing pose a risk to not only their education, but also their overall health, happiness and well-being. The number of services and supports that are available for post-secondary student youth need to be understood more thoroughly as well. In order to better understand the rental housing experiences of post-secondary student youth in Kelowna, this study aims to examine the barriers that they face both on and off-campus. The reason for my writing this letter is to ask for your participation and help in this study, which will allow for a greater understanding of this issue. Your help will be greatly appreciated.

If you choose to participate, I will invite you to take part in an semi-structured interview and share with me your rental housing experiences as a post-secondary student youth in Kelowna. I am interested in knowing more about the barriers that you have faced in looking for, locating and accessing rental housing in the city. The semi-structured interview will take approximately 30-45 minutes. The semi-structured interview will be audio-recorded with your consent, if you do choose to participate. Please be assured that all the information you provide is highly confidential. The data will be recorded, analyzed, and reported in ways that guarantee anonymity. Your participation is voluntary and you have the right to withdraw from the study at any point with no consequences.

If you are interested in participating in this study, I would appreciate it if you contact me. At that time, more information will be provided about the main objectives of the study and the consent process.

Thank you for considering this request for your participation. I may be reached on my mobile at 250-801-1138 or email: jamiemce01@gmail.com.

Sincerely,

Jamie McEwan
Master's Candidate
University of British Columbia – Okanagan

APPENDIX 4

Contact Letter to Post-Secondary Student Youth

Irving K. Barber School of Arts and Sciences
3333 University Way
Kelowna, BC Canada V1V 1V7

Contact Letter to Post-Secondary Student Youth

To Whom It May Concern:

My name is Jamie McEwan. Presently I am Master's student at the University of British Columbia - Okanagan. The research I am conducting deals with post-secondary student youth (18-29) and their rental housing experiences in the City of Kelowna.

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Thank you for considering this request for your participation. I may be reached on my mobile at 250-801-1138 or email: jamiemce01@gmail.com.

Sincerely,

Jamie McEwan
Master's Candidate
University of British Columbia - Okanagan

APPENDIX 5

Key Informant Consent Form

Irving K. Barber School of Arts and Sciences
3333 University Way
Kelowna, BC Canada V1V 1V7

July, 2009

Semi-Structured Interview Consent Form: Key Informants

Research Project:

In Tuition: a Case Study of Post-Secondary Student Youth Experiences in Kelowna's Rental Housing Market

Principal Investigator: **Carlos Teixeira**, Associate Professor, University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1Y 1V7 (carlos.teixeira@ubc.ca).

Co-investigator: **Jamie McEwan**, MA Candidate, University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1Y 1V7 (jamiemce01@gmail.com).

The objective of this study is to examine the rental housing experiences of post-secondary student youth (18-29 years old) in the City of Kelowna. There is very little data/literature published on the topic of the rental housing experiences of post-secondary student youth in Kelowna, and even less regarding the barriers they face in the rental housing market. The City of Kelowna continues to face low vacancy rates and high rental costs that negatively impact post-secondary student youths' housing search processes. Thus, this study will focus its attention on a study population that has not been researched by scholars and public officials. The results of this study will be used to support initiatives aimed at increasing affordable, accessible and appropriate housing for post-secondary student youth in Kelowna.

I understand that Jamie McEwan (UBCO) is conducting research in order to better our understanding of the rental housing barriers that post-secondary student youth face in the City of Kelowna.

I know that I am participating in an semi-structured interview that will last from 30 to 45 minutes. I understand that I can refuse to answer any questions and that I can withdraw from the interview at any time without explanation. I understand that the interview will be audio-recorded and that I can ask that the audio recorder be turned off for a period of time while I make a point that I do not want recorded. I understand that the tape recording of the interview is for note taking use only by

the main researcher and his supervisor (Dr. Carlos Teixeira). There will be no further use of the tapes in any fashion. No one except the principal researcher based at the University of British Columbia Okanagan and his supervisor will ever listen to the tapes.

Any questions that I have about the study have been answered to my satisfaction. I understand that all benefits of participating in the study – that is, from my responses to questions – will help inform our understanding of the rental housing barriers that post-secondary student youth face in the City of Kelowna's expensive and competitive rental housing market. These research findings are intended to reveal recommendations that could be used to benefit post-secondary student youth in Kelowna's rental housing market. I understand that I may ask, now or in the future, any questions that I have about this study. I have been assured that no information will ever be released or printed that would disclose my personal identity and that my responses will be kept completely confidential.

I understand that my participation in the study is completely voluntary and that my decision to participate or not to participate will have no effect on my organization nor myself. I further understand that I may withdraw my participation from this study at any time.

I understand that if I have any questions about this research project, I may contact Jamie McEwan at any time – telephone number/cell: 250-801-1138 or via e-mail: jamiemce01@gmail.com.

I understand that if I have any questions or concerns regarding my rights as a research participant, I may contact the Research Ethics Board at the University of British Columbia Okanagan at the Research Services Office: 1-250-807-8150.

My signature below indicates that I have received a copy of this consent form for my own records.

My signature indicates that I consent to participate in this study.

_____   _____
Signature of Participant   Print Name

_____
Date
*If you wish to receive an executive summary of the completed research, please complete the following contact information and a copy will be sent to you by mail.

Address:_____

APPENDIX 6

Post-Secondary Student Youth Consent Form

Irving K. Barber School of Arts and Sciences
3333 University Way
Kelowna, BC Canada V1V 1V7

July, 2009

Semi-Structured Interview Consent Form: Post-Secondary Student Youth
Research Project:
In Tuition: a Case Study of Post-Secondary Student Youth Experiences in Kelowna's Rental Housing Market

Principal Investigator: **Carlos Teixeira**, Associate Professor, University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1Y 1V7 (carlos.teixeira@ubc.ca).

Co-investigator: **Jamie McEwan**, MA Candidate, University of British Columbia Okanagan, Irving K. Barber School of Arts and Sciences, 3333 University Way, Kelowna, BC, V1Y 1V7 (jamiemce01@gmail.com).

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I understand that Jamie McEwan (UBCO) is conducting research in order to better our understanding of the rental housing barriers that post-secondary student youth face in the City of Kelowna.

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I understand that if I have any questions about this research project, I may contact Jamie McEwan at any time – telephone number/cell: 250-801-1138 or via e-mail: jamiemce01@gmail.com.

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My signature below indicates that I have received a copy of this consent form for my own records.

My signature indicates that I consent to participate in this study.

_____   _____
Signature of Participant   Print Name

_____
Date

*If you wish to receive an executive summary of the completed research, please complete the following contact information and a copy will be sent to you by mail.

Address:_____

Certificate of Approval: Behavioural Research Ethics Board

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

Phone: 250-807-9412
Fax: 250-807-8438

CERTIFICATE OF APPROVAL - MINIMAL RISK

PRINCIPAL INVESTIGATOR: Jose (Carlos) Teixeira	INSTITUTION / DEPARTMENT: UBC/UBCO IKE Barber School of Arts & Sc/UBCO Admin Unit 1 Arts & Sci	UBC BREB NUMBER: H09-01555

INSTITUTION(S) WHERE RESEARCH WILL BE CARRIED OUT:	
Institution	**Site**
N/A	N/A
Other locations where the research will be conducted: Study Area: the City of Kelowna, BC Informal interviews with "key" informants/service providers will be conducted at locations convenient for the subjects (e.g., at their place of work, at their homes, community centres, UBCO, or the Okanagan College). The same applies for the location of interviews with post-secondary student youth study participants.	

CO-INVESTIGATOR(S): Jamie G. McEwan
SPONSORING AGENCIES: N/A
PROJECT TITLE: In Tuition: a Case Study of Post-Secondary Student Youth Experiences in Kelowna's Rental Housing Market

CERTIFICATE EXPIRY DATE: June 26, 2010

DOCUMENTS INCLUDED IN THIS APPROVAL:	DATE APPROVED: June 26, 2009	
Document Name	Version	Date
Protocol: In Tuition: a Case Study of Post-Secondary Student Youth Experiences in Kelowna's Rental Housing Market **Consent Forms:**	1	June 12, 2009

Post-Secondary Student Youth Consent Form	1	June 12, 2009
Key Informant Consent Form	1	June 12, 2009
Questionnaire, Questionnaire Cover Letter, Tests:		
Key Informant Interview Guide	1	June 12, 2009
Post-Secondary Student Youth Interview Guide	1	June 12, 2009
Letter of Initial Contact:		
Post-Secondary Student Youth Contact Letter	1	June 12, 2009
Key Informant Contact Letter	1	June 12, 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