

SETTLEMENT AND HOUSING  
EXPERIENCES OF RECENT IMMIGRANTS  
IN SMALL- AND MID-SIZED CITIES IN THE  
INTERIOR OF BRITISH COLUMBIA

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## **Settlement and Housing Experiences of Recent Immigrants in Small- and Mid-sized Cities in the Interior of British Columbia**

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### **Introduction**

In this era of globalization, Canada's increasingly diverse immigration flows have come to be understood not only as contributors to population growth, but also as engines of economic growth and social transformation. Most immigrants prefer to settle in the major metropolitan areas of Canada (Toronto, Vancouver, and Montreal). The urban phenomenon of Canadian immigration has led to regionalization policies intended to redirect immigration away from major metropolitan areas. At this stage, all levels of government have developed measures to attract and retain immigrants, thus rebalancing Canada's population. In this context, the interior of British Columbia (BC), including the cities of Kelowna and Kamloops, has been identified as a region that could benefit from additional immigration (Depner and Teixeira, 2012; Drolet, Yan and Francis, 2012; Nolin et al., 2009). In fact, in the last two decades, data from the Canadian Census have indicated some immigrant dispersal outside major urban centres to smaller centers (Bonifacio and Drolet, submitted; Drolet, Robertson, and Robinson, 2010; Teixeira, Li, and Kobayashi, 2012). The decentralization of immigration policy, or regionalization, encourages provincial and municipal governments to consider how to attract immigrants to the regions or smaller centres. These settlement patterns present both opportunities and challenges for destination areas in Canada. Scholarship needs to address the new realities of immigration outside major Canadian urban areas and the role of multi-stakeholder partnerships. As Radford (2007, p. 47) notes, with such research, "we would be able to better assist policy-makers and researchers in their assessment of recent government initiatives aimed at the redistribution of immigrants throughout Canada and inform future policies aimed at accommodating immigration in the critical years to come."

While scholars in Canada have examined the settlement experiences and barriers/challenges that immigrants face in the housing market or the different factors that help or hinder immigrant groups in achieving homeownership, these studies have either been national in scope or have focused on the major gateway Canadian cities in which most immigrants live in Canada (Teixeira and Li, 2015). In Canada, we know relatively little about immigrants' settlement experiences, including their access to local services and their housing experiences/outcomes – both of which are key factors in successful integration into small- and mid-sized cities or into rural regions (Drolet, Robertson, Multani, Robinson and Wroz, 2008; Teixeira 2009, 2011; Walton-Roberts, 2005).

The successful integration of immigrants and refugees into a new society is based on their attainment of several basic needs in various areas, including (1) access to settlement and community services in their new community; (2) access to affordable, suitable, and adequate

housing in a welcoming community; (3) employment opportunities providing adequate income; (4) access to the education system; and (5) an adequate level of social knowledge and engagement with the new society (Murdie and Teixeira, 2003; Teixeira and Li, 2015). Municipal governments, community organizations, post-secondary institutions, and other stakeholders play an important role in fostering welcoming communities (Drolet and Wu, submitted). A welcoming community is defined as “a location that has the capacity to meet the needs and promote inclusion of newcomers, and the machinery in place to produce and support these capacities” (Esses et al., 2010, p. 9). A rank-ordered list of 17 characteristics of a welcoming community provides a useful resource; it is important to note that affordable and suitable housing is included (Esses et al., 2010). WelcomeBC serves as a strategic government framework for immigrant settlement and welcoming community initiatives in British Columbia. For example, the Welcoming and Inclusive Communities and Workplaces Program (WICWP) supported communities and workplaces to become more welcoming and inclusive of newcomers (WelcomeBC, 2012).

Settlement and integration services for immigrants continue to play an important role in Canadian society. Immigrant settlement services are designed to address the needs of newcomers in order to become fully integrated members of society (Drolet, Hamilton, and Esses, 2015). Citizenship and Immigration Canada (CIC) adopted a modernized settlement approach with six core themes: 1) information and orientation; 2) language and skills development; 3) labour market participation; 4) community connections; 5) needs assessment and referrals; and 6) support services. Funding is available to support settlement programs and services in each core thematic area on a competitive basis through calls or requests for proposals. A network of settlement services is necessary where immigrants settle, and this includes smaller communities (Drolet and Wu, submitted). However, it may be more challenging to establish this network of settlement services in a smaller community. It is important to recognize that settlement occurs everywhere – in schools, libraries, and hospitals (Drolet and Wu, submitted). Wiginton (2013) identified a number of challenges that immigrants face in small communities relating to settlement services, appropriate housing, transportation, suitable employment, cultural amenities, diversity in the school system, and community tolerance.

Policymakers and immigration researchers are increasingly seeking to understand the relationship between immigrants’ attainment of these needs and their successful integration into Canadian society (Teixeira, 2011). Among the most important of these needs, particularly in the initial stages of settlement in a new community, is access to reliable/efficient settlement and community services (preferably in the immigrants’ own language) in a welcoming community, as well as access to adequate, suitable, and affordable housing. These have been identified as some of the primary routes for immigrants’ social, cultural, and economic integration into the host society. While this has long been a concern in Canada’s major metropolitan areas, it is also increasingly an issue in growing small- and mid-sized cities in the interior of British Columbia, such as Kelowna and Kamloops. These cities face unique challenges in attracting and retaining

new immigrants due, in part, to a less developed network of settlement and community services that are culturally oriented to new immigrants and expensive/deficient housing markets that do not accommodate the needs of newcomers. These difficulties have become, with regard to the latter, more acute since the mid-1990s, given low levels of new social housing construction, relatively high rents in the private housing market, and funding cuts affecting social assistance and non-governmental organizations that normally assist new immigrants and refugees (Teixeira and Li, 2015; Drolet, submitted). These constraints determine new immigrants' choices with regards to whether or not they move to and remain in small- and mid-sized cities in the interior of B.C. In particular, the City of Kelowna, one of the fastest-growing cities in the province, established a reputation as a city to which affluent people retire. Kelowna has long been known for its comparatively large population of aging citizens and for having the third most expensive real estate market in the country in 2015 (Demographia, 2015; Michaels, 2015; Seymour, 2015).

Research into the settlement and housing experiences of new immigrants is important to understand the physical and social shaping of our cities. There is a growing recognition by scholars that race and ethnicity remain major barriers to equal treatment by Canada's housing market (e.g., Darden and Fong, 2012; Hulchanski and Shapcott, 2004; Mensah, 2005; Teixeira 2014). Research in larger Canadian metropolitan areas suggests that visible minority groups may be at a disadvantage when looking for and evaluating housing, both the rental and homeownership market (Preston, Murdie and Murnaghan, 2007; Rose and Ray, 2001). Collecting and using information about housing vacancies, particularly in complex housing markets, can be stressful for recent immigrants to Canada, who often deal with limited financial resources, language barriers, and various forms of discrimination in tight and expensive housing markets (Drolet et al., 2008; Ray and Preston, 2009; Teixeira, 2009).

Research in Canada's largest gateway cities suggests that visible minority groups, including new immigrants and refugees, may be at a disadvantage in both the rental and homeownership markets. Access to affordable housing is subject to spatial biases and constraints, such as discriminatory practices by urban gatekeepers (e.g., real estate agents, landlords, mortgage lenders), that affect new immigrants' housing options. These constraints can contribute to the creation and perpetuation of high levels of involuntary residential concentration of immigrants, including racial and ethnic segregation in housing, which can also be viewed as a crucial aspect of the immigrant integration trajectory (Darden and Fong, 2012; Fong and Chan, 2010; Ray and Preston, 2009).

It has been established that recent immigrants are more likely than Canadian-born residents to spent large amounts of their total household income on housing costs (Preston et al., 2009). However, more research is needed on vulnerable households, particularly in small- and mid-size Canadian cities (those spending at least 30 percent of their entire income on housing), and households at high risk (those spending at least 50 percent of their income on housing). Homelessness is a risk for growing numbers of new immigrants, particularly visible minority

groups and refugees, who are more likely to face significant housing affordability problems, including forms of “hidden homelessness” (D’Addario, Hiebert and Sherrell, 2007).

For governments and civil organizations, a major policy issue is how to accommodate and successfully integrate newcomers to this country by not only providing them with the necessary/reliable community services on their arrival, but also by providing them with appropriate and secure housing in a welcoming community. Since immigration has been identified as an engine of economic growth and an increasingly important factor in “balancing” the aging population that characterizes the population profile of some communities in Canada, as well as the fact that newcomers often face barriers in accessing reliable settlement/community services and securing affordable housing in the interior of B.C., the results of this study have policy implications of interest to politicians, planners, practitioners, and settlement and community workers. In sum, the fact that the number of immigrants choosing to live and work in small- and mid-sized cities on arrival in Canada has increased in the last decades and newcomers face numerous barriers in settling and integrating into these communities has policy implications for (a) understanding new immigrants’ settlement and housing experiences and (b) understanding how and why some immigrant groups are more successful than others in integrating into the social, cultural, and economic life of these communities.

This study considered immigrants’ settlement experiences, including their access to local services and their housing experiences and outcomes in the cities of Kelowna and Kamloops. It also assessed the state of community services and the role of the latter in attracting and retaining immigrants to these areas. The study’s results include recommendations for improving immigrants’ settlement and integration in the interior of B.C. There is very little published data/literature on the settlement and housing experiences of immigrants in this region of British Columbia, and much less on the settlement and housing barriers/challenges that new immigrants face in the local communities. Thus, this study addressed an existing gap in the scholarly literature by focusing attention on a study population and a unique geographical region of British Columbia that have been largely “off the radar” of scholars and public-policy debate. In this context, key questions addressed in this study include the following: What are the socio-demographic profiles of immigrants living in Kelowna and Kamloops? What is the state of local services supporting immigrant communities? What role do services play in the successful settlement and integration – attraction and retention – of immigrants to these cities? Do available settlement/community services and housing matter in their decision to locate in Kelowna and Kamloops? What housing services exist to support immigrant settlement in Kelowna and Kamloops? What were the major barriers/challenges that immigrants encountered in settling in Kelowna and Kamloops? What is their current housing situation, and what barriers (e.g., ethnic background/race, language, income, source of income) have immigrants faced in locating and obtaining affordable housing? What strategies are immigrants using to cope? Do the housing conditions of this group change, or improve, over time? What integrative role, if any, does a welcoming community play in the successful inclusion of new immigrants in Kelowna and

Kamloops? Finally, what policy changes are recommended to remedy issues identified in this study? In sum, the data collected in this study will expand the empirical base of knowledge on the settlement and housing experiences of immigrants and will promote a better understanding of the importance of the regionalization of immigration into small- and mid-sized cities in the interior of B.C.

## **Methodology**

Data for this mixed methods study were gathered between April and August 2015. Questionnaires were administered to 80 recent immigrants renting in the cities of Kelowna (40) and in Kamloops (40), and semi-structured interviews were conducted with 19 key informants (10 in Kelowna and 9 in Kamloops). Due to the limited resources, as well as the exploratory nature of this study, the target sample population size was 40 immigrants in each city. This number provided the depth and breadth of information necessary to meet the objectives of the study.

The primary information source used in this study came from a questionnaire that was administered to recent immigrants. The questionnaire consisted of 95 questions (closed and open-ended questions) in six categories: The first group of questions elicited information on individual and household “migratory trajectories,” including the transition from source country to Canada/B.C. The second group of questions enquired into immigrants’ settlement patterns, including access to settlement services and housing experiences on arrival in Kelowna and Kamloops. The third set of questions addressed the housing search process respondents had undertaken since arriving in Kelowna or Kamloops. Special attention in this section focused on the difficulty of the housing search and the outcome in terms of position in the housing market, including housing costs and satisfaction with housing and neighbourhood. The fourth set of questions dealt with immigrants’ current housing situation, reasons for moving, settlement and housing services they received in Kelowna or Kamloops, and their degree of satisfaction with these services. In the fifth section, respondents were asked for their advice on how to improve the housing options and conditions for newcomers in Kelowna or Kamloops. The last set of questions covered the socio-economic and demographic characteristics of the participants.

To be eligible for the survey, respondents had to be immigrants (born outside Canada), arrived in Canada between 2000 and 2014, and renters in the cities of Kelowna or Kamloops. Each participant who completed the questionnaire survey received a \$30 incentive for his or her participation. In Kelowna and Kamloops, participants for the questionnaire surveys were recruited through contacts developed by the authors with members of the local communities and with the assistance of staff members of local organizations that provide settlement and housing services for immigrants. Thus, most respondents were identified using a snowball technique drawing on our own contacts, as well as information provided by members of local community organizations. Two organizations in particular – Kelowna Community Resources (KCR) in Kelowna and Kamloops Immigrant Services (KIS) in Kamloops – played an important role in assisting and recruiting immigrants for the questionnaire survey. Because most of the new immigrants were identified by local service organizations, a bias may have been introduced, as the sample may over-represent people who accessed settlement and community services. For example, the respondents may be more “vulnerable” or “at risk” in terms of housing and in more

need of assistance from settlement/service providers. The completion of the survey questionnaire took approximately 40-50 minutes on average. The relatively small sample size, together with the exploratory nature of this study, means that the results must be interpreted with some caution. At the same time, the small sample size does not allow for generalizations. However, the mixed methods approach allows for a rich understanding of the immigrant settlement and housing experience by bringing together the quantitative survey data and the qualitative interviews with key informants.

Nineteen key informants (10 in Kelowna and 9 in Kamloops) were recruited through contacts developed by the authors with members of the local communities. Semi-structured interviews were conducted with key informants who were service providers from different organizations that help immigrants in need of settlement services and/or housing, as well as informants who work for different levels of government (stakeholders engaged in economic/housing development and/or housing supply). Most interviews were conducted by telephone and two interviews were conducted in person. The key informants who participated in this research were individuals who had an extensive knowledge of the settlement and community service sector and/or the housing industry, as well as the issues and concerns that recent immigrants face in accessing services and the rental housing market in the cities of Kelowna or Kamloops.

The semi-structured interviews with key informants were designed to (a) broaden the understanding of the research problems under study and (b) provide an “expert’s” perspective on several dimensions of the settlement experiences, housing barriers, and challenges faced by recent immigrant renters in Kelowna and Kamloops, including recommendations for settlement services and housing in both cities. Completing the semi-structured interviews with key informants lasted 35 to 45 minutes.

## **Immigrants’ Settlement Experiences in Kelowna and Kamloops**

### ***The Social Characteristics of the Respondents***

New immigrants in Kelowna and Kamloops come from different parts of the world. Of the 80 respondents in the two cities, most (55% in Kelowna; 75% in Kamloops) were born in Asia (e.g., China, Philippines, Taiwan, Japan, East India, Vietnam, Bangladesh, or the Middle East). The remaining immigrants were born in the USA, Mexico, Central and South America, Europe, or Africa. Most participants were female (65 % in Kelowna; 75 % in Kamloops), and just over two-thirds of the participants in the study were married (77.5 % in Kelowna; 70 % in Kamloops) (Table 1). The average participant in Kelowna was 36.9 years old and 38.5 years old in Kamloops. At the time of the survey, the majority of participants (75% in Kelowna; 70% in Kamloops) were landed immigrants or Canadian citizens (Table 1).

**TABLE 1  
RENTERS' SOCIO-DEMOGRAPHIC PROFILE**

	Kelowna (N=40)	Kamloops (N=40)
<b>Sex</b>		
Female	65.0%	75.0%
Male	35.0%	25.0%
<b>Marital status</b>		
Married	77.5%	70.0%
Single	15.0%	15.0%
Divorced	2.5%	7.5%
Common Law	2.5%	-
Other	2.5%	7.5%
<b>Average age</b>	36.9	38.5
<b>Ability to speak English</b>		
Fluent/Very good	55.0%	40.0%
Moderate/Poor	45.0%	60.0%
<b>Highest Education</b>		
University degree	62.5%	67.5%
Some university/some post-secondary education	12.5%	25.0%
High school diploma	25.0%	5.0%
Other	-	2.5%
<b>Past 12 months main activity</b>		
Working at a job or self-employed	52.5%	62.5%
Looking for paid work	12.5%	7.5%
Going to school	15.0%	10.0%
Unpaid: caring for own children/caring for other family members/household work	20.0%	15.0%
Other	-	5.0%
<b>Current immigration status</b>		
Landed immigrant	45.0%	60.0%
Citizen	30.0%	10.0%
Temporary visa older	12.5%	25.0%
Other/D.K.	12.5%	5.0%

Source: Questionnaire Surveys, 2015

The majority of participants in both cities (75% in Kelowna; 92.5% in Kamloops) had a university degree or some post-secondary education. However, these high levels of education were not commensurate with each participant's paid work in the past 12 months. Some of the participants (12.5% in Kelowna; 7.5% in Kamloops) were looking for paid work or were going to school to improve their language or job skills (15% in Kelowna; 10% in Kamloops) (Table 1). Of those who had a job, close to two-thirds in both cities had an annual household income of less than \$50,000. Of those respondents, close to one-third (30% in Kelowna; 22.5% in Kamloops) were really "struggling" on a day to day basis, earning only between \$10,000 and \$30,000, an

indication that a significant number of our respondents were still in “entry level” low-paying blue-collar jobs. Not surprisingly, when respondents were asked if, since their arrival in Kelowna and Kamloops, they had experienced any challenges in obtaining employment, most respondents in both cities (65% in Kelowna; 50% in Kamloops) indicated numerous barriers/challenges they had encountered.

A number of employment and labour market challenges were identified from immigrant respondents in Kelowna. Specifically, there are ongoing challenges to finding decent work due to low wages, lack of childcare, and non-recognition of foreign education and work experience.

Respondents from Kelowna noted:

“I got help from KCR and websites ... but in my personal experiences it is really hard to get a good employment and the wages are so low.” (R#2)

“Very difficult to obtain a full time, permanent job in Kelowna ... the local community is not as open to receiving ‘expatriates’ [members of visible minorities]” (R#5)

“It is very hard to find a job with children, and daycare is also very expensive.” (R#7)

“It has been a little difficult because they don’t recognize my diploma here so I need to evaluate it ...” (R#11)

“Challenging because my work experience was in Japan. It’s hard to compete with people who has [work] experience in Canada.” (R#20)

One of the respondents spoke of the difficulty in accessing useful employment-related information and the need for the right connections. Similarly, the need for social networks to support employment searches was highlighted by another respondent.

“As an immigrant, getting useful and helpful employment information is critically important. Unfortunately, I didn’t get proper help from agencies, but realizing the need of active trials for being connected to the right people, groups, and joining in the training program, etc.” (R#21)

“Took me two years to find a job ... all online, not personal; if you turn up at an office [company] no help; also got no replies to numerous applications [and] if I asked for feedback the reception took my [telephone] number but no one called ... in contrast my husband got a job in two weeks.” (R# 26)

“I was an accountant in my country [Egypt] and after I arrived I stayed at home one year without a job. So I got help from Work BC in Kelowna. They helped me and gave me a course/and how I can build my resume and cover letter ... after that I went to school - ESL for three months and I found a job by my network ... my friend found a job for me in his company.” (R#35)

Immigrant respondents agreed that finding employment in Kamloops is a challenge due to the lack of recognition of foreign work experience, the need for networking, and the limited labour market in a small city. The importance of employment services was highlighted, and the need to have more information about the labour market prior to arrival.

Respondents from Kamloops noted:

“Finding employment is a challenge. Not having a Canadian work experience, the way of working is different over here. We need to start from scratch and there are already many workers with experience, so it is challenging to get a job.” (R#14)

“Yes I did experience challenges in finding a job. It was always friends who helped me ... [also] the people and pastor of my church where I attended an information section on how to find jobs.” (R#19)

“Yes, it is most challenging to get a job here. I got some information from labour market, job search from Work BC. All organizations show the way. Taking that way working on that is most challenging and frustrating.” (R#2)

“Yes. It is difficult to find an appropriate job in Kamloops because of the limited labour market ... KIS helped me a lot to learn how to write a resume and provided me with more employment information ... doesn't matter the help from friends or any service agency because it will be more easier for newcomers know the information [labour market] before coming [to Canada].” (R#38)

A number of immigrant respondents spoke of the cultural and linguistic challenges related to finding suitable employment in a small city.

“Yes. I think the different culture [in Canada] and language [barriers] are the most difficult question to me when looking for a job.” (R#39)

“Yes, I have challenges in obtaining employment because I can't speak English well, so I don't know how to explain what I wanted to say.” (R#27)

With regard to their ability to speak English, participants in Kelowna demonstrated a slightly better knowledge of the English language, with 55% considering themselves “fluent” or “very good” in terms of their ability to speak the language. In contrast, only 40% of the participants in Kamloops demonstrated similar skills/knowledge of the English language (Table 1). The fact that around half of all participants in both cities are not comfortable with their ability to speak the English language may have affected their settlement and housing experiences.

This socio-economic disadvantage can, in part, be explained by the following factors: (a) the majority are still recent immigrants in Kelowna and Kamloops; (b) some still lack a good knowledge of the English language; and (c) many could not get recognition for the credentials (degrees/diplomas and job qualifications) and work experience they brought with them to Canada.

### ***Settling in Kelowna and Kamloops***

The majority of immigrants (Kelowna 76%; Kamloops 87.5%) had arrived in Canada between 2006 and 2014. On arrival in Canada, a significant number of the respondents came directly to Kelowna (47.5%) and Kamloops (62.5%); the others had lived in Canada's major cities – Vancouver, Calgary, Toronto, or Montreal – before moving to Kelowna or Kamloops. Most had

arrived as landed immigrants or temporary visa holders. In addition to the period of arrival in Canada, differences in immigration status and age on arrival have implications for an immigrant's settlement and housing experiences in Kelowna and Kamloops.

Around half of the respondents in both cities (57.5% in Kelowna; 52.5% in Kamloops) migrated with their families. Respondents indicated that they had chosen Kelowna or Kamloops as their place of residence for the following reasons: "Quality of life/weather conditions"; "to join members of their families"; "economic opportunities"; or "city size/safety". However, the majority of the respondents from Kelowna (67%) indicated the unique qualities of the city, which is known internationally for its "quality of life, the good weather conditions, its size and location" in the beautiful Okanagan Valley. In contrast, almost half (47.5%) of the respondents from Kamloops chose that city because of the presence of members of their families already established there. Thus, the well-known factor of sponsorship and family reunification characterizes the immigration trajectory of these newcomers to the city of Kamloops. Also, immigrants from both cities (52.5% in Kelowna; 67.5% in Kamloops) declared knowing someone (relatives, friends, and/or employers) before coming to their city. Not surprisingly, "networks of contact" (relatives, friends, and/or employers) already established in Kelowna and Kamloops played a determining role in helping the majority of new immigrants find a place to live and/or a job when they first arrived in Kelowna or Kamloops.

Based on the survey data, it was found that immigrants relied on family and friends to assist in meeting their settlement and housing needs.

Respondents from Kelowna noted:

"I lived in my friend's housing and slept there eight months on a sofa ... For me, it is important to have relatives living in an area or city to adapt better and [they] know the social and legal system, such as housing, education, employments and so on." (R#2)

"I had no information regarding housing, found it different than back home (Romania) ... I got help from a cousin during the first month and she taught me how things are [work] in Canada." (R#18)

"Friends (of Pakistani community) got information and arranged a house for us, keeping in mind our budget." (R#23)

"Our Muslim friends paid the rent for our house in advance. They asked our requirements and budget and arranged the best possible thing for us." (R#23)

Several respondents spoke of receiving assistance from their employer (boss) or religious group to meet their settlement and housing needs.

"My boss provide me with a place to live for four months." (R#35)

"Our local mosque helps a lot to anyone new to town. People connected to the mosque usually is the biggest source of help." (R#37)

Similarly, in Kamloops, immigrant respondents spoke of the role of family, friends, and employers in meeting their settlement and housing needs.

Respondents from Kamloops noted:

“A friend of mine gave me discount on a rent, she owned a condo and knocked down \$100 on the rent ... When I decide to separate from my husband another friend offered me her basement suite, and so we lived there for about two years.” (R#1)

“Our friends told us from which areas to rent houses, the rental cost would be and the top rated schools for the children.” (R#19)

“For me excellent. When I meet other Filipinos in Kamloops I feel I have a companion or family. Because our tradition as a Filipino especially if you are new [to the country] is to teach you of what to do ...” (R#37)

“Family members provided their home for us to start until my family found our own [dwelling].” (R#5)

“Family and friends helped networking to find places to live four our needs...” (R#24)

“My wife worked as a nanny and her employer provided a room for us to stay while she’s working with the family.” (R#22)

“My employer provided a room for me in their own house. They gave me a computer and everything I needed ...” (R#16)

In contrast, few immigrants in both cities (32.5% in Kelowna; 27.5% in Kamloops) relied on local community organizations (NGOs) or government-sponsored ones to find a place to live or a job upon arrival in Kelowna or Kamloops. But those who relied on their help/services found it very helpful on arrival.

Respondents from Kelowna noted:

“I think it is very important. For the newcomers. If he/she doesn’t know anyone in a town, at least he/she knows where to go to get proper help.” (R#12)

“I wish I could have connected to the community (agencies, church ...) earlier, then I didn’t need to experience too much difficulties. Using resources from the community could be very helpful but it was not my case.” (R#21)

“I have been to KCR. They have helped me a lot. They keep sending me emails about job openings and updates about what is going on in Kelowna. I appreciate their services. I keep telling about that to my friends too...Canada was an absolutely new place for us. For initial settlement it is very important that someone takes out time and help you settle, understand and cope up with a new system [housing, jobs ...]. It is a great emotional support.” (R#23)

Respondents from Kamloops noted:

“Important. Without job and housing information provided by the community it is hard to settle in a new foreign city ... [However] we need more support regarding renting/buying housing and getting a job, or driving in Canada, etc. ... Obtaining employment is the most challenging. I had not obtained too much information about the labour market [before arriving in Canada]. KIS assisted me in settling and integrating ...” (R#5)

“Very important because we were newcomers to Canada without any background [knowledge] from here. Some buildings are adult or senior oriented, some located in not suitable areas ... finding a job is terrible ... KIS helped me to find a job.” (R#23)

“I met other immigrants from KIS and they used to share their experiences in the labour market. Also KIS’s employees recommended me to go back to school to get my English improved and enroll myself in a short program, so I can get a job.” (R#6)

Many respondents appear to have experienced “culture shock” on arrival in Kelowna or Kamloops with respect to finding housing and jobs. Two-thirds of the respondents in Kelowna and half in Kamloops indicated that they faced numerous challenges in obtaining employment on arrival. The fact that many of these respondents arrived in Canada with some post-secondary education and/or a university degree but did not get their diplomas recognized or find jobs in their area of specialization may explain their frustration during the initial settlement period.

When respondents were asked about the housing expectations before coming to Canada, most described a wide gap between their expectations and the reality. Most immigrants in Kelowna (82.5%) and Kamloops (57.5%) thought it would be relatively easy to find affordable housing (“cheaper rents”) in Canada. Moreover, many respondents (32.5% in Kelowna; 45% in Kamloops) seem to have expected Canada would have better quality housing stock. Despite the fact that approximately one-third of the respondents in both cities indicated that before coming to Canada they had obtained information about the housing situation in the country from relatives and/or friends already established in the country, most found this housing information was not enough (in terms of “quality – quantity”) to enter the complex and expensive housing markets they encountered on arrival.

Respondents from Kelowna noted:

“Easily and readily available. I thought it would have been similar as back home [Philippines].” (R#5)

“I thought rents were not as expensive than in Japan [respondent’s country of origin] ... but I was wrong.” (R#7)

“I did not expect that the houses [prices] were so expensive, the rents were so high, it costs a large portion of our income.” (R#12)

“We though the government would help immigrants to have housing with low prices.” (R#24)

“Kelowna is a small city. So I expected the housing market would be cheap and easy to find one [rental unit].” (R#15)

“An independent three bedroom apartment, close to children’s schools and mosque with some friends nearby, it would be a bonus.” (R23)

“Housing in Canada is so expensive and costs a lot especially in Kelowna where rents are so expensive with one room starting from \$450 dollars up ... I expected a good life but I found out that everything here costs so much money, it isn’t easy to have a home or apartment and not easy to rent a house too.” (R#34)

“That accommodation would be of high standard and would be affordable.” (R#27)

#### Respondents from Kamloops noted:

“I did not expect it to be so expensive.” (R#14)

“Rent is really high compared to my country [Korea] ... it will take us some years to be able to buy a house.” (R#5)

“I didn’t find many [housing] options that fit my expectations.” (R#33)

“I didn’t know much about housing in Canada, thus finding a place to live in Canada was a serious worry for me.” (R#1)

“For being a small city I found it a lit bit pricy.” (R#21)

“I expected some community organizations would help us find housing that is cheap because housing [here] is different from our original country [Iran].” (R#23)

“Be cheaper [housing], more sunshine and more quite.” (R#8)

“My expectations were that rental housing prices were on the affordable side.” (R#3)

“I did expect to find better housing then what I found ... to have a better life, work ...” (R#25)

Despite some of the limitations of the housing information provided by relatives and/or friends about the housing market, around two-thirds of the respondents in both cities indicated that relatives and/or friends played a very important role in helping them settle and adjust to the new environment/city by providing them with support, giving them information about housing and jobs, and/or helping them connect to the local community and its services. In fact, 15 respondents (37.5%) in Kelowna and 10 respondents (25%) in Kamloops shared accommodation with relatives, friends, and/or employers upon arrival. For many participants, this “temporary” housing experience was a short-term solution prior to finding permanent housing. It also played an important role in immigrants’ successful reception into the new city/community.

In terms of expectations about settlement in the new country, the majority of the respondents (72.5% in Kelowna; 77.5% in Kamloops) thought it would be a much easier experience (“positive”) than it turned out to be, and they were expecting better programs and more support from the government (32.5% in Kelowna; 22.5% in Kamloops).

#### Respondents from Kelowna noted:

“Difficult to assimilate but thought I would be able to make friends easily.” (R#5)

“I expected there was a Korean community. But I couldn’t find one... I couldn’t find any help from anyone who could speak my own language when I came to Kelowna. So I felt I was useless in Canada.” (R#15)

“Challenging but I believed that everything would be OK...” (R#20)

“More help...adjusting into a new culture with government’s help [organizations or agencies]... schooling, housing, opportunities of learning and training related to a career [job]...” (R#21)

“That it would be less hassle with the immigration process than it turned out to be. We had a nightmare...” (R#33)

“I, myself thought that there would be some special [government] programs there for immigrants to give them temporary cheap housing and some job searching mentorship and help them to adapt, but our mentor was my relative who came [to Kelowna] some years ago.” (R#25)

“It would be easy because [Kelowna] is a small city, nice people with nice public spaces.” (R#39)

Respondents from Kamloops noted:

“I thought it would be easy.” (R# 14)

“My skills and knowledge of the job I had in my country [Korea] was not being to be recognized equally here.” (R#5)

“Easier to find a good school near to where we would live.” (R#38)

“Culture shock...hard to make friends [in Kamloops].” (R#10)

“More help...counseling from Canadian institutions in order to make my settlement easier.” (R#6)

“A safe society, convenient transportation, friendly neighbourhood.” (R#11)

“Hard to learn English...hard to make friends.” (R#17)

“Hard to mix in the [local] culture...hard to find friends.”(R#26)

## **Housing Experiences in Kelowna and Kamloop’s Rental Housing Market**

### ***Renters in the Private Rental Sector***

Once in Canada, most immigrant families work to improve their housing conditions, usually by moving from temporary housing to a permanent residence in the private rental sector before ultimately attaining the “Canadian dream” of owning their own dwelling.

All immigrants that participated in this study were renting their dwellings. Most (62.5% in Kelowna; 55% in Kamloops) were renting the entire building (Table 2). We didn’t solicit information regarding whether participants were subletting part of their dwelling (e.g., room(s), basement, lower floors) to help pay the rent, since many of these arrangements are informal.

However, anecdotal evidence suggests that many immigrants in both cities (more by financial necessity than by choice) tend to sublet parts of their dwelling, usually to members of their own community/ethnic group, or friends, including co-workers.

Another group of participants (32.5% in Kelowna; 40% in Kamloops) could not rent an entire dwelling, but instead were forced, mainly for financial reasons, to only rent a single room or basement apartment/ground floor (Table 2). Most of these participants had arrived in Kelowna or Kamloops in the last three years and, due to the short length of their stay/residence in these cities, had faced the most challenges in the local rental housing markets. Affordability (“high rents”) is a major issue for this group of participants, and most will not be able to move out of their residence (room or basement suite) in the near future. For most of these participants, living in such precarious and temporary housing conditions is the only route into the rental housing market and, eventually, a place of their own.

***High Housing Costs***

Half of the participants (52.5%) in Kelowna were paying between \$500 and \$1,000 a month in rent, while in Kamloops only 35% of the participants were paying similar amounts (Table 2). Around one-third of those in Kelowna (35%) and Kamloops (32.5%) were paying more than \$1,000 a month in rent, which for many of the respondents is a substantial amount of money to spend on housing.

In general, our participants found renting in both cities very expensive. Most of the participants in Kelowna (55%) and Kamloops (60%) were spending more than 30% of their monthly household income on housing, putting some of them, particularly the ones spending more than 50% of their annual income, at risk of homelessness (Table 2). In sum, this group of recent immigrants is facing numerous challenges, including financial pressure to pay high shelter costs. Many of these respondents need access to subsidized housing. However, many respondents recognized that they don’t know much about “how subsidized housing works in Canada and how to access it”, while others are familiar with the housing system but recognize that Kelowna and Kamloops have limited supplies of social housing, which, in addition to long wait lists, made many participants in this study pessimistic about their ability to obtain this type of accommodation. Not surprisingly, at the time of the study, only two respondents in Kelowna and two in Kamloops indicated they were on “social housing wait list.”

**TABLE 2  
CURRENT HOUSING SITUATION**

	Kelowna (N=40)	Kamloops (N=40)
<b>Tenure type</b>		

Rent entire unit	62.5%	55.0%
Rent room only	12.5%	25.0%
Rent ground floor/basement	20.0%	15.0%
Other	5.0%	5.0%
<b>Subsidized housing</b>		
Subsidized	2.5%	7.5%
Non-subsidized	82.5%	75.0%
Don't Know	15.0%	17.5%
<b>Current type of housing</b>		
Single-detached house	25.0%	42.5%
Apartment w/less than 4 storeys	35.0%	17.5%
Basement apartment	15.0%	12.5%
Townhouse	12.5%	10.0%
Apartment w/more than 4 storeys	10.0%	5.0%
Other	5.0%	12.5%
<b>Length of occupancy</b>		
Less than 1 year	25.0%	7.5%
1-3 years	37.5%	55.0%
4-6 years	12.5%	20.0%
More than 6 years	25.0%	17.5%
<b>Current monthly rent</b>		
Less than \$500	12.5%	17.5%
\$500 - \$1,000	52.5%	35.0%
\$1,000 - \$1,500	30.0%	30.0%
More than \$1,500	5.0%	2.5%
Don't Know	-	15.0%
<b>Percent of monthly income spent on housing</b>		
Less than 30%	32.5%	22.5%
Between 30% and 50%	37.5%	40.0%
More than 50%	17.5%	20.0%
Don't Know	12.5%	17.5%
<b>On social housing wait list</b>	N=2 (5%)	N=2 (5%)
<b>Plans of owning a dwelling</b>		
Yes	72.5%	82.5%
No	10.0%	10.0%
Don't Know	17.5%	7.5%

Source: Questionnaire Surveys, 2015

Despite numerous difficulties encountered by some respondents in the local housing rental markets (e.g., high-cost shelter, poor quality housing, overcrowding in housing located in poor, unsafe, and noisy neighbourhoods without few green spaces/parks), almost all participants (72.5% in Kelowna; 82.5% in Kamloops) aspired to become homeowners in Kelowna or Kamloops.

Respondents from Kelowna noted:

“When you own your place you can put anything you want like a playground for your kids. And basically renting in Kelowna is just the same as paying mortgage. At least at the end the place you are paying for will be yours.” (R #10)

“I will feel safe living there. I will not need to worry about the rent might be increased soon. I can live as long as I like and do not need to worry about being asked to leave due to some reasons.” (R #12)

“It’s always good to own a house. However, with the expensive prices of houses in Kelowna, I think this dream unfortunately is not achievable. I don’t like the mortgage and bank offers. If I take a loan, I will spend the rest of my life trying to pay back the money I borrowed ... not logical.” (R #22)

“Being able to own my own place would enable me to feel secure and to ensure that I have a permanent place to stay.” (R #27)

“It would be nice to feel the sense of property or ownership. Also, the free feeling of put your touch to make a home for you. Also, for financial reasons. For me it will be more profitable to have money paid to my investment (my own house) rather than paid ‘somebody else’s house’” (R #30)

“Having a property is like an investment. You save money on rent and no fear of asking you to vacate and your property gains value in the long term.” (R #37)

#### Respondents from Kamloops noted:

“Ownership is a nice feeling. Don’t have to rely on landlords to make any changes ... don’t have to move in/out frequently or not willingly. Have more freedom to make your own home, that is decorate the place or make changes. It’s your own property.” (R #5)

“It is a Chinese tradition. We like to own. Why pay rent when you can buy a house and sublet it then get the tenants to help pay the mortgage.” (R #7)

“One of the reasons I came to Canada is to get P.R. (permanent residence). For this reason it is nice to have a home or a house here to live. That’s more like you are living here as a home.” (R #12)

“For my culture to be a home owner is very important ... a life goal. It will bring more meaning than a house. It could make us more involved in the local community.” (R #38)

Around half of the respondents (50% in Kelowna; 47.5% in Kamloops) had decided that they made the “right choice” by moving to Canada – the country in which they want to retire and spend the rest of their lives. Other respondents (27.5% in Kelowna; 40% in Kamloops), particularly the ones who arrived in Canada in the last four years, are still uncertain/undecided about whether they plan to return to their home country one day.

## **Mobility, Current Housing Conditions, and Residential Satisfaction**

### ***In Search of Affordable Housing***

The Canadian housing literature shows the settlement patterns of recent immigrants in Canada’s major “ports of entry” (Toronto, Vancouver, and Montreal) are characterized by high levels of

residential mobility. Relatively little is known, however, about the residential mobility of recent immigrants in small- and mid-sized cities in Canada.

After they spent a short period of time in Kelowna and Kamloops, the main goal of immigrant families was to improve their housing conditions. We asked participants for the main reasons (push-pull forces) behind their decision to move to their current residence. They were allowed more than one reason for moving. The majority of respondents in both cities (87.5% in Kelowna; 90% in Kamloops) cited “housing location/accessibility” as the most important trigger (stress) leading them to move to their present residence. Thus, for these immigrants, being “close to public transportation,” “located close to work,” or living “close to schools for their children,” were key factors in contributing to the move to their present residence. Other participants (40% in Kelowna; 20% in Kamloops) cited “unaffordable housing” or “rents too expensive” as important factors in the move to their present residence. More participants from Kelowna cited “housing unaffordability/shelter costs” as key factors in their move than participants from Kamloops, an indication that housing affordability stress and poverty may be more prevalent in Kelowna than in Kamloops. In contrast, participants from Kamloops cited the “bad or not acceptable quality of their neighbourhood” (e.g., unsafe, unfriendly, and noisy area lacking also green spaces/parks) as important factors contributing to their move more often than those from Kelowna (45% in Kamloops; 17% in Kelowna). Participants’ reasons for moving reflect, in part, the reality of Kelowna and Kamloop’s rental housing markets, as well as the local municipal infrastructure: high housing costs/rents and, thus, a lack of affordable housing; inadequate public transportation systems, some poor-quality housing located in unsafe areas also lacking “green spaces” (playgrounds for children).

Respondents from Kelowna noted:

“My old place was very old apartment that was not worth the price I was paying. It’s smelled bad, carpets were old, walls were in a bad shape.” (R #6)

“Because the previous place was more expensive compared to the one I am living now, it was close to the busy traffic road, very old, in poor condition but it’s functioning.” (R #12)

“We moved because of my husband’s job [location] but also we were looking for a place to really settle down for a long time. We wanted to move to a place that is family oriented, friendly and affordable ... and safe.” (R #20)

“We wanted to live in a place that we could feel at home, not an apartment and a condo which we have to access the same entrance or gate. We wanted a yard, garage, separate access or independent home was our main reasons for moving.” (R #21)

“The quality of house I used to live in before coming to Kelowna (Canada) is much better than the current one. Quality of life including housing is less than what I expected. Housing prices are very high.” (R #22)

“Previous building was old ... not cleaned and also required maintenance.” (R #23)

“I had 3 children and an apartment was not a good choice. They were growing and they needed more space to play ... and close to public transportation.” (R #37)

“We had smokers, drugs in the other apartment ... we had no place for the kids to play. We have looked for a small family house (single) with a small backyard and close to bus stops.” (R #39)

#### Respondents from Kamloops noted:

“Safety ... at the previous place other residents were very loud. The mother yelling/slamming doors even during the night.” (R #1)

“The place needed some major repairing. Minor repairing had been asked but nothing was done. The house is too cold in the winter.” (R #5)

“My baby was growing and the house I was living in was very small. Also, the landlady was raising the rent, so we decided to look for a bigger house.” (R #6)

“Our previous landlords were quite troublesome. They kept complaining about everything, the noise we made, our dog spoiling they yard ...” (R #15)

“My family from the Philippines are coming here soon, so I decided to move out from my employer’s house to have more privacy for my family ...” (R #16)

“To find a better house to stay newly renovated with a big backyard.” (R #22)

“We wanted a backyard and away from sirens [traffic]. We also wanted a bigger home.” (R #24)

### ***Challenges Encountered in the Housing Search***

Many participants in the study indicated that the search for affordable rental housing in Kelowna and Kamloops was, in general, a stressful experience for them and their families. About 60% of the participants in Kelowna and 40% in Kamloops described their housing search as “very difficult” or “difficult.” The most frequently cited difficulties/barriers in immigrants’ housing searches were, in order of importance: (a) “rents too expensive” (income level versus housing costs); (b) “size/number of rooms”; (c) “housing location/accessibility-neighbourhood quality”; and (d) lack of in-depth and reliable housing information about the local rental housing markets (e.g., rent prices, types of housing, renter’s rights, and housing location/accessibility). These barriers seem to have limited many participants’ housing and neighbourhood choices in the cities of Kelowna and Kamloops.

#### Respondents from Kelowna noted:

“We have kids, no one wants to rent to people with kids.” (R #4)

“Credit check (have not established a good history yet as an immigrant), high cost of rent, a lot of places were unfurnished ... I had a limited choice [housing].” (R #5)

“Very hard to find a place we could afford and in a decent neighbourhood or decent commute to work. I had to be near the bus routes.” (R #9)

“Because we didn’t know what to expect. We were not familiar with the place, and the neighbours around us. Was it safe to walk at night? Is it affordable and convenient?” (R #10)

“The price is quite high, it’s difficult to find the one with the price I wanted to pay. The location of houses were not that great, either on a busy street or too far from work. The places were not in a great shape for the price I was willing to pay. In a word too expensive.” (R #12)

“First, people [landlords] do not want families with babies (horrible). They say it’s noisy. Second, especially houses in bad conditions, far from all amenities, but still Kelowna is much more easier than Vancouver !!! Thanks God I found a really nice person [manager] where we are living now.” (R #15)

“We searched for apartments. The quality of them were not as in the advertisement. We applied for 2 apartments and they required many information (reference letter, money deposit etc.) and SIN number for credit check. I found later that nobody can request your SIN number for housing purposes.” (R #18)

“The first reason is ‘cost issue’. Depending on the areas such as Mission (upper and low), central, Rutland, the price varies. We wanted to have a home in Mission area. My children attended at a school in Mission, but the cost always hindered us from finding our ‘wanted home’ in the area. It was frustrating.” (R #21)

#### Respondents from Kamloops noted:

“The price was high, our budget was limited and we just have one income.” (R #4)

“Language barriers ... don’t have enough information about how to find homes ... don’t understand technical terms in housing (e.g., zoning, catchment area).” (R #5)

“Without any background of place, without a car and a phone arranging time to look for a place was difficult. And now I am pregnant and we have to move again. They [landlords] don’t accept new born babies in an apartment.” (R #8)

“Our budget does not meet the type of house we want and can afford.” (R #22)

“Because we expected another child in a few months, most managers refused to rent an apartment to us.” (R #23)

“The cost is very high. I have to find a place which I could afford. Old buildings and very poorly maintained.” (R #25)

“The housing market is very expensive in Kamloops. For what I am paying in rent I would expect a little bit more space.” (R #33)

“We don’t know anyone who is available to help us find a house. We looked for a cheaper house near to my work place that we don’t need transportation.” (R #35)

#### *Information Sources Used*

Participants in Kelowna and Kamloops used several sources or methods to find their permanent residence. These were, in order of importance: (a) websites/social media; (b) relatives/friends and employers; (c) local newspapers/bulletins; and (d) driving around the city looking for rental signs. Overall, very few participants in both cities (12.5% in Kelowna; 7.5% in Kamloops) used mainstream private or non-private market organizations or institutions when looking for their present residence.

Although there are immigrant settlement agencies in Kelowna and Kamloops that provide immigrants with a wide range of services and information (e.g., ESL/language classes, information on the labour market, interview-skills training, help preparing resumes and cover letters) very few of these organizations in both cities specialize in housing services, such as providing information to new immigrants about the complex/expensive local real estate markets.

Some organizations in Kelowna (e.g., Kelowna Community Resources) and in Kamloops (Kamloops Immigrant Services) provide some housing services/information to help newcomers to the city in their search for accommodation. However, the limited number of housing services and programs available cannot accommodate the needs of a steadily growing immigrant population with special housing needs and preferences, as well as affordability problems. Often, immigrants do not know about the existence of local community organizations and the services they offer. There is an urgent need not only to increase the number of organizations specializing in housing services programs to new immigrants, but also the need to better disseminate information about the existing organizations and the services they can provide to help newcomers before immigrants leave their home country.

With regard to time spent searching for rental housing, almost half of the respondents in both cities spent less than two months and inspected between 1 and 9 dwellings before they made a final decision selecting their present residence.

### **Neighbourhood**

More than two-thirds (77.5% in Kelowna; 70% in Kamloops) of the respondents were married. About one-third of the participants in Kelowna (37.5%) and close to half (47.5%) in Kamloops were in a situation in which four or more people lived in the same dwelling (Table 3). In addition, the majority of the respondents (62.5% in Kelowna; 92.5% in Kamloops) declared they were living “comfortable with just enough room” (Table 3). For the most part, respondents (70% in Kelowna; 87.5% in Kamloops) said their current residence “is in good repair, only needing regular maintenance.”

**TABLE 3  
CURRENT HOUSING CONDITIONS AND RESIDENTIAL SATISFACTION**

	Kelowna (N=40)	Kamloops (N=40)

<b>Number of persons/current dwelling</b>		
One Person	2.5%	-
Two-Three	55.0%	47.5%
Four-Six	30.0%	40.0%
More than Seven Persons	7.5%	7.5%
No Answer	5.0%	5.0%
<b>Dwelling crowding</b>		
Overcrowded	25.0%	2.5%
Comfortable enough room	62.5%	92.5%
Too big for current household	12.5%	5.0%
<b>Dwelling conditions</b>		
Good repair	70.0%	87.5%
Needs minor repairs	12.5%	5.0%
Needs major repairs	17.5%	7.5%
<b>Satisfaction with dwelling</b>		
Very dissatisfied/Somewhat dissatisfied	22.5%	37.5%
Very satisfied/Somewhat satisfied	77.5%	62.5%
<b>Satisfaction with neighbourhood</b>		
Very dissatisfied/Somewhat dissatisfied	20.0%	40.0%
Very satisfied/Somewhat satisfied	80.0%	60.0%
<b>House as “Home”</b>		
Very much a “home” (very satisfied)	35.0%	32.5%
A “home” to some extent (satisfied)	37.5%	57.5%
Not much of a “home” (dissatisfied)	15.0%	5.0%
Not at all a “home” (very dissatisfied)	12.5%	5.0%
<b>Neighbourhood as “Community”</b>		
Very much a “community” (very satisfied)	7.5%	10.0%
A “community” to some extent (satisfied)	42.5%	60.0%
Not much of a “community” (dissatisfied)	32.5%	25.0%
Not a “community” at all (very dissatisfied)	17.5%	5.0%
<b>Housing Situation</b>		
Improved a lot	17.5%	35.0%
Improved a little	15.0%	32.5%
Stayed the same	52.5%	20.0%
Got slightly worse	5.0%	5.0%
Got much worse	10.0%	7.5%
<b>Neighbourhood Preference/Ethnic Composition</b>		
Prefer to live near my own ethnic group	25.0%	10.0%
Prefer neighbourhoods with people from a variety of ethnic backgrounds	25.0%	20.0%
I have no preference/don’t mind	50.0%	70.0%

Source: Questionnaire Surveys, 2015

Respondents were also asked if their housing situation had improved or not since they came to Kelowna or Kamloops. Overall, respondents from both cities indicated housing improvements (Table 3). However, half (52.5%) of the respondents from Kelowna indicated that it “stayed the same.” In contrast, respondents from Kamloops showed a higher degree of “satisfaction/housing

improvement,” with two-thirds (67.5%) indicating that it had “improved a lot” or “improved a little” (Table 3).

With regard to levels of satisfaction with their present residence and neighbourhood, most respondents in Kelowna and Kamloops were either “somewhat satisfied” or “very satisfied” with what they have now (Table 3). When questioned about their “house as home” and their “neighbourhood as a community,” respondents were also positive (Table 3). Meanwhile, some respondents showed dissatisfaction with regard to the area in which they lived. For example, half of the respondents in Kelowna and close to one-third in Kamloops indicated that they do not “feel their neighbourhood is a real community” (Table 3). This group of respondents did not think the neighbourhood in which they now lived was a good area with a “sense of community.” Unfriendly and unwelcome neighbours, noisy and unsafe neighbourhoods in which to raise children, and/or poor accessibility to services, schools, and public transportation may explain this perception.

Respondents from Kelowna noted:

“I would like more access to a more frequent transit bus system ...” (R #5)

“I don’t know our neighbours and I had a few issues with some. Lack of trust in the neighbourhood. I don’t feel integrated... no sense of community at all.” (R #6)

“Many people said it is impossible to live in Kelowna without a car, especially if you have little children. But, we have lived here for almost 3 years without a car ... this is a challenge.” (R #7)

“Because though life is convenient in my neighbourhood, it is not that great. I could smell people use drugs and smoke on the street a lot. The house is too old. Some neighbours have too many dogs ... the streets are not paved completely, so it can be very dusty.” (R #12)

“We don’t know a lot of people there. The public transportation is not very good. The buses come every 2 or 3 hours. The neighbours are from different backgrounds or countries, so we don’t have any contact with them.” (R #24)

Respondents from Kamloops noted:

“There isn’t such good communication between neighbours.” (R #3)

“Many renters ... people using marijuana/drugs.” (R #9)

“Somebody stole our things in our backyard ... somebody threw their garbage outside our fence. Their animals are messing both in the back and front of the house.” (R #16)

“I think one of the issues for immigrants is that sometimes people in small cities are not open to different things, races, gay people etc., sometimes is culture, but as I said before, good language skills and communication are the key to a successful settlement.” (R #21)

“Addicted neighbours.” (R #23)

“I would like more amenities in the neighbourhood as I don’t drive. More green spaces ... I would like more Chinese people in my neighbourhood so I can make more friends.” (R #26)

“We have one friendly neighbour, but overall people keep to themselves and stay closed off.” (R #33)

Respondents also expressed a desire to live in mixed neighbourhoods (Table 3). Overall, while respondents in both cities seem satisfied with their current residence and neighbourhood, the struggle to recreate a sense of home and community in Kelowna and Kamloops’s rental housing markets has not yet been achieved by some immigrants.

With regard to their level of satisfaction with the management services provided by their current landlords, most respondents from Kelowna (75%) and Kamloops (80%) were either “very satisfied” or “satisfied” with their services. However, when questioned about their level of satisfaction with the settlement services provided by their local community organizations (government and NGOs) in Kelowna and Kamloops, around half of the respondents (47.5% in Kelowna; 57.5% in Kamloops) declared having used settlement services in the past and, in general, were “very satisfied” or “satisfied” with the services/help they got from these organizations.

Respondents were also asked to specify the type of services or programs they had accessed since arriving in Kelowna and Kamloops. They indicated, in order of importance, having used the following: (a) community/settlement services (e.g., KCR in Kelowna or KIS in Kamloops); (b) employment programs/job training; (c) language services/ESL classes; and (c) housing programs/services.

Since most respondents had been living in Kelowna and Kamloops for some time and had already had the experience of looking for housing in their local communities, they were asked what services or programs they would like to access in their communities. Most respondents from both cities agreed that (a) information about local housing markets (e.g., housing prices, housing types, neighbourhood characteristics, location/accessibility, etc.) should have been provided by the government before they left their home countries. This group of respondents felt that local community organizations should also play a more active role in providing more in-depth housing/neighbourhood information and services by helping immigrants in their search for affordable rental housing and (b) more information on how to access settlement services and housing programs, including access to government-subsidized housing/social housing, was urgently needed. More than half of the respondents in both cities indicated not being familiar with government housing programs (e.g., “how to apply to subsidized housing/social housing ...”; “who can apply and how?”; “how long it takes/waiting lists ...”) or the type of settlement services provided by their local community organizations. Quite often, respondents noted, “I have no idea [about programs/services]”; “I never used them ... don’t know”). Some of these respondents said they discovered the existence of such government programs and/or local community settlement services only after a few years of being in Kelowna or Kamloops. It is evident that the different levels of government, as well as the local community organizations in

Kelowna and Kamloops, need to promote, in a “visible/in-depth way,” the types of services/help they can provide to immigrants.

### **Advice on Improving the Housing Experiences for Newcomers in Kelowna and Kamloops**

Respondents were invited to comment in more detail about the problems they faced in Kelowna and Kamloops and to make recommendations about what changes need to be made to improve housing opportunities, including housing services and programs for newcomers arriving in these cities.

Several comments and suggestions/recommendations emerged based on these groups’ settlement and housing experiences in Kelowna and Kamloops. These can be organized into four categories:

#### *1. Recommendations on how to improve opportunities for immigrants*

Respondents strongly recommended (75% in Kelowna; 52.5% in Kamloops) that both cities provide more “subsidized/affordable housing” for its population, including new immigrants. A limited supply of affordable rental housing paralleled with the high cost of living for many recent immigrants (particularly in Kelowna) makes both cities unique and challenging regions to settle into in British Columbia. Respondents also highly recommended (32.5% in Kelowna; 62.5% in Kamloops) that more information about local housing markets (e.g., housing types, prices/rents, housing location/accessibility, legislation and tenants’ rights) should be available to help immigrants be better informed about the complex and expensive housing markets. Some immigrants in both cities (27.5% in Kelowna; 22.5% in Kamloops) suggested that more funding from all levels of government be available to build more subsidized/affordable rental housing, as well as to invest more in settlement services to help new immigrants integrate successfully in the new society.

#### *2. Recommendations dealing with housing types or options that should be more available and tenants’ relationships with landlords*

Housing affordability is a major challenge facing new immigrants in both cities, and the predominance of owner-occupied housing in both cities exacerbates the affordability issue. Thus, most respondents (60% in Kelowna; 42.5% in Kamloops) believe that apartments/condos, followed by townhouses (22.5% in both cities) are the housing types or options that should be more available, preferably at affordable prices, to accommodate the financial needs (low incomes versus high-cost rents) of recent immigrants who choose to live and work in these two cities.

Close to one-third of the respondents complained about the lack of affordable rental housing in both cities to accommodate large families/families with children. Some of these respondents indicated that, on at least one occasion since they arrived in Kelowna or Kamloops, they believed they were denied rental housing because they had children or animals. Some of these

respondents felt they were discriminated against by landlords. Possible solutions to this problem is to “educate” private-sector landlords and build more affordable public housing to accommodate the housing needs and preferences of these new families.

Respondents agreed that several aspects of landlords’ procedures or policies should be changed. As a possible solution to the “lack of dialogue” (renter-landlord relationship), including discrimination by landlords, some respondents (35% in Kelowna; 47.5% in Kamloops) indicated that landlords should have “less power”. For them, this means that landlords should not only be more “open”, but also be more respectful and attentive to immigrants’ housing needs/preferences (e.g., family size/children, the presence of domestic animals, cultural traditions/cuisine) and also provide, whenever necessary, the required services in terms of housing quality/maintenance. Another group of respondents (40% in Kelowna; 32.5% in Kamloops) also indicated that landlords should provide more information (“be more clear ...when renting”) about housing rental rules, including “tenant-landlord” rights. Some respondents suggested that housing workshops and information sessions for tenants and landlords, organized by the local government and community organizations, might help resolve some of the existing problems renters face today.

### *3. Recommendations dealing with the availability and quality of housing information for immigrants*

Looking for affordable housing can be a stressful and time-consuming experience. In this study, most respondents strongly recommended (90% in Kelowna; 75% in Kamloops) that immigrants do more in-depth “housing-neighbourhood” searches before selecting their residence. According to these respondents, “homework” also needs to be done by new immigrants. Many do not access settlement services and/or are not familiar with the local housing markets or the social/cultural geography of the neighbourhoods and the services they may provide. Thus, there is an urgent need for newcomers to spend more time searching for housing and inspecting a wider variety of dwelling types in these cities’ diverse neighbourhoods. Other respondents (37.5% in Kelowna; 20% in Kamloops) also indicated the need for renters to become better informed about “B.C. housing rental laws/tenants-landlords rights.” According to these respondents, one way to deal with these barriers is to rely more on “formal channels” of information (e.g., government and local settlement/community organizations) to get more reliable housing information and services. Respondents also recognized the importance of informal information sources, like relatives and friends or social media/Internet, when searching for housing.

### *4. Recommendations on how to improve local neighbourhoods and areas that immigrants should avoid in their housing search*

Despite high levels of satisfaction with their present neighbourhoods (see Table 3), most respondents indicated that “more work needs to be done” to improve the quality and safety of their neighbourhoods. They recommended, in order of importance: (a) the need for much better

city maintenance (e.g., noise, unclean areas, quality of services provided) in some neighbourhoods, including the provision of more “green spaces” (e.g., parks and playgrounds for children), as well as the need for more social-cultural events. They also recommended closer supervision of illegal activities by the local government and police forces (e.g., drugs, crime) that take place in some areas; (b) since many new immigrants and visible minorities still face discrimination by local landlords and/or unfriendly neighbours during the search for housing, respondents felt that more cultural open-mindedness on the part of landlords and neighbours (for most respondents, the issue was the need for more “education”...) to ease their inclusion and integration into neighbourhoods and local society; (c) transportation barriers and the location of affordable housing in both cities also played a role in the housing search process. For many of these respondents in car-oriented cities, like Kelowna and Kamloops, there is a need to improve the local public transportation system by adding more routes to more diverse neighbourhoods in the city (including low-income areas), as well as more frequent bus services by day; (d) with regard to areas that immigrants should avoid in their housing search, the majority of respondents from Kelowna indicated Rutland and parts of downtown as areas to be avoided by newcomers. In turn, respondents from Kamloops indicated North Shore and Aberdeen. By this, respondents from both cities meant areas/neighbourhoods that may be characterized by safety problems, poor accessibility to public transportation and community services, poor maintenance, and/or low quality housing. Respondents strongly recommended newcomers perform a more in-depth “housing-neighbourhood” search before making the final decision of selecting a dwelling in which to live. Some also recommended that immigrants get more information about their city of destination in Canada, including its housing markets/neighbourhoods, before leaving their homeland. Such information would allow newcomers to make better decisions about what to rent and where to live on arrival in Kelowna or Kamloops.

## **Discussion**

This study investigated immigrants’ settlement and integration experiences, including their access to local services, housing experiences, and outcomes in the cities of Kelowna and Kamloops. The evidence indicates that, on arrival in Canada, a significant number of respondents came directly to Kelowna or Kamloops and were pulled to these cities – their first “port of entry” in Canada – to experience the “quality of life/weather conditions” these cities offer, to join members of their families already established in the city, and/or to search for jobs. As these new immigrants lacked well-established ethnic communities of compatriots to help them settle, however, the majority declared knowing someone (relatives, friends, and/or employers) before coming to their city. Such “networks of contacts”, already established in Kelowna and Kamloops played a determining role in helping the majority of new immigrants find a place to live and/or a job when they first arrived. These findings are congruent with those of other Canadian studies in small- and mid- sized cities, as well as major Canadian cities, which show that new immigrants’ heavy reliance on their own (informal) “social networks” represents a very important coping strategy in adapting to a city’s social, cultural, and economic environment (Fong and Chang

2010; Lo et al., 2010; Preston et al., 2009; Sherrell 2009; Teixeira 2011). In contrast, few immigrants in both cities relied on local community organizations (NGOs) or government-sponsored ones to find a place to live and/or a job upon arrival in Kelowna or Kamloops, but those who relied on their help/services on arrival found them very helpful.

Immigrants strongly recommended that more information sources be available (before or just after their arrival in Canada) specializing in settlement and housing services that are appropriate to new immigrants' housing needs and preferences. Making such specialized (culturally oriented) information available before new immigrants' departure and/or on their arrival in Canada could play a determining role in helping settlement experiences, including access to local services and finding a place to live and/or work.

Not surprisingly, many respondents appear to have experienced "culture shock" on arrival in Kelowna or Kamloops with respect to finding affordable housing and/or jobs that matched their qualifications. Immigrants in both cities had high expectations about housing and their settlement/integration ("easy") in the new country. Most respondents described a wide gap between expectations and reality. Most immigrants did not expect to encounter either expensive housing (rent) and low-quality housing stock or the numerous barriers to settling and integrating in Kelowna or Kamloops' social and economic environments. Most were also expecting better housing/job programs and more support from the government on arrival.

It is evident that both Kelowna and Kamloops can benefit from immigration. However, success in attracting and retaining immigrants to these cities in British Columbia's Interior depends on the presence of (a) more subsidized/affordable housing; (b) job opportunities that match immigrants' qualifications and offer an adequate income, and (c) quality services and programs to integrate new immigrants into the community.

Immigrants who participated in this study worked to improve their housing conditions, usually from temporary housing conditions on arrival to a permanent residence in the private rental market. Presently, two-thirds of the respondents in Kelowna and around half of the respondents in Kamloops were renting their entire building. However, affordability ("high rents") is a major issue for this group of immigrants, and many will not be able to move out of their present residence soon to improve their housing conditions. Most of the participants in Kelowna (55%) and Kamloops (60%) were spending more than 30% of their monthly household income on housing, putting some, particularly those spending more than 50% of their annual income on rent, at risk of homelessness. Many of these immigrants urgently need access to subsidized housing in Kelowna and Kamloops, but few know "how subsidized housing works in Canada." Long waiting lists also made some respondents pessimistic about their chances of obtaining this type of accommodation in Kelowna or Kamloops. This finding is corroborated by past studies concerned with the housing experiences of vulnerable groups in Kelowna or Kamloops, including immigrants (SPARC BC, 2014; Teixeira 2009, 2011), seniors (Brown and Teixeira, 2015), single mothers (Jones and Teixeira, 2015) and university students (McEwan and Teixeira, 2012). In addition, rental housing starts are not meeting the needs of Kelowna and Kamloops' growing population, particularly those residents with lower incomes (SPARC BC, 2014). The high cost of housing ("high rents") and the shortfall of subsidized housing units are also

problems in other small- and mid-sized cities in the province (SPARC BC, 2014), as well as in other major Canadian cities (Carter and Vitiello, 2012; Teixeira, 2014).

Despite the economic disadvantages that characterize immigrants in both cities and the numerous difficulties some respondents encountered in the local housing rental markets, almost all participants aspired to become homeowners in Kelowna or Kamloops one day. Owning real estate or a “piece of land” on Canadian soil meant a lot to many of the respondents. For many, it was also a question of “cultural tradition” (having owned their own residence back home). At this stage, more research is needed on the housing trajectories of immigrants from their arrival into the country, on levels of immigrant homeownership in small- and mid-sized cities, and, in particular, how immigrant families (particularly those with low household incomes) achieve (or not) their ultimate goal of owning a dwelling in Canada.

With regard to residential mobility, the main goal of most immigrant families was to improve their housing conditions. The majority of immigrants in both cities cited “housing location/accessibility” as the most important reason for moving to their present residence. As these are car-oriented cities, being “close to public transportation,” “close to work,” or living “close to schools for their children” were the main motivating factors (push/pull) behind most respondents’ decisions to move to their present residence. High housing costs (“high rents”) became the second most important factor in their move. Given the complex urban (transportation) fabric that characterizes the cities of Kelowna and Kamloops and their expensive rental housing markets, it is not surprising that living in affordable rental housing in a location suited to these immigrant families’ public transportation needs was the primary consideration in terms of their residential mobility and the selection of their current residence. The reasons participants gave for moving reflect, in part, the reality of Kelowna and Kamloops’ rental housing markets, as well as the deficient local public transportation infrastructure.

Inadequate and inaccessible transportation is a problem that many immigrants face (Preston et al., 2009). While this has been a major concern in our major Canadian cities and suburbs, it is increasingly so in small- and mid-sized cities as well (McEwan and Teixeira, 2012). At this stage, more research is needed in small- and mid-sized cities on the use/efficiency and accessibility of the local public transportation system, particularly by low-income residents, a group that includes new immigrants, many of whom cannot afford to own a car in their first years after arrival in Canada. Living in “car-oriented” cities with deficient public transportation systems may limit new immigrants’ residential mobility and their search for affordable rental housing. It may also result in the creation and perpetuation of high levels of residential concentration in certain neighbourhoods, often poor and low-income immigrant areas.

The housing search process in Kelowna and Kamloops was, in general for these new immigrants and their families, a stressful experience. This was primarily due to (a) their low income relative to housing costs (“high rents”); (b) lack of affordable housing with enough rooms to accommodate their families; (c) difficulty finding a dwelling in a good location/accessible in a safe neighbourhood; and (d) lack of reliable housing information and lack of access to organizations providing housing help. These barriers seem to have limited many participants’ housing and neighbourhood choices in the cities of Kelowna and Kamloops.

Participants in Kelowna and Kamloops used several sources or methods to search for their current residence, including popular social media/websites, relatives, and/or friends. Overall, very few participants in both cities used mainstream or non-private market organizations or institutions when looking for their current residence. Although there are immigrant settlement agencies in Kelowna (e.g., KCR) and Kamloops (e.g., KIS) that provide immigrants with a wide range of employment and language services, very few have housing services or offer information to immigrants about local real estate markets. Referrals are often made to local mainstream community organizations that lack an understanding of the settlement challenges faced by new immigrants. To make things worse, many immigrants, even after living in these cities for quite some time, do not know about the existence of local community organizations and the services they offer. Better dissemination of information by the local government and the media about local organizations and the services they provide is needed.

Previous studies of the housing experiences of immigrants in small- and mid-sized cities, as well as major Canadian cities and their suburbs, have found that only a limited number of mainstream organizations specialize in housing services that provide help/information to new immigrants about the complex local real estate markets (Preston et al., 2009; Teixeira 2014). The limited number of organizations with housing services and programs to help immigrants is a major barrier in terms of accommodating the needs of a steadily growing and culturally diverse immigrant population, not to mention the numerous affordability problems and integration issues that many immigrants are confronted with on a daily basis in both cities. Finally, there is a need for mainstream organizations and service providers to become involved in fostering a welcoming and inclusive community for new immigrants.

Despite the efforts of different levels of government and local community organizations to support new immigrants' settlement and integration in Kelowna and Kamloops, much work remains to be done to accommodate newcomers' culturally diverse and complex needs, including access to housing information and housing programs (Federation of Canadian Municipalities, 2012; Teixeira, 2009). More research is also needed on the reasons why many new immigrants do not to rely on available government organizations or NGOs in their early stages of settlement, particularly in the search for rental housing and/or other types of services.

At this stage, more organizations specializing in housing services that can meet the needs of new immigrants in both cities are urgently needed. The lack of housing workers in settlement agencies in major Canadian cities and their suburbs has previously been noted (see Hiebert and Sherrell, 2009; Preston et al., 2009; Teixeira, 2014). In the face of a tight and expensive rental housing market for new immigrants in Kelowna and Kamloops, both participants and key informants agreed that all levels of government have an important role to play in addressing the challenges of affordable housing in this region of British Columbia, whether it be by funding affordable housing construction, cooperating with developers, enabling dialogue between landlords and renters, or by supporting community organizations. Because municipal governments lack the resources – not to mention the constitutional powers – to deal with this issue on their own; inter-governmental and inter-municipal cooperation will be required to meet the challenges of providing affordable housing to the region. Policymakers at all levels of

government need to develop, in conjunction with the private sector and local community organizations, a range of strategies to meet the challenges of these complex housing markets and to enhance immigrants settlement and integration in small- and mid-sized cities.

Further, in order to compete for new immigrants with other small- and mid-sized cities in British Columbia's Interior, as well as with Canada as a whole, it is critically important that more funding from the three levels of government be invested in both Kelowna and Kamloops to increase the supply of subsidized/affordable rental housing, as well as to improve the quality of the existing housing stock available in these cities. This will be necessary, too, in order for local governments and community leaders to attain their declared objectives in attracting, welcoming, and retaining immigrant newcomers to this unique region of the country.

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