

Northern migration: A case study of Latin American immigration, settlement, and housing experiences in Kelowna, a mid-sized city in the interior of British Columbia (Canada)

Migración al norte: un estudio de caso de las experiencias de inmigración, asentamiento y vivienda de latinoamericanos en Kelowna, una ciudad de tamaño medio en el interior de la Columbia Británica (Canadá)

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Abstract. Immigration from Latin American countries to Canada is a relatively recent phenomenon. Approximately half a million Latin Americans currently live in Canada. They tend to prefer urban areas and settle in Toronto, Montreal, and Vancouver. In the past, smaller and mid-sized cities in the interior of British Columbia were generally off the radar for immigrants, but this has changed since the early 2000s, and the city of Kelowna has gradually emerged as a popular destination, including for immigrants from Latin America. It is a growing population that has received relatively little scholarly attention. This article addresses this research gap by exploring the settlement and housing experiences of Latin American immigrants in the mid-sized city of Kelowna.

The study draws on data from questionnaire surveys that were administered to 62 Latin American immigrants in the city of Kelowna in the summer-fall of 2018. The findings revealed that transitioning from their homelands was a stressful and costly experience for participants, particularly with regard to finding affordable housing. They reported enormous financial stress, with most living in unaffordable housing; more than half were spending more than 30% of their monthly income on housing. Participants' residential

mobility and housing searches were constrained in part by low vacancy rates, language barriers, lack of public transportation, and a lack of affordable housing to rent or buy. Immigrants' unfamiliarity with how subsidized housing works in Canada, including how to access it, combined with a limited supply of this housing, are major challenges.

Keywords: Canada, housing, Latin American immigrants, residential mobility, settlement experiences

Resumen. En Canadá, la geografía cambiante de los patrones de asentamiento de los inmigrantes y el rápido crecimiento de la población han aumentado la demanda de viviendas asequibles y adecuadas para satisfacer las necesidades y preferencias de una población de inmigrantes cada vez más étnica, racial y socioeconómicamente diversa. La inmigración de países latinoamericanos a Canadá es un fenómeno relativamente reciente. Aproximadamente medio millón de latinoamericanos viven actualmente en Canadá. Estos últimos tienen orígenes nacionales diversos y razones políticas, económicas y sociales asociadas para emigrar. Tienen a preferir las áreas urbanas y se establecen en Toronto,

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Montreal y Vancouver. En las décadas de 1980 y 1990, pocos inmigrantes que llegaban a la Columbia Británica querían establecerse fuera de Vancouver, donde podían encontrar trabajo, redes de apoyo social, diversidad cultural y étnica. Las ciudades pequeñas y medianas del interior generalmente estaban fuera del radar, pero esto ha cambiado desde principios de la década de 2000, y la ciudad de Kelowna, un importante centro regional en el interior de la Columbia Británica y una de las ciudades de más rápido crecimiento de la provincia, ha ido surgiendo como un destino popular.

El aumento de la demanda de viviendas de alquiler y viviendas para comprar debido a la rápida urbanización en Kelowna ha contribuido a la falta de viviendas asequibles y la falta de vivienda. El suministro limitado de unidades de alquiler asequibles de la ciudad, incluida la vivienda social, dificulta la ubicación de viviendas adecuadas, adecuadas y asequibles, en particular para la población trabajadora de bajos ingresos de la ciudad, incluidos los inmigrantes. También tiene un equipamiento deficiente en términos físicos y sociales para ayudar a los inmigrantes en su asentamiento e integración en una nueva sociedad. Varios sectores de la economía local (por ejemplo, la construcción, la industria frutícola) enfrentaron escasez de mano de obra e intentaron cubrir las brechas y ahorrar costos mediante la importación de mano de obra estacional, incluso de América Latina, y en particular de México. Esta es una población creciente que ha recibido relativamente poca atención académica. Algunas investigaciones sugieren que, al igual que otros grupos minoritarios, la mayoría tiende a tener trabajos mal pagados, bajos ingresos y niveles de propiedad de vivienda. Sin embargo, se sabe relativamente poco sobre la medida en que estas barreras cambian con el tiempo, especialmente con respecto a las experiencias de vivienda. Este artículo aborda este vacío en la investigación al explorar las experiencias de asentamiento y vivienda de los inmigrantes latinoamericanos en la ciudad de tamaño medio de Kelowna.

El estudio se basa en datos de cuestionarios que se administraron a 62 inmigrantes latinoamericanos en la ciudad de Kelowna en el verano y el otoño de 2018. El cuestionario se organizó en ocho categorías de preguntas cerradas y abiertas que exploran temas relacionados con la migración de los inmigrantes, trayectorias desde América Latina hasta Canadá y la ciudad de Kelowna, así como sus experiencias de asentamiento y vivienda en los mercados de vivienda de alquiler y propiedad de vivienda de Kelowna. Los participantes fueron reclutados utilizando una técnica de bola de

nieve intencional, por lo que podría estar involucrado un sesgo de autoselección. Si bien el estudio arrojó hallazgos valiosos, una limitación es que los resultados no respaldan las generalizaciones y deben interpretarse con cautela.

Los hallazgos revelaron que la transición desde sus países de origen fue una experiencia estresante y costosa para los participantes, particularmente en lo que respecta a la búsqueda de viviendas asequibles. Informaron un enorme estrés financiero, con la mayoría viviendo en viviendas inasequibles; más de la mitad gastaba más del 30% de sus ingresos mensuales en vivienda. Los participantes no se habían movido mucho en el costoso mercado inmobiliario de Kelowna. La movilidad residencial y la búsqueda de viviendas se vieron limitadas en parte por las bajas tasas de vacantes, las barreras del idioma, la falta de transporte público y la falta de viviendas asequibles para alquilar o comprar. Los desafíos de vivienda que enfrentan los inmigrantes latinoamericanos en Kelowna son consistentes con los que enfrentan otros grupos vulnerables de bajos ingresos en los principales centros urbanos de Canadá y en ciudades medianas con altos costos de vivienda. El desconocimiento de los inmigrantes sobre cómo funcionan las viviendas subvencionadas en Canadá, incluido cómo acceder a ellas, combinado con una oferta limitada de estas viviendas, son desafíos importantes. En general, a pesar de las numerosas dificultades que nuestros encuestados habían enfrentado desde que llegaron a Canadá y Kelowna, la mayoría expresó altos niveles de satisfacción y compromiso con su nuevo país. La mayoría no tenía planes de regresar a sus países de origen en América Latina, y la mayoría veía a Canadá como un país de oportunidades económicas y una buena calidad de vida para formar una familia: este grupo de inmigrantes latinoamericanos había venido para quedarse y ya estaban pasando por el proceso de transición de integración social, cultural y económica en la sociedad de Kelowna. El éxito de las políticas gubernamentales destinadas a atraer, retener e integrar a nuevos inmigrantes en ciudades más pequeñas como Kelowna depende de que los inmigrantes puedan encontrar viviendas asequibles y adecuadas. Por lo tanto, es vital abordar las necesidades y preferencias de vivienda únicas de los recién llegados que enfrentan numerosas barreras al establecerse en ciudades pequeñas y medianas remotas.

Palabras clave: Canadá, vivienda, inmigrantes latinoamericanos, movilidad residencial, experiencias de asentamiento.

INTRODUCTION

Canada has been shaped and defined by immigration. Diverse immigrant populations have played an increasingly important role in shaping the demographic, social, economic, and political landscapes of major urban centers and suburbs (Hawkins, 1988; Kelley, 2010; Kilbride, 2014). With declining fertility rates and an aging population,

immigration has become increasingly important in terms of Canada's population, labor force, ethnic diversity, and economic growth.

In the mid-1960s, Canadian federal immigration policies were changed to eliminate discrimination based on race or nationality, leading to more heterogeneous immigration flows. In recent decades, source regions for Canadian immigration have shifted from mainly Britain and continental

Europe to Asia, Africa, the Caribbean, Latin America, and the Middle East. From 2011–2016, most immigrants to Canada came from Asia (Philippines, China, and India). Immigration from Latin American and particularly from Mexico has also increased in recent years (Statistics Canada, 2016), reflecting global shifts in migration patterns. As a result, the landscape of Canada's major gateway cities – Toronto, Vancouver, and Montreal, and their growing suburbs – is increasingly being characterized by a multiethnic mix of immigrant groups and diasporic communities (Fong & Berry, 2017; Grigoryeva & Ley, 2019; Hiebert, 2015; Qadeer, 2016). The varied experiences, backgrounds, and numbers of immigrants present major challenges for social-service providers, business leaders, and policymakers concerned with immigrant integration (Bunting, Walks, & Fillion, 2004; Lo, Wang, Anisef, Preston, & Basu, 2010; Murdie & Skop, 2012; L. Veronis & Smith, 2012)

Migration and settlement patterns reveal that most immigrants are urban residents preferring to settle in Canada's largest metropolitan areas including Toronto, Montreal, and Vancouver. Due to this preference for urban settings among most immigrants, the federal government introduced regionalization policies to redirect immigration away from major Canadian metropolitan areas and thereby address issues related to population aging and decline, outmigration of the young, and regional disparities (Nolin, McCallum, & Zehtab-Martin, 2009; Wiginton, 2012). Lesser-settled provinces have also attempted to attract immigrant entrepreneurs and immigrant workers (skilled and non-skilled) through nominee programs that fast-track immigrants in areas of labor need.

Data from the most recent Canadian censuses reveal some immigrant dispersal from major urban centers to smaller centers (Broadway, 2000; Krahn, Derwing, & Abu-Laban, 2005; Radford, 2007; L. Veronis & Smith, 2012). The city of Kelowna is one example (Figure 1). Kelowna is located about halfway between Vancouver and the Alberta border, in the Okanagan Valley in the interior of British Columbia, Canada's most western province, and it is one of the fastest growing cities in Canada (Statistics Canada, 2016). Its economy is based

on tourism, wineries, agriculture, and retirement and university communities, and it would benefit from additional immigration, especially because many baby boomers are now leaving the workforce (Aguilar, Tomic, & Trumper, 2011).

Small cities like Kelowna can benefit demographically and economically from immigration, but tend to lack experience, resources, and infrastructure related to settling migrants (Graham & Pottie-Sherman, 2021; Walton Roberts, 2005). Kelowna's population is still highly ethnically homogeneous (mostly White and non-immigrant) and due to the city's unique location in the interior of BC, making it difficult to attract, retain, and integrate new immigrants. Kelowna also has one of the most expensive housing markets in Canada (CMHC, 2018a, 2018b; Demographia, 2018), so newcomers face significant barriers in securing affordable housing.

Housing market constraints, including low vacancy rates and high costs (unaffordability) and a limited supply of subsidized housing, have become important economic challenges in Kelowna, particularly for the city's lower-income working population, including immigrants and refugees. Newcomers need to access affordable, adequate, and suitable housing to successfully integrate into Canadian society. However, these populations also face a wide range of additional challenges in their settlement and housing experiences, including limited financial resources and employment opportunities, language barriers, and discriminatory practices in the housing market. In addition, they often lack of knowledge about the functioning of Canadian social, economic, and housing systems in terms of access to government and NGO services and programs. These issues are becoming increasingly important in small- and mid-sized Canadian cities, which may be poorly equipped physically and socially to serve growing and increasingly culturally diverse populations (J Drolet & Wu, 2017; Walton Roberts, 2005). Within this context, the success of government policies in attracting, retaining, and integrating new immigrants will depend on their ability to meet the latter's basic needs, including access to quality services in neighborhoods where immigrants feel comfortable and welcome, and

access to housing that is adequate, suitable, and affordable.

Immigration from Latin American countries to Canada is a relatively recent phenomenon. Approximately half a million Latin Americans currently live in Canada – primarily immigrants from Mexico, but also from Argentina, Colombia, Chile, Cuba, Ecuador, El Salvador, Guatemala, Nicaragua, Peru, and Venezuela. Latin Americans in Canada have diverse national origins and associated political-economic and social reasons for emigrating (Armony, 2015; Ginieniewicz, 2010; Lujan, 2017; L. Veronis & Smith, 2012). They tend to prefer urban areas and settle in Toronto, Montreal, and Vancouver. Almost 70,000 Latin Americans now live in British Columbia (Armony, 2015; Statistics Canada, 2016). Although this growing population has been arriving in Canada since the early 1970s, they have received relatively little scholarly attention. Some research suggests that like other visible minority groups, most tend to have low-paying jobs, low incomes, and low homeownership levels (Armony, 2015; De Reyes Marín & Ochoa Tinoco, 2013; Edmonston, 2016; Muñoz, 2016; Luisa Veronis, 2010; L. Veronis & Smith, 2012). However, relatively little is known about the extent to which these barriers change over time, especially with regard to housing experiences (Bhuyan, Vargas, & Píntín-Perez, 2016; Ginieniewicz, 2010; Salinas & Teixeira, 2020).

This article addresses this research gap by exploring the settlement and housing experiences of Latin American immigrants in Kelowna. The next section presents a literature review, which is followed by a discussion of the study design, results, and directions for further research.

LITERATURE REVIEW

Immigrants in Canada face a complex set of challenges in their settlement and housing experiences, including limited financial resources and language barriers. Recent immigrants who are renters are at particular risk of exclusion, marginalization, poverty, and even homelessness (Ades, Apparicio, & Séguin, 2012; Fiedler, Schuurman, & Hyndman,

2006; Hiebert, 2009, 2017; Kazemipur & Halli, 2000; Simone & Newbold, 2014).

The housing experiences of marginalized groups in Canada, including low-income immigrants and especially refugees, are affected by various factors including the lack of a national housing strategy (specifically from the early 1990s to 2017, as discussed in more detail below), the changing volumes and nature of immigration, precarious employment, and decreasing immigrant earnings and associated outcomes including overcrowding and declining overall physical and mental health (Carter & Vitiello, 2012; Maroto & Aylsworth, 2016; Williams et al., 2015).

The successful integration of immigrants requires meeting several basic needs. Among the most important needs, especially during the initial stages of settlement, are access to reliable and efficient settlement and community services (preferably in the immigrants' own language) and access to adequate, suitable, and affordable housing (Broadway, 2000; Julie Drolet, Hamilton, & Esses, 2015; Kazemipur & Halli, 2000; Rose & Preston, 2017). Policymakers and immigration researchers are increasingly focusing on the relationship between meeting these needs and successful integration into Canadian society (Drolet & Teixeira, 2019; Moos & Skaburskis, 2010; Murdie, 2008).

Research conducted in Canada's largest gateway cities suggests that most visible minority groups, including new immigrants and refugees, are at a disadvantage in both the rental and homeownership markets. Access to affordable housing may be subject to discriminatory practices by landlords, real-estate agents, and mortgage lenders, which may create and perpetuate residential concentrations of immigrants, and even racial and ethnic segregation (Preston & Ray, 2009; Smith & Ley, 2008; Walks & Bourne, 2006).

Canadian research has also revealed that a significant proportion of immigrants have a progressive housing career, with improving income levels, better housing, and rising rates of homeownership over time. However, many do not, and homeownership rates are declining with successive immigrant cohorts, partly due to waning income prospects (Carter & Vitiello, 2012; Maroto &

Aylsworth, 2016; Mata & Pendakur, 2017). Immigrants are known to be more vulnerable than non-immigrants in the housing market, including renters and purchasers. Affordability is the single greatest barrier to obtaining suitable and adequate housing, regardless of location (Haan & Yu, 2018; Leone & Carroll, 2010; Murdie, 2008). These challenges have become more acute since the mid-1990s, given the 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 assist new immigrants and refugees (Bunting et al., 2004; Hulchanski, 2010; Moos et al., 2015).

Several studies have shown that immigrants are more likely than Canadian-born residents to spend a larger percentage of their total household income on housing costs (CMHC, 2018a, 2018b; Government of Canada, 2017; Preston et al., 2009). They are more likely to experience higher levels of “core need” (a composite measure of adequacy, suitability, and affordability) than non-immigrants, and some racial minority groups (e.g., people from African, Caribbean, and Latin American countries) are more likely to experience acute housing need in expensive housing markets such as Toronto and Vancouver (Carter & Vitiello, 2012; Hiebert, 2017; Preston et al., 2009). This can also be the case in attractive mid-sized Canadian cities like Kelowna. Overall, homelessness is a risk for many new immigrants, including refugees and particularly visible minority groups, who are more likely to experience forms of hidden homelessness because they may not be represented in official figures (Darden & Fong, 2012; Ghosh, 2018; Haan & Yu, 2018). However, the diversity in newcomers and housing markets across Canada means that there no typical immigrant housing experience.

Immigration has been identified as an engine of economic growth and an increasingly important factor in balancing the aging Canadian population. To attract, retain, and integrate new immigrants, governments and civil organizations must provide them with community services as well as appropriate and secure housing in a welcoming community. In this context, this study was developed to explore the settlement and housing experiences of Latin

American immigrants in the mid-sized city of Kelowna. The findings yielded important policy implications that will be of interest to politicians, planners, practitioners, and settlement and community workers.

METHODOLOGY

In a qualitative study conducted in the summer-fall of 2018, we asked 62 Latin American immigrants living in Kelowna to complete a questionnaire. First, an English-language version of the questionnaire was distributed to potential participants by mail, email, or in person. If a participant requested help due to language issues or other problems, assistance was provided by our research assistant or one of the authors (both native Spanish speakers). The questionnaire was organized into eight categories of closed and a few open-ended questions exploring issues such as: migratory trajectories from Latin America to Canada and the City of Kelowna; settlement patterns including access to settlement services and housing experiences on arrival in Kelowna; housing history since arriving in Canada and expectations about housing; the housing search process including barriers/challenges in securing affordable, adequate, and suitable housing; current housing situation, reasons for moving, and satisfaction with housing and neighborhood; health issues and access to healthcare services; suggestions on how to improve access to settlement services and improving the supply of affordable, adequate, and suitable housing in both the rental and homeownership housing markets in Kelowna. We also collected socio-economic and demographic characteristics of all participants. Each respondent was provided with a \$25 gift card as thanks.

Participants were recruited through the authors' contacts with members of the local Latin American community and with the assistance of our Spanish-speaking research assistant and staff members at Kelowna Community Resources. Due to time constraints, limited resources, and the exploratory nature of the research, the target sample population size was set at 60; 62 immigrants were actually recruited. Inclusion criteria were Latin American

immigrants born in Mexico or Central or South America; while the sample is not representative of all Latin American immigrants, the results reflect the experiences of economically vulnerable immigrants living in Kelowna's expensive housing market. Participants were recruited utilizing a purposive snowball technique so a self-selection bias might be involved. While the study yielded rich findings, a limitation is that the results do not support generalizations and must be interpreted with caution.

MIGRATING NORTH AND SETTLING IN KELOWNA

Context

Kelowna is an important regional center in the interior of British Columbia. It is considered the economic engine of the Okanagan Valley and is also a tourist and retirement destination. It is one of the fastest-growing cities in the province: its population increased from 107,000 in 2006 to 127,380 in 2016. The population tends to be older, with a median age of 43 years compared to 41.9 for British Columbia overall (B.C. Statistics, 2009; Statistics Canada, 2016, 2018).

Despite this significant population growth, Kelowna has encountered problems in attracting and retaining new immigrants, who usually avoid the region in favor of larger, more multicultural gateway cities like Vancouver, Calgary, Toronto, or Montreal, where they are more likely to find employment, social networks, and cultural and ethnic diversity. As a result, the immigrant population in Kelowna is relatively small (17,835 or 14% of the total population) and considerably lower than the British Columbia average of 27.2%. Most of these immigrants are from Europe (54%) or Asia (29%). Some are from Latin American countries (Mexico, Central or South America) (about 780 or 4.4%). Kelowna is also considered a predominantly White city, with visible minorities comprising only 9.2% of the population, much lower than the British Columbia average of about 25% (Statistics Canada, 2016, 2018; Tedesco & Bagelman, 2017).

Rapid urbanization in Kelowna has led to increased demand for rental housing and home ownership, which has contributed to a lack of affordable housing and more homelessness (Central Okanagan Foundation, 2018; SPARC, 2014). In 2015, the average price for a semi-detached house was more than \$500,000 (CMHC, 2015), and in 2019 the median price of all types of housing was \$643,783, well outside the affordability range of the city's average income earner (Potenteau, 2019). In 2018, average monthly rents were \$1003 for a one-bedroom apartment (\$1267 for a two-bedroom and \$1397 for a three-bedroom), and the vacancy rate was only 1.9% (CMHC, 2018a). Kelowna's expensive housing market caters to baby boomers and retirees who come to the area for its quality of life, natural beauty, and pleasant weather, while many of the city's young people migrate to Vancouver or Calgary in search of work and amenities. Kelowna has traditionally been a car-oriented city, with many "car-dependent" neighborhoods, and an amenity-rich urban core preferred by younger professionals (City of Kelowna, 2019).

Overall, housing affordability has become an important economic challenge in Kelowna, particularly for the city's lower income working population, including new immigrants. Immigration is expected to play an increasingly important role in the economy of British Columbia's interior, so this is a priority area.

Socio-economic characteristics of Latin American immigrants

In the 1980s and 1990s, few immigrants arriving in British Columbia wanted to settle outside Vancouver, where they could find work, social support networks, cultural and ethnic diversity. Smaller and mid-sized cities in the interior were generally off the radar, but this has changed since the early 2000s, and Kelowna has gradually emerged as a popular destination (B.C. Statistics, 2009). Various sectors of the local economy (e.g., construction, fruit industries) faced labor shortages and attempted to meet gaps and save costs by importing seasonal labor, including from Latin America – and particularly Mexico (Aguilar et al., 2011). In 2004, several hundred Mexico-born farm workers were granted

temporary residence under the Seasonal Agricultural Workers Program, which marked the beginning of a new wave of migration for Mexicans and other Latin Americans who started working and living in Kelowna on a temporary or permanent basis.

Our population of survey respondents reflects the increasing diversity of Latin American immigrants coming to Kelowna. Most were born in Mexico (30; 48.4%), followed by South America (21; 33.9%: Peru 6, Colombia 5, Argentina 3, Chile 3, Venezuela 3, Brazil 1) and Central America (11; 17.7%: El Salvador 5, Cost Rica 2, Guatemala 2, Ecuador 1, Honduras 1). The average age was 43 years, and most were female (58.1%) and married (72.6%). At the time of the survey, half of the participants were Canadian citizens (50%) and about a third were landed immigrants (permanent resident) (29.0%), which may indicate their level of satisfaction with life in Canada. Most (69.4%) indicated they were “fluent” or “very good” in their ability to speak English; more than half (58.1%) had a university degree from their country of origin, and another 22.6% had some university/post-secondary education.

These relatively high levels of education did not transfer into high incomes. At the time of the survey, most participants (71.0%) were employed full-time or had their own businesses; only two (3.2%) were seeking employment. However, of those who were working, almost one-third (32.3%) had an annual household income of less than \$30,000, and 21% had a household income between \$30,000 and \$50,000. Many were struggling, especially those who arrived in Canada within the last five years, earning between \$10,000 and \$30,000. As with many immigrants, our respondents reported finding it difficult to obtain suitable employment: slightly more than half (53.2%) reported challenges finding suitable work. This was due to variety of reasons including non-recognition of foreign academic and professional credentials, lack of social and professional networks, and a lack of Canadian labor experience, as well as low wages.

Overall, despite their relatively high levels of education, good English skills, and work experience, many respondents were working in entry-level or low-paying (minimum wage) blue-collar jobs

including manual labor. As with other immigrant populations, some were working more than one job to make ends meet in an expensive housing market.

The migratory process from Latin America to Canada and the City of Kelowna

Immigration from Latin American countries to the interior of British Columbia and to Kelowna is a relatively recent phenomenon. Most respondents (85.5%) were relatively recent immigrants who had arrived in Canada since 2000: 33.9% arrived from 2000–2007, 21.0% from 2008–2013, and 30.6% since 2014. Most (64.5%) had arrived in Canada with their families; 35.5% arrived alone. They had diverse reasons for choosing Canada as their final migration destination. The following discussion explores the economic, environmental, and demographic factors that explain their migration choices, drawing from previous research on “push-pull” models whereby people are pushed out of their place of origin and pulled to a destination (Castles, 2014).

Among our study population, “economic reasons/better job opportunities” was the primary reason for coming to Canada, followed by “quality of life/safety” and the desire to “join family members/relatives” (Table 1). Responses about the choice to live in Kelowna were more diverse, but generally the main pull factors were (a) the city’s size/location and quality of life/safety, (b) the desire to live near relatives and friends of the same ethnic background, (c) job opportunities, and (d) good educational system (high school, college, and university level) (Table 1).

Most respondents (72.6%) had initially settled in British Columbia (58.1% came directly to Kelowna and 14.5% to Vancouver). Most (53.2%) had ties to relatives or friends who were already established and living in the city in which they first settled (Table 1). Upon arrival, 29.0% of respondents had lived temporarily with relatives or co-ethnic friends before getting acquainted with the city and with the housing and job market, and many (50%) indicated that co-ethnic networks, particularly relatives and friends, had played a key role in helping them find permanent housing in

Table 1. Transition from Source Country to Canada and the Importance of Ethnic Networks.

	Latin American Immigrants (N=62)
Top two reasons for coming to Canada:	
Economic reasons/Better job opportunities	61.3%
Quality life/safety/security	59.7%
To join family members/relatives	32.3%
Education	17.7%
On arrival in Canada who accompanied you?	
Alone	35.5%
With someone (spouse, parents, children...)	64.5%
Housing experiences on arrival in Canada:	
Lived independently/renter or owner	71.0%
Lived in shared accommodation	29.0%
Ties to relatives/friends in Kelowna:	
No	46.8%
Yes	53.2%
Reasons for choosing Kelowna:	
City size-location/safety-quality of life	58.1%
Ties/To live near people of the same ethnic background/ culture	45.2%
Economic reasons/job opportunities	37.1%
Education	16.1%
Other	16.1%
Help received on arrival in Kelowna finding housing:	
Friends and relatives	50.0%
Community organizations	17.7%
Online searching	14.5%
Employer	6.5%
Real estate agents	4.8%
Other	6.5%
Overall importance of local community in helping adjust on arrival to a new environment:	
Very important	46.7%
Important	25.8%
Not at all important	21.0%
D.K.	6.5%

Source: Questionnaire Survey.

Note: Due to rounding, non-response, and/or the option of choosing multiple answers for some questions, some results may not add up to 100%

the city. Community organizations (17.7%) and social media (14.5%) were used less frequently as sources of information for finding housing in Kelowna (Table 1). This is not surprising, given that very few immigrant settlement organizations currently exist in Kelowna, and the few that do exist (e.g., Kelowna Community Resources) do not receive funding to provide for the housing needs of immigrants.

Despite the slight increases in immigration to Kelowna in the last two decades, the city still lacks a multicultural atmosphere and has no identifiable ethnic neighborhoods. Latin American immigrants are not a visible part of Kelowna, and like other immigrant groups in the city, they have not developed well-established and institutionally complete ethnic communities or enclaves. As a result, they have had to rely on their own (informal) ethnic networks to locate housing. When asked to rate the overall importance of their local community in helping them settle and adjust to society in Kelowna, most (72.5%) indicated that co-ethnic relatives and friends were “very important” or “important” in providing assistance, which included sharing accommodation not only on arrival for a few days/weeks, but also in some subsequent housing searches helping them locating affordable housing, providing financial help, and helping them find employment.

Constrained residential mobility and housing search

For many respondents, the transition to the city of Kelowna was stressful, costly, and filled with uncertainty, particularly when it came to finding affordable housing, employment, and access to community/government services.

Our respondents had not moved much in Kelowna’s expensive housing market. About 40% had moved only once or twice since settling in the city to improve their housing situations. In finding their current residence, (50%) had viewed only 1–5 dwellings, and about half (48.3%) had spent two months or less in the search for housing (Table 2). Residential mobility and housing searches were constrained in part by low vacancy rates, language barriers, lack of public transportation, and a lack of affordable housing to rent or buy.

Close to half (45.1%) of participants cited “unaffordable housing,” “rents too expensive,” or “lease ended/high rent increase” (“forced to move”) as primary reasons for their move to their present residence (Table 2). The fact that Kelowna has low vacancy rates and one of the most expensive housing markets in Canada further complicates residential mobility and immigrants’ housing searches. Participants’ other main reasons for moving included improving their housing conditions/quality (29.0%), and to relocate to better/safer

Table 2. Residential Mobility and the Housing Search for Current Residence.

Latin American Immigrants N=62	
Most important reason for moving to present residence:	
Unaffordable Housing	45.1%
Better housing conditions/Quality	29.0%
Location/Quality of Neighbourhood/Safety	22.6%
To be homeowner	16.1%
Other	3.2%
Number of times moved residence in Kelowna:	
Never moved	19.4%
1-2	40.3%
3-5	33.9%
6 or more	6.5%

Table 2. Continue.

Latin American Immigrants N=62	
Length of search for current residence:	
Less than one month	17.7%
1 – 2 months	30.6%
3 – 6 months	12.9%
7 – 12 months	14.5%
More than one year	4.8%
Did not search	19.4%
Number of dwellings inspected:	
1	9.7%
2-5	40.3%
6-10	22.6%
More than 10	9.7%
D.K.	17.7%
Most important information sources used:	
Websites/Social Media	35.5%
Driving Around/Signs for “rent-buy”	30.6%
Friends/Relatives	17.7%
Local Newspapers/Bulletins	12.9%
Real estate agents	11.3%
Walking	6.5%
Other	3.2%
Housing Search Difficulty:	
Very Difficult/Somewhat Difficult	40.3%
Somewhat Easy/Very Easy	59.7%

Source: Questionnaire Survey.

Note: Due to rounding, non-response, and/or the option of choosing multiple answers for some questions, some results may not add up to 100%.

locations/neighbourhoods in order to raise their family (22.6%). For renters and homeowners, moving involved compromises between cost versus space, quality, amenities, location, and perceived neighbourhood safety. Most respondents, particularly renters, felt they were paying too much for housing, but many had been compelled to move due to problems with their previous location (e.g., lack of proximity to jobs, schools, services, shopping malls, and public transportation) and/or

feeling unsafe in their previous neighborhood (e.g., the presence of transient or homeless people, drug use, and high crime rates).

About 40% of respondents reported that finding housing in a neighborhood of their choice was “very difficult” or “somewhat difficult.” Significant barriers to finding housing included lack of affordable housing to rent or buy and lack of adequate/suitable housing (e.g., in terms of quality, size/number of rooms, basement

suite, backyard) to accommodate the needs of their families.

The main sources of information used by most respondents when searching for their current residence (especially those who had arrived in Canada in the last ten years) were websites and social media (35.5%), driving around and looking for signs

for homes for rent/sale (30.6%), and friends and relatives (17.7%).

Current housing situation and conditions

At the time of the survey, 56.5% of respondents were homeowners and 43.5% were renting (Table 3). Most homeowners (62.9%) were established

Table 3. Current Housing Situation and Adequacy.

	Latin American Immigrants N=62
Tenure:	
Own	56.5%
Rent	43.5%
Current type of housing:	
Single-detached house	33.9%
Apartment (in bldg. w/less than 4 stories)	27.4%
Duplex	16.1%
Townhouse	12.9%
Apartment (in bldg. w/more than 4 stories)	4.8%
Other	4.8%
Percent of monthly income spent on housing:	
Less than 30%	27.4%
Between 30% and 50%	43.5%
More than 50%	14.5%
D.K.	14.5%
Household:	
Married/common-law couple/with children	56.5%
Married/common-law couple/no children	21.0%
One adult with children	9.7%
One person, living alone	8.1%
Other	4.8%
Number of persons/current dwelling:	
1	4.8%
2-3	53.2%
4-6	40.3%
More than 6	1.6%
Dwelling crowding:	
Comfortable enough room	79.0%
Overcrowded	12.9%
Too big for current household	8.1%

Table 3. Continue.

	Latin American Immigrants N=62
Dwelling conditions:	
Good repair	85.5%
Needs minor repairs	14.5%

Source: Questionnaire Survey.

Note: Due to rounding, non-response, and/or the option of choosing multiple answers for some questions, some results may not add up to 100%.

immigrants (had arrived in Canada before 2007), while most renters (74.1%) were recent immigrants (had arrived in Canada within the last decade). Most homeowners (54.3%) owned a single, detached house, which they considered a better long-term financial investment, given the city's increasingly expensive real estate market. Renters tended to be more limited in their housing choices: most (74.1%) lived in multi-unit buildings (apartments or townhouses) (Table 3).

According to the Canada Housing Mortgage Corporation, housing is affordable if it accounts for less than 30% of one's total household pre-tax income (Government of Canada, 2017). More than half (58%) of respondents were spending more than 30% of their total monthly household income on housing (Table 3). Renters in particular struggled to access affordable housing, with 74.1% of renters versus only 45.7% of homeowners spending more than 30% of their monthly income on housing. Many of the renters needed access to subsidized housing, but the supply of this type of housing is limited in Kelowna, and as noted above, most respondents lacked information about it.

About 57% of respondents had lived in their current residence for less than six years, and 42.0% lived in households of four or more people. Most respondents (79.0%) considered the size of their home adequate ("comfortable with enough room"), and even more (85.5%) indicated that their current residence was in "good repair" (Table 3). When asked whether their housing situation had improved since coming to Kelowna, most (72.6%) responded that it had "improved a lot" or "improved a little" – only 27.4% of respondents, mostly renters, said

their housing situation had "stayed the same" or had become "slightly worse."

Respondents were generally satisfied with their current dwelling and neighborhood but were more satisfied with their house as a home (64.5%) than with their neighborhood as a community (43.6%) (Table 3). Those who did not feel that their neighborhood was a real community, or felt it lacked a sense of community, referred to the neighborhood's lack of safety (e.g., increases in criminality, drug use, and homelessness), as well as a lack of proximity to schools, parks, shopping centers, services, and public transportation.

Most respondents indicated that their housing situation had improved since coming to Kelowna, particularly homeowners, some of whom had purchased a home relatively soon after arriving in the city (less than ten years). However, homeowners and renters needed to balance the tenure, quality, and size of their dwelling with location/neighborhood/safety. Despite the barriers they had encountered, almost all renters indicated that they hoped to own a home some day; for many, homeownership was an important step toward successful integration into Canada. Homeowners and renters were highly committed to their new country: two-thirds (64.5%) indicated that they "came to stay" and had no plans to return to their country of origin.

CONCLUSIONS AND DIRECTIONS FOR FURTHER RESEARCH

The changing geography of immigrant settlement patterns in Canada, and the rapid population

growth in the city of Kelowna, has led to more demand for affordable, adequate, and suitable housing to accommodate the needs and preferences of an increasingly ethnically, racially, culturally, and socio-economically diverse immigrant population. Most respondents in the current study had high levels of education, but they also had low incomes and were under-employed relative to their educational attainment. Many encountered non-recognition of their foreign education/credentials and a lack of Canadian work experience. Kelowna has had a hot rental and homeownership housing market for the last two decades, and it is one of the most difficult cities in Canada in which to find employment (e.g., blue-collar jobs that pay), so many of our respondents had experienced some financial stress in their settlement and integration process. These findings are consistent with previous research conducted in Canada: recent immigrants often experience substantial labor market disparity, especially within the last few decades, and the earnings disparity for immigrants has increased over time (Buzdugan & Halli, 2009; Pendakur & Pendakur; Qadeer, 2016). More research is needed to clarify the sources of this disparity, which have important implications for housing experiences and outcomes, including where immigrants decide to live.

Immigration from Latin America to Canada in general, and Kelowna in particular, is a relatively recent phenomenon. Most had chosen to live in Kelowna for its size, location, and quality of life and because they wanted to live near co-ethnic relatives and friends. Almost two-thirds of our respondents had migrated with their families and also had ties to co-ethnic relatives or friends living in Kelowna. Because the city still lacks a multi-cultural atmosphere or a well-established Latin American enclave to help immigrants settle upon arrival, most respondents initially relied extensively on their own informal social networks to adjust and find housing. These results are in keeping with other Canadian studies that have demonstrated that immigrants rely often on ethnic networks – resources that can provide help and advice at a crucial moment in their migratory trajectory (Fong & Berry, 2017; Hanley et al., 2018; Hiebert, 2015).

Local community organizations in Kelowna played a minor role in our respondents' search for housing and employment. These findings are consistent with previous research conducted in Canadian cities, including Kelowna (Lo et al., 2010): immigrants are unlikely to rely on formal resources such as settlement services (government/non-government) when seeking housing. More qualitative research is needed to identify the reasons for this, and to explore how settlement services could improve in terms of assisting newcomers. More research is also needed to determine the extent to which settlement programs and services could support federal regionalization policies intended to redirect immigration away from major Canadian metropolitan areas (e.g., Montreal, Toronto, Calgary, and Vancouver) and toward more remote and less-populated regions.

More than half of our respondents were spending more than 30% of their monthly income on housing. The housing challenges faced by Latin American immigrants in Kelowna are consistent with those faced by other vulnerable low-income groups (e.g., refugees and other visible minorities, single parents, older seniors, students) in Canada's major urban centers and mid-sized cities with high housing costs (Firang, 2019; Hulchanski, 2010; Mensah & Williams, 2017; Walks & Bourne, 2006; Walton Roberts, 2005). Limited supply of subsidized housing and unfamiliarity with how subsidized housing works in Canada, including how to access it, are major challenges. More research is needed to explore housing experiences and outcomes among vulnerable households in smaller cities and major urban centers and suburbs, and to compare them as they relate to subsidized/social housing.

Once settled in Kelowna, most of our respondents wanted to improve their housing conditions and hoped to attain homeownership. In their search for housing, respondents faced language barriers and difficulties navigating a highly car-oriented city with a deficient public transportation system. Housing market constraints, including low vacancy rates and high costs, limited the residential mobility and housing search of many respondents. Respondents' main reasons for moving included

the desire to find more affordable housing, to improve housing conditions (quality and size/number of rooms), and to find better and safer housing locations/neighbourhoods in which to raise their families. For renters and homeowners, this involved trade-offs of cost versus space, quality, amenities, location, and neighbourhood safety. Overall, these trade-offs were successful, with most respondents, especially homeowners, indicating high levels of satisfaction with their current housing and neighbourhood. More longitudinal research is needed to clarify the housing trajectories of immigrants over time: how they adjust to complex and expensive housing markets and how their cultural values/traditions and housing needs/preferences affect housing submarkets in Canada's most remote regions, including in small- and mid-sized cities.

Overall, despite the numerous difficulties our respondents had encountered since arriving in Canada and Kelowna, most expressed high levels of satisfaction and commitment to their new country. Most had no plans to return to their home countries in Latin America, and the majority saw Canada as a country of economic opportunities and a good quality of life for raising a family: this group of Latin American immigrants had come to stay, and were already going through the transitional process of social, cultural, and economic integration into Kelowna's society.

The high cost of housing is a pressing national problem facing many Canadian residents, and it has profound effects for Latin Americans and other immigrants. Meeting the goal of attracting, retaining, and integrating immigrants will require that all three levels of government (federal, provincial, and municipal) develop and implement housing policies and strategies to address the unique housing needs and preferences of newcomers who choose to settle in the country's most remote regions, where immigrants often face numerous and unique barriers. New immigrants need housing that is affordable, adequate, suitable, and located in good/safe neighborhoods. Currently, more subsidized housing for low-income immigrants is a priority. The supply of affordable housing could be increased by incentivizing the profit and/or

non-profit sectors. More local government regulation of the rental housing market is also needed, specifically the enforcement of housing standards to protect the wellbeing of tenants living in poor-quality housing in unsafe areas. Newcomers also need to be provided with more realistic information about housing (e.g., prices, vacancy rates/availability, types, proximity to schools, public transportation, and medical facilities, as well as available services and their rights and obligations as tenants). They need access to this information before coming to Canada, and after arriving in Canada they need better access to services such as those provided by local settlement and community organizations.

In sum, the increasing ethnically and racially diverse immigrant population is playing a key role in shaping the social, cultural, economic, and political landscape of Canada, but comparative scholarly work involving immigrants in small and mid-sized cities is scant. Smaller centers outside major urban areas, such as Kelowna, can serve as excellent experiential examples for the study of multiculturalism and how ethnic and racial diversity affects urban structures and processes, including the functioning of local housing submarkets. The findings will help scholars, policymakers, and housing suppliers plan for the future.

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