

DOING THEIR “HOME” WORK:

A Case Study of University of British Columbia Okanagan Student Youth Rental Housing Experiences in the City of Kelowna

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INTRODUCTION

UNIVERSITIES AND THEIR STUDENTS offer many benefits to the cities in which they are located (Walton-Roberts 2008; Filion et al. 2004; Black 2002). University campuses and student housing can contribute to core-area revitalization in the city’s core, thus contributing to successful downtowns (Charbonneau, Johnson, and Audrey 2006; Filion et al. 2004). In Kelowna, British Columbia, post-secondary students represent a significant pool of labour, but this group appears to face considerable obstacles in finding affordable housing and jobs. Affordable rental housing stock is in short supply not just off campus but on campus as well.

There is currently little published data or literature on the housing experiences of postsecondary student youth in small- and medium-sized cities, and much less on the barriers and challenges they face in finding affordable housing (Charbonneau, Johnson, and Audrey 2006; CMHC 2009a). This study addresses this gap by evaluating the rental housing experiences and coping strategies of postsecondary students attending the University of British Columbia Okanagan (UBCO) campus, located in the interior of the province.

The major research questions guiding this study are: (1) What major barriers do postsecondary student youth face in finding affordable rental housing in Kelowna? (2) What coping strategies do postsecondary student youth use in Kelowna’s expensive rental housing market? and

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(3) What recommendations can be made to benefit postsecondary student youth in their rental housing search processes?

THE IMPORTANCE OF STUDENT HOUSING

Students in many cities face barriers in their search for adequate and affordable housing (Johnson, Cole, and Merrill 2009; CMHC 2009a; Charbonneau, Johnson, and Audrey 2006; Black 2002; Lucas-McIntosh 1998). Moreover, the available housing for postsecondary students is frequently characterized by poor-quality appliances, malfunctioning heating and cooling systems, water damage, exposed wiring, and pest infestations (Johnson, Cole, and Merrill 2009; Black 2002). Poor-quality housing is associated with health risks (Black 2002). Research has also focused on university student homelessness or the perceived lack of a home among university student youth (Li 2006).

The overall quality of a university student's education has been linked to the on-campus living experience (Schudde 2011; Turley and Wodtke 2010; Murray 1999; Hirsch 1998). Research on off-campus university student housing experiences shows that, in university towns, finding appropriate housing can be difficult because of high demand and low supply (Bekurs 2007). The housing available tends to be provided by landlords who do not keep up with maintenance and repairs (Black 2002; Delgadillo and Erickson 2006). Even paying high rent does not necessarily guarantee housing of good quality (Johnson, Cole, and Merrill 2009, 45).

Other studies have focused on students' housing preferences, such as the physical aspects of student housing (Thomsen 2007), proximity to campus in order to reduce transportation costs (Charbonneau, Johnson, and Audrey 2006), and the mechanisms of locating and securing housing on and off campus (Parsons 2000). Postsecondary students often face discrimination in the housing market and may be blamed for parking congestion and noise (Black 2002, 15). Thus, while there are many benefits to having postsecondary student youth living in cities, they are not always welcomed (Aguiar, McKinnon, and Sookraj 2010-11).

The growing number of students gaining access to higher education and the increasing concentration of postsecondary students in university towns and cities – a phenomenon called “studentification” (see Smith 2005) – has a range of social, cultural, physical, and economic implications for the local communities surrounding universities. These changes have been experienced and interpreted differently by local residents, including community leaders as well as other stakeholders

(Charbonneau, Johnson, and Audrey 2006; Hubbard 2008; Smith 2005, 2008). For example, the growth and concentration of postsecondary students in certain neighbourhoods or communities can lead to "student ghettoization" and to pressures in the local housing markets, thus producing "distinctive urban landscapes" (Hubbard 2008, 324) whose social, cultural, and economic dimensions need to be investigated. While these issues have long been concerns in major North American and European cities, they are also becoming increasingly important in small- and mid-sized Canadian cities (including the City of Kelowna) in which university enrolment is increasing rapidly.

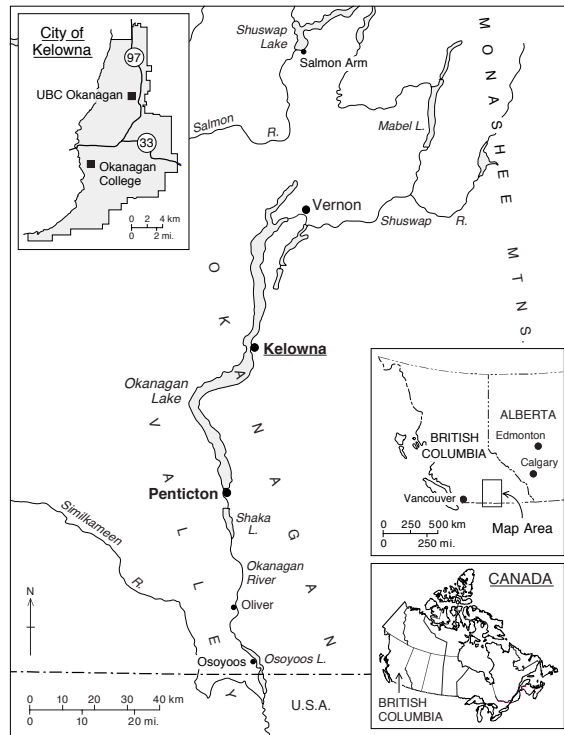


Figure 1. Location of the City of Kelowna, British Columbia, Canada.

KELOWNA IN CONTEXT

Kelowna, a mid-sized city and the main economic engine of the Okanagan Valley, is one of the fastest-growing cities in British Columbia. Kelowna's population grew from about fifty thousand in 1976 to nearly 110,000 in 2006 (Statistics Canada 2006). Most of this growth is fuelled by migrants, including students from other parts of

British Columbia and from other Canadian provinces, rather than by international migration. Although the city has its economic roots in agriculture, the completion of the Coquihalla Highway and the establishment of the UBCO campus in 2005 has led to increasing urbanization (Hessing 2010-11).

Over the last decade, Kelowna has established a reputation as a city to which affluent people retire, and its real estate market has become one of the most expensive in the country. Middle-aged baby boomers and retirees are attracted to the valley for its quality of life, natural beauty, and good weather.

In recent years, Kelowna has experienced booms in construction, housing, and tourism. An influx of wealthy families and retired senior citizens means that its population is also aging (Statistics Canada 2006). Expensive housing has made it difficult for employers to attract people to work in the tourism and service industries and for Kelowna to retain its student youth population after they complete their postsecondary education (Gerding 2009; Teixeira 2011). The city now faces an increasing demand for housing paralleled by a lack of affordable housing in both the rental and homeownership markets. Data indicate that an estimated five thousand Kelowna residents are struggling to find affordable housing. Observers have also noted an increase in homelessness in the city (Moore 2007).

The rapid growth of the student population of Kelowna's two major postsecondary institutions – Okanagan College and the University of British Columbia Okanagan (UBCO)¹ – means that the economy of Kelowna is now partly dependent on postsecondary student youth, both as workers and as consumers. To put UBCO's growth in perspective, during its 2005–06 winter session, total enrolment was 3,488 students, while in the 2009–10 winter session total enrolment rose to 6,144 (UBCO 2006, 2010). This growth has occurred in the context of Kelowna's overall aging population: Kelowna's median age is 42.8, compared with Vancouver's at 38.6 and Canada's as a whole at 39.5 (Statistics Canada 2006, 2007).

The UBCO campus is a fifteen-minute drive from the City of Kelowna's downtown core. There are few amenities and few off-campus housing options in UBCO's immediate surroundings, and, therefore, many students commute to campus by public transit or personal motor vehicle. Only first-year students were guaranteed on-campus housing

¹ The provincial government created the university by renaming and expanding the main Kelowna campus of Okanagan University College. Okanagan University College ceased to exist, and its smaller satellite campus in Kelowna (as well as those in surrounding communities) became known as Okanagan College.

in approximately thirteen hundred units at rents ranging from \$3,614 to \$5,369 for the eight-month school year in 2009. Another fifty units were available to students in UBCO's off-campus housing. UBCO runs a housing lottery for students who would like to live on campus after their first year. Each participant pays a non-refundable fee to enter the lottery.

Kelowna's competitive housing market has been partially driven by the impact of incoming student rental housing demand. Rental prices have increased in off-campus housing and vacancy rates have remained competitive due to low construction starts for rental housing throughout Kelowna. Kelowna's secondary market (e.g., accessory and basement suites and investor-owned condominiums) has become its biggest source of new rental housing in recent years, and these rental housing forms are becoming increasingly popular as homeowners rely on them to pay mortgage costs (Teixeira 2011).

According to the 2006 Census, the City of Kelowna reported 12,600 renter households and 32,385 ownership households. Kelowna's housing market includes only 38.9 percent rental housing stock compared to the BC provincial average of 43.1 percent (Statistics Canada 2006). Moreover, the number of rental units being built in Kelowna declined by 3.7 percent from 2007 to 2008, a decrease of 164 units in total; there was, however, a modest expansion in 2009 (CMHC 2009b).

Housing in Kelowna has become increasingly expensive as well. The average house price in 2008 was \$716,494 – considerably higher than the BC average of \$454,599 (CMHC 2009c). Over thirty thousand dwellings have been constructed in the city during the past twenty years (Statistics Canada 2006); however, for a large number of its residents, many of these dwellings are unaffordable. The demand for rental housing caused housing prices in Kelowna to increase between 2000 and 2008 (CMHC 2008), although prices dropped slightly in 2009. Since 2009, the rental housing market in Kelowna had expanded somewhat, and the construction of more units is expected in the next few years (CMHC 2011), although construction starts are still insufficient to keep pace with demand (CMHC 2006, 2011). Kelowna's housing market has not yet fully recovered from the economic decline of 2008 and 2009; however, demand for new units, both homeownership and rental, is steadily increasing (CMHC 2011). For low-income people, particularly college and university student youth (aged 18–29), the search for affordable rental housing in Kelowna remains a struggle.

The demand for rental housing caused vacancy rates to drop as low as 0.0 percent in 2008, increasing to 0.3 percent in early 2009 (CMHC

2008, 2009b). Kelowna had the lowest vacancy rate in British Columbia in early 2009 (CMHC 2009c). Average monthly rents for one-bedroom units increased to \$800 in 2008 from less than \$600 in 2006, while a two-bedroom unit increased to almost \$1,000 from approximately \$800 over the same period (CMHC 2008, 2009b). “Severely unaffordable” housing prices could compound the ongoing problem of housing discrimination that some postsecondary students face (Demographia 2008, 2009; Teixeira 2009).

Housing affordability affects the economic health of Kelowna and creates problems for the city’s lower-income working population. The city lacks sufficient housing opportunities on the lower end of the income scale in both the rental and homeownership markets. In 2006, 43.7 percent of all renters in British Columbia spent more than 30 percent of their household income on shelter, compared to 22.8 percent of homeowners (BC Statistics 2006). In Kelowna, 48.2 percent of tenant households (up from 45.9 percent in 2001) spent 30 percent or more of their income on shelter, as did 22.4 percent of Kelowna’s owner-occupied households (up from 19.5 percent in 2001) (City of Kelowna 2007).

METHODS

Data for this study were generated between July and December 2009 from two main sources: (1) semi-structured interviews with thirty students from UBCO and (2) semi-structured interviews with ten key informants.

Open-ended questions were asked about: (1) the economic and cultural role of postsecondary student youth in Kelowna, (2) barriers postsecondary students face in Kelowna’s rental market, (3) coping strategies used by students in Kelowna’s rental market, and (4) recommendations to benefit postsecondary student youth in gaining access to appropriate rental housing. The interviews took an average of approximately thirty minutes to complete and were digitally recorded; later, they were transcribed and analyzed by theme.

To participate in the interviews, students were required to be between eighteen and twenty-nine years of age, currently studying at UBCO, and either on- or off-campus renters in the City of Kelowna. Interviewees did not receive any compensation for their participation.

The “snowball” technique was chosen as the primary recruitment tool for this research because lists of UBCO students and their contacts were

not available to the researchers. Thus, participants were approached through local contacts within the staff and student body at UBCO. Each participant was given a contact letter explaining the study's purpose and the importance of participation. Interviews were scheduled at a location of the interviewee's choosing: the UBCO campus, a place of work, or a residence.

Because most students were recruited with the assistance of UBCO staff and students, a bias may have been introduced in that the sample may over-represent students who were more motivated and possibly more involved in the life of the UBCO campus. From this perspective, the small sample and sampling strategies as well as the exploratory nature of this research caution against drawing firm and large conclusions from this study.

Of the 30 respondents, 19 were women and 11 were men; 25 were renting off-campus in the City of Kelowna and 5 were renting on-campus (at the UBCO residences). With the exception of one respondent, all were undergraduate students. Two-thirds (twenty out of thirty) were born in British Columbia. Four were born elsewhere in Canada and six were born abroad (in China, the United States, Germany, or Nigeria).

Interviews were also conducted with ten key informants in order to gain an understanding of housing policy issues, including housing recommendations that can be made to benefit postsecondary student youth in gaining access to affordable rental housing. Key informants include city officials, representatives of Okanagan College and UBCO, landlords, real estate agents, and Canada Mortgage and Housing Corporation (CMHC) officials working in positions dealing with youth or housing issues that might affect UBCO's student youth.

THE RENTAL HOUSING EXPERIENCES OF UBCO STUDENT YOUTH IN KELOWNA

Major Barriers Encountered by UBCO Student Youth

Student youth respondents were asked what, in their opinion, were the major barriers encountered by UBCO student youth in the City of Kelowna's rental housing markets, both on and off campus. The results are shown in Table 1.

Affordability is the greatest barrier cited, followed by transportation/location, availability, and discrimination.

TABLE 1
Major housing barriers encountered by UBCO student youth

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

(Un)Affordability in Kelowna

Some UBCO students spend more than 50 percent of their income on housing and are using student loans and/or bank loans to pay for this housing. Some UBCO student youth may occasionally be part of a “hidden homeless” population in Kelowna (Fiedler, Schuurman, and Hyndman 2006), a situation that involves “couch-surfing,” or sharing housing on a temporary basis with other students, friends, or family.

The average rent paid by each UBCO student youth respondent was \$546.66 per month per room. All respondents mentioned that affordability was a barrier for UBCO student youth in Kelowna. It could be that, as Kelowna’s rental housing costs increase, some students may avoid the city as their home or may not continue with postsecondary education. As a student services employee suggested: “[Housing affordability should not be] a barrier that you want to prevent a student from going to postsecondary school, right? Like when they consider, should I go to university, one of the things that’s [sic] stops them shouldn’t be, well, can I live somewhere? That’s ridiculous.”

While no students knew anyone who had experienced long-term absolute homelessness among UBCO students, over half (60 percent) said that acquaintances of theirs had taken to couch-surfing or had lived in their vehicles until it became too cold outside. A student services employee noted that the campus had a food bank for those who could not afford to pay for food on top of housing costs: “They now have a food bank on campus ... because people get so tight for money with rent and with either not having a job or stressed out ... I’ve seen it time and time again where people can’t afford to buy food.”

The high cost of living in Kelowna drives some UBCO students to live in other parts of the Okanagan and to commute to work. They may choose to live in such places as Lake Country, Vernon, or Penticton, where less expensive housing may be of better quality than it is in Kelowna. This situation, of course, means additional travel costs for those who choose to commute.

Suitability: Transportation, Location, and Quality

Of the thirty respondents, twenty-nine (97 percent) stated that transportation to the university from their rental housing was a problem, and twenty (67 percent) said that low-quality housing (e.g., illegal basement suites, old housing in need of repairs) does exist and is being used by UBCO youth.

Transportation barriers and the location of affordable rental housing also play a role in the housing search process of UBCO student youth. Some students must sacrifice proximity to UBCO to find housing that suits their wants and needs. According to one student: "I rented a basement suite [for] \$600 a month and it was way off in the Mission [area of Kelowna] ... It was a thirty-five-minute or so drive to school each day and there's no bus out there."

On-campus housing at UBCO has a generally good reputation for structural and physical quality, but there are some deterrents, such as incompatible roommates; additional costs in the form of a mandatory meal plan that offers limited types of food; and, for those who use public transit, isolation from the rest of Kelowna as the university is located on the edge of town near the airport (about twelve kilometres from the city centre). Some students sacrifice proximity to UBCO to find housing that suits their needs. Students who live out of reach of Kelowna's limited public transit system face the extra costs of maintaining, fuelling, and insuring a vehicle. Further, respondents noted that parking fees at UBCO range from \$160 to over \$400 per year.

Discrimination by Landlords

There's been a lot of – how do I say it? – older-generation mindset that every student, every person under thirty that's coming to look at a place, wants to party, wants to engage in horrible activities and wants to break things and wants to smoke weed and get drunk every night of the week and make noise. (Student)

When asked if they felt that discrimination was a barrier for UBCO youth in Kelowna's rental housing market, twenty-three respondents (77 percent) said that they did. Landlords often assume that students are likely to party or be disruptive. Some students also face racism and/or sexism (usually a preference for women renters over men) in their search for rental housing in Kelowna. Over one-third of this study's respondents (40 percent) stated that their preference for less than a twelve-month lease agreement was a barrier in their search for housing.

UBCO student youth may also face discrimination from landlords once they have gained access to the rental housing market. One foreign-born respondent described experiences with a landlord who continued to increase the rent, frequently in large increments. This respondent did not appear to view these increases as discrimination but, rather, simply as the matter-of-fact state of rental housing in Kelowna. Landlords, therefore, may be taking advantage of student youth who are unfamiliar with the Residential Tenancy Act.

According to the British Columbia Residential Tenancy Branch (2011), a landlord is prohibited from discriminating against a potential tenant because of, for example, age, legal source of income, ethnic background, or marital status. Discriminating against a student, therefore, is not permitted unless the landlord is managing a unit that is designed only for people fifty-five years of age or older or for people who have a disability, or if the landlord would have to share a bathroom and kitchen with the tenant. Despite these measures, some landlords in Kelowna continue discriminating against postsecondary students.

Students who are new to Kelowna may also face barriers in finding out about the availability of housing. Most rental information is word-of-mouth, which puts those who are new to Kelowna at a disadvantage. As one student noted:

I think the biggest thing with the rental market is that it's all kind of underground. If you know friends, and you know people, then you know where the cheap housing is. If one of your friends leaves, then you get to take that room, but if you're coming to this community fresh and you don't know anybody and you're looking for a place, there's financial barriers.

COPING STRATEGIES:
MAKE FRIENDS AND WORK HARD

I've got an open policy at my house, so if people ever can't find anywhere to live, they can come stay in my den until they find a place. It's crowded, but, you know, I've got five people at my house right now ... You'll find people living in closets. If you have a walk-in closet that'll be someone's bedroom half the time. (Student)

Kelowna lacks a rental housing service specifically tailored to the needs of UBCO youth, and each respondent stated that, other than online websites (such as Castanet.net and Craigslist) or bulletin boards on campus, she/he had heard of no such service.

UBCO students used a variety of coping strategies in Kelowna's rental housing market (see Table 2). Over three-quarters of UBCO student youth respondents (80 percent) mentioned social networking as a key coping strategy in helping to find rental housing in Kelowna. One respondent commented on person-to-person networking as, potentially, being a better tool than websites for finding rental housing. Another spoke of the importance of social networking for helping students who are in such desperate need of housing that they may resort to couch-surfing.

TABLE 2
Top three coping strategies used by UBCO student youth

COPING STRATEGIES	N=30	%
Networking	24	80
Employment	18	60
Loans	16	53

Family networks are also very important. Two respondents explained that parents often help students in their housing search processes, from buying them housing to rent, to acting as an intermediary in meetings with their landlords, to co-signing leases.

UBCO students also take on part-time jobs to help pay for their rental housing. Of thirty respondents, eighteen (60 percent) had taken on part-time work to help them pay not only for housing but often for the high cost of living in Kelowna or to pay off high levels of debt. Furthermore, UBCO youth may be using student and/or bank loans to pay for rental

housing in Kelowna. Of the thirty respondents, sixteen (53 percent) have taken on debt in order to cope financially. Student loans and debt appear to have become a fact of life for many UBCO youth. Also, some students live on very little money, all from their loans, once they have paid for their tuition. One noted: “Students are living off a very meagre budget. A student loan will get you \$12,000 a year and you’re expected to spend \$6,000 on tuition, so to expect you to live off \$6,000 a year is pretty slim.”

CMHC (2009b) frames affordability in terms of the ratio of income to housing costs, suggesting that people are at risk of homelessness if they spend 50 percent or more of their income on housing; CMHC does not, however, consider those using loans to pay for their housing. UBCO youth may be a population using large amounts of loans to live in Kelowna while attending school.

More than three-quarters of respondents (83 percent) stated that crowding and room-sharing was a common rental housing coping strategy for UBCO student youth. While no respondents were currently suffering from overcrowding, most (83 percent) had heard about it, and some had previously experienced it.

UBCO youth may use motels and hotels when couch-surfing opportunities are exhausted. One respondent had lived in a hotel for most of a school year and had no kitchen. Another mentioned that an acquaintance had moved into a motel during her first year in Kelowna because she had not had the social networks to couch-surf.

Some students counter discrimination by landlords by lying about their personal circumstances. They may pretend to be related, or even married, to people who are merely roommates in order to deflect perceptions that they may be unreliable.

RECOMMENDATIONS FOR IMPROVING HOUSING FOR POSTSECONDARY STUDENTS IN KELOWNA

We asked key informants for their advice on improving housing for postsecondary students in Kelowna. Their comments and suggestions can be grouped around several key themes.

The Need to Attract and Retain UBCO's Youth

According to key informants, UBCO's youth play a direct role in Kelowna's economy and demographics. As an elected official observed: "Kelowna is a place where people come to retire, and so you have a lot of retirees and a lot of older people. It's nice to get that mix of youth coming into town, to sort of make it a little bit more lively." This understudied group is important for its cultural role in Kelowna, a sometimes undervalued factor. Students in certain programs, such as social work or nursing, work directly with the community; others take part-time jobs that benefit the local economy. Although low vacancy rates and high rental costs in Kelowna predated the arrival of UBCO, the university is now driving housing demand and making the rental markets even more competitive and expensive, thereby limiting options for its students in off-campus housing.

In this context, not surprisingly, the majority of the students interviewed (80 percent) indicated that they had no plans to continue living in Kelowna after graduation. Two main reasons were given for this. One was the lack of good, well-paid jobs in the city and the other was the lack of affordable housing to rent or buy.

The Need for Student Services

The number one recommendation of key respondents for improving the rental housing situations of UBCO youth in Kelowna involves establishing a service at the university to help with housing on and off campus. A UBCO representative discussed the potential for an intermediary service between landlords and UBCO youth:

The big issue is: how do you make a connection [in Kelowna] or find the places that are available if you're coming from away? Maybe that's one of the things that could be tackled with a specific resource on campus – a housing resource that can identify available places, places that have taken students in the past, what the size is and so on and so forth, and maybe do that referral for them. My guess is that landlords would become accustomed to that, become accustomed to having students referred, and it might just start to make that system work a little better.

Funding from the multiple levels of government, and perhaps funding from UBCO itself, could best be directed towards creating a rental housing

service that would help UBCO's youth find and gain access to suitable, affordable units.

The Need for Greater Funding and Public/Private Cooperation

Key informants also recommended greater government funding of rental housing. UBCO is already attempting to increase its supply of on-campus housing to meet demand, as a housing official from UBCO asserts: "We're seeing the need and trying to fill it as fast as we can."

An official from CMHC stated that if there is a widely known problem with rental housing it should be addressed by the private and public sectors together: "Let's just work to get through it. I think it can be done. It's time-intensive labour, tough getting all the players together, but that's what it's going to take." The rental housing barriers that groups like UBCO student youth face should be addressed as part of a collective effort rather than solely by any single party.

The Question of Secondary/Basement Suites

Key informants stated that creating more secondary/basement suites would increase the rental vacancy rate in Kelowna by opening up units and that rental prices might drop in a less competitive market. The process of creating and legalizing a secondary/basement suite, though, is currently so difficult that it deters potential landlords from participating. As one key informant, a City of Kelowna official observed:

Right now ... you [have to] rezone [to create a secondary suite], so you've got to apply, you got to go to council, you know, you probably have to go talk to your neighbours and all this stuff. It's a headache. People don't want to deal with it and ... I don't blame them.

Secondary suites, however, may be only part of the solution, and the situation may not be as simple as it may seem:

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

Secondary/basement suites are characterized as a separate dwelling unit within an existing single-detached home. So while secondary/basement suites may open up the rental market to more people, and potentially drop rental housing costs, they may also be low quality and not up to Kelowna's building standards. Thus, secondary/basement suites are only part of the answer to unaffordable housing in Kelowna. More purpose-built rental housing must be constructed.

Social Action: A Rallying Cry to Students in Need

Key informants also suggested that UBCO student youth need to speak up about their rental housing situations if they are facing barriers in Kelowna's rental housing market. As a key city official stated:

It would be so great if the students got together like they did in the 1960s and made a case about the unfairness of availability of housing to students and other groups and, you know, started to raise awareness of that discrimination issue ... Do the research. Make a big deal out of that. Go to the media, start to raise awareness of these things, because people aren't aware. And the other [thing] is to work in partnership with the college and university to ... make it easier for landlords and students to line up housing that's available. And publicize that service so that people know it's out there. Because we have a lot of small-time landlords that do need that level of help.

The UBCO student youth population is also urged to communicate with developers and politicians, and to discuss the rental housing barriers that they face as they attempt to find accommodation in Kelowna. Students must also communicate the need for purpose-built rental housing in the city.

Another informant, a municipal elected official, said that UBCO's youth may be better at voicing their opinions on the matter of rental housing barriers than local government is at collecting data about the issue: "I don't think the students realize the power they have to make change ... Students have a very strong voice if they work together ... I think the student union has to speak up ... They can be a good lobby for local government and for the broader community to understand their issues."

UBCO's youth must let UBCO, the City of Kelowna, the Province of British Columbia, and the Government of Canada know of the barriers they face. If the present research can inspire youth in this way, then it has done its job.

CONCLUSION

Many small towns and cities in Canada have college and/or university campuses, but their local small markets are less responsive to the needs and preferences of students regarding both the quality and affordability of housing choices (CMHC 2009c; Charbonneau, Johnson, and Audrey 2006).

This is the first study to look at the housing experiences of postsecondary students in Kelowna, a mid-sized city with one of the most expensive real estate markets in Canada. The study's small sample size and its lack of a rigorous sampling strategy mean that caution must be exercised when it comes to making any generalizations based on its results. Nevertheless, this exploratory study points to a need for comparative studies of postsecondary students in other small- and mid-sized cities in the country in order to understand students' housing experiences, stresses, and coping strategies and how these, in turn, affect their integration into, and (ultimately) their educational success in, a new city and institutional environment. It is important to identify workable policies and strategies that encourage students from other parts of Canada and overseas to choose Kelowna and similar small university cities for their postsecondary education and as places in which to invest socially, culturally, and economically after they graduate.

Based on information collected from interviews, students often spend more than 50 percent of their income on housing, which they pay for with student loans and/or bank loans. UBCO student youth may also be part of a "hidden homeless" population in Kelowna – some having taken to couch-surfing, sharing rooms with friends, or living temporarily in hotels or motels. Many are driven to rent in other parts of the Okanagan Valley and to commute long distances to classes. Indeed, in a car-oriented city like Kelowna, which has a very limited public transportation system, travel costs can be burdensome.

Low vacancy rates combine with the economic realities of the "landlord's market," which has defined the real estate landscape in Kelowna for the last few years. Many students face discrimination in their attempts to secure rental housing. Another challenge is the low quality of housing students get for the high rental prices they pay in Kelowna. Kelowna's on-campus rental housing stock is also in short supply. As a result, UBCO currently runs a housing lottery for students who would like to live on campus after their first year.

In sum, in the expensive housing market and complex urban (transportation) fabric that characterizes the City of Kelowna, it is not sur-

prising that lack of affordable and quality housing in a location suited to a student's public transportation needs (not to mention discrimination by landlords) were major barriers to UBCO students' housing searches and outcomes.

UBCO students appear to be using a variety of coping strategies in Kelowna's tight, expensive rental housing market. Most (80 percent) of student respondents used social networking to overcome some of the housing barriers they faced. These findings echo earlier research conducted in other mid-sized cities (e.g., in Waterloo, Ontario, where the universities of Waterloo and Wilfrid Laurier are located) (Charbonneau, Johnson, and Audrey 2006, 287), which show that postsecondary students rely heavily on informal social networks rather than on formal sources (e.g., university services and/or off-campus community service agencies) when looking for off-campus housing in the private sector. Yet, despite the numerous advantages these social networks offer postsecondary students, particularly in their first year when they are settling in, little is known about their limitations.

UBCO students often take on part-time jobs to help pay for their rental housing and to pay off high levels of debt, using student and/or bank loans to pay for rental housing. Not surprisingly, the majority of the respondents (80 percent) indicated that they had no plans to continue living in Kelowna after graduation. There were two main reasons for this: the lack of well-paid jobs in the city and the lack of affordable housing.

Our findings suggest that one way to improve the housing situation for students is to provide youth-specific rental housing services in Kelowna. There is also a need for greater government funding and more purpose-built rental housing that meets students' needs and preferences. Thus, UBCO should cooperate with the three levels of government (federal, provincial, and municipal) to find solutions to the problem of affordable rental housing. Since the private rental market provides the majority of student housing in Kelowna, UBCO should play a greater role in helping students gain access to the off-campus rental housing market. The university should be proactive in providing more housing services/information about the local housing markets and available rental properties. The university could also be more actively involved in informing and facilitating contacts between rental property owners (landlords and/or rental agencies) and students in search of housing.

While secondary suites played an important role in easing rental housing pressures in Kelowna, the private sector cannot be solely relied

upon to solve the city's housing problems. The role of secondary suites needs to be researched and re-examined as a potential way of easing competition in Kelowna's rental market. But this does not mean that pressure should be taken off the public sector to find solutions to the rental housing problems faced by cities like Kelowna and groups like UBCO's student youth.

In this context, it is important for the City of Kelowna and UBCO to work together to proactively plan for the availability of suitable and affordable student housing. It is unacceptable to just let local (private) market forces dictate the future of Kelowna's housing markets. It is clear that there is a growing market for postsecondary student housing in Kelowna and that this market is likely to continue to grow in the future. Given this, with cooperation from the municipal government, UBCO, either through direct provision or indirectly through private-sector involvement, should take all measures necessary to ensure that present and future student housing satisfies its students needs and preferences. Indeed, these students should be seen and treated as an integral part of the local community.

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